

Reserved for recording  
purposes ONLY.

Kristie Womble-Hughes - Circuit Clerk  
Garland, AR  
eFiled for Record  
12/18/2025 9:10AM

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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 25-015257-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: PAULA JONES**  
(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 **February 18, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**Lot 28 and part of Lots 29 and 30 in Block 4 of Stanage Subdivision, Garland County, Arkansas, described as follows: Begin at the NE corner of said Lot 28; thence South 08 degrees 03 minutes 17 seconds West along the East line of said Lot 28, 148.06 feet to the SE corner of said Lot 28; thence North 81 degrees 48 minutes 14 seconds West along the South line of Lots 28, 29 and 30, 200.00 feet; thence North 07 degrees 13 minutes 52 seconds East along the West line of said Lot 30, 15.00 feet; thence South 81 degrees 42 minutes 57 seconds East 137.05 feet; thence North 08 degrees 33 minutes 21 seconds East 134.33 feet**

**to the South R/W of Indian Hills Road; thence South 80 degrees 49 minutes 50 seconds East along said R/W 62.00 feet to the point of beginning. (According to survey by John C. Williams, RPLS, dated March 25, 1994.)**

**Street Address: 132 Indian Springs Road, Hot Springs National Park, AR 71901**

WHEREAS on November 30, 2015, Paula Jones and John Jones, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Quicken Loans Inc., which was recorded on **December 11, 2015 in Book 3704, Page 597**, in the real estate records of Garland County, Arkansas. The beneficial interest of said Mortgage has been assigned to Selene Finance LP, which is the party initiating foreclosure. The party initiating foreclosure is SELENE FINANCE, LP 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 December 17, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR SELENE FINANCE, LP

By: \_\_\_\_\_



Renee Price

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

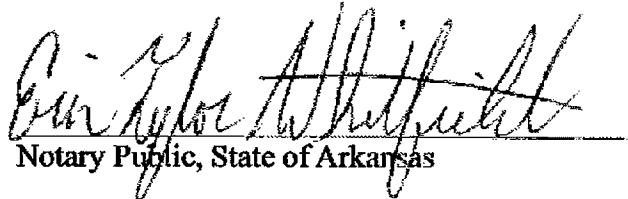
STATE OF ARKANSAS    )  
                                       ) ss.  
 COUNTY OF PULASKI    )

On this 17 day of December, 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 SELENE FINANCE, LP, 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.

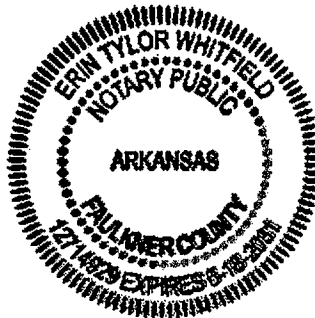
17 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of December, 2025.

My Commission Expires:

6-18-2031

  
 Notary Public, State of Arkansas

[PLG 25-015257-1]



Trans: 405003

Total Fees: \$165.00

Garland County, AR

I certify this instrument was Electronically filed  
on 12/18/2025 9:10AM

in DEED Book 4827 Pages 0985 - 0988

Kristie Womble-Hughes - Circuit Clerk