

Reserved for recording
purposes ONLY.

L202514381
WHITE CO. AR FEE \$165.00
PRESENTED & RECORDED
11/07/2025 13:47:31
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: MCKENNELLY SHAFER
DEPUTY
BK: MISC 2025
PG: 11854 - 11856

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-014420-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MISTY CAROLE PERKINS
(or as otherwise noted by the recorder)

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION

NOTICE IS HEREBY GIVEN that on **January 16, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** to the highest bidder for cash. The sale will extinguish the interests of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH AT THE TIME OF SALE UNLESS OTHERWISE AGREED TO BY MORTGAGEE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in White County, Arkansas more particularly described as follows:

Lot 9 of the Langston-Kyle Subdivision to White County,
Arkansas

Street Address: 162 Jamie Lane, Beebe, AR 72012

WHEREAS on July 17, 2020, Misty C Perkins and William C Perkins, a married person executed a Mortgage in favor of Wells Fargo Bank, N.A., which was recorded on **July 22, 2020 in Book MORT 2020, Page 18561 and Instrument Number L202009740**, in the real estate records of White County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, nit in its individual capacity but solely as owner Trustee for RCF 2 Acquisition Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, and the same is now therefore wholly due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness.

The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular business hours, and has the ability to accept funds from a grantor, mortgagor, or obligor to reinstate or pay off a mortgage or deed of trust.

WITNESS my hand this November 7, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST

By: Renee Price

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF WHITE
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202514381**
11/07/2025 01:47:31 PM
SARA BROWN-CARLTON
WHITE COUNTY CIRCUIT CLERK
By: _____