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THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-014674-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **JAMES W CLARK**
(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 28, 2026**, at or about 10:00 AM, the subject real property described herein below will be sold at the main entrance of the **Baxter County Courthouse, One East 7th, Mountain Home, AR 72653** 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 Baxter County, Arkansas more particularly described as follows:

**THAT PART OF THE SW 1/4 NW 1/4 OF SECTION 21,
TOWNSHIP 20 NORTH, RANGE 14 WEST, LYING SOUTH
OF THE AMOS ROAD AS THE SAME NOW RUNS, THE
SAME BEING STATE HWY NO. 178, MORE
PARTICULARLY DESCRIBED AS FOLLOWS; BEGINNING
AT THE SW CORNER OF THE SW 1/4 OF THE NW 1/4 OF
SECTION 21, THENCE IN AN EASTERLY DIRECTION
ALONG THE SOUTH LINE OF SAID QUARTER SECTION
A DISTANCE OF 342.67 FEET TO THE POINT OF
BEGINNING; THENCE IN AN EASTERLY DIRECTION**

ALONG THE SOUTH LINE OF SAID QUARTER SECTION A DISTANCE OF 200 FEET TO A POINT; THENCE IN A NORTHERLY DIRECTION PARALLEL WITH THE WEST LINE OF SECTION 21 TO A POINT ON THE SOUTH RIGHT OF WAY LINE OF STATE HIGHWAY NO. 178 (AMOS ROAD); THENCE IN A SOUTHWESTERLY DIRECTION ALONG THE SOUTH RIGHT OF WAY LINE OF SAID HIGHWAY TO A POINT NORTH OF THE POINT OF BEGINNING; THENCE IN A SOUTHERLY DIRECTION ALONG A LINE PARALLEL TO THE WEST LINE OF SAID QUARTER SECTION TO THE POINT OF BEGINNING.

ALSO:

PART OF THE SW 1/4 OF THE NW 1/4, SECTION 21, TOWNSHIP 20 NORTH, RANGE 14 WEST, BAXTER COUNTY, ARKANSAS, MORE SPECIFICALLY DESCRIBED AS FOLLOWS: FROM THE SW CORNER OF SAID SW 1/4 NW 1/4, GO NORTH 86 DEGREES 52 MINUTES 06 SECONDS EAST 542.67 FEET TO A 1/2 INCH REBAR; THEN GO NORTH 02 DEGREES 19 MINUTES 10 SECONDS WEST 200.00 FEET TO A 3/8 INCH REBAR, POINT OF BEGINNING OF TRACT BEING DESCRIBED; THEN GO NORTH 86 DEGREES 51 MINUTES 47 SECONDS EAST 12.00 FEET TO A 3/8 INCH REBAR; THEN GO NORTH 07 DEGREES 44 MINUTES 20 SECONDS WEST 127.05 FEET; THEN GO SOUTH 02 DEGREES 19 MINUTES 10 SECONDS EAST 126.65 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT:

PART OF THE SW 1/4 OF THE NW 1/4, SECTION 21, TOWNSHIP 20 NORTH, RANGE 14 WEST, BAXTER COUNTY, ARKANSAS, MORE SPECIFICALLY DESCRIBED AS FOLLOWS: FROM THE SW CORNER OF SAID SW 1/4 NW 1/4, GO NORTH 86 DEGREES 52 MINUTES 06 SECONDS EAST, 542.67 FEET TO A 1/2 INCH REBAR; THEN GO NORTH 02 DEGREES 19 MINUTES 10 SECONDS WEST 200.00 FEET TO A 3/8 INCH REBAR; THEN GO NORTH 86 DEGREES 51 MINUTES 47 SECONDS EAST 12.00 FEET TO A 3/8 INCH REBAR; THEN GO NORTH 07 DEGREES 44 MINUTES 20 SECONDS WEST 127.05 FEET TO THE POINT OF BEGINNING OF TRACT BEING DESCRIBED; THEN CONTINUE NORTH 07 DEGREES 44 MINUTES 20 SECONDS WEST 122.57 FEET TO A 3/8 INCH REBAR ON THE SOUTHERLY RIGHT OF WAY LINE OF ARKANSAS HIGHWAY 178; THEN GO ALONG SAID RIGHT OF WAY, NORTH 72 DEGREES 24 MINUTES 00 SECONDS EAST 12.00 FEET TO A 1 INCH STEEL PIPE; THEN LEAVING SAID RIGHT OF WAY LINE, GO SOUTH

**02 DEGREES 19 MINUTES 10 SECONDS EAST 125.18 FEET
TO THE POINT OF BEGINNING. SUBJECT TO ALL
EASEMENTS, COVENANTS, CONDITIONS,
RESERVATIONS, LEASES AND RESTRICTIONS OF
RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY,
ALL ZONING, BUILDING AND OTHER LAWS,
ORDINANCES AND REGULATIONS, ALL RIGHTS OF
TENANTS IN POSSESSION, AND ALL REAL ESTATE
TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.
BEING THE SAME PROPERTY CONVEYED BY DEED
RECORDED ON DOCUMENT NO. 1517-2004, OF THE
BAXTER COUNTY, ARKANSAS RECORDS.**

Street Address: 2402 Highway 178 West, Midway, AR 72651

WHEREAS on November 7, 2012, James W. Clark, unmarried executed a Mortgage in favor of U.S. Bank National Association ND, which was recorded on **December 3, 2012, as Instrument Number 9936-2012**, in the real estate records of Baxter County, Arkansas. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 19, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

By:

Renee Price
Renee Price

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ARKANSAS)
)
) ss.
COUNTY OF PULASKI)

On this 19 day of November, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute such instrument, stating their respective capacities in that behalf, to me personally well known, who stated that they were an attorney with Timothy D. Padgett, P.A., a Company, the Trustee for U.S. BANK NATIONAL ASSOCIATION, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Company, and further stated and acknowledged that they had so signed, executed, and delivered said foregoing instrument for the consideration, uses, and purposes therein mentioned and set forth.

19 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of November, 2025.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 25-014674-1]

