

I CERTIFY THIS INSTRUMENT WAS
FILED FOR RECORD ON
12/23/2025 10:32 AM
REGINA POWELL
MONTGOMERY COUNTY CLERK
MOUNT IDA, AR
RECORDING FEE: 165.00
PAGES: 3
BY: MSHORT

**Reserved for recording
purposes ONLY.**

THIS FORM PREPARED BY:

**Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-015531-1**

**Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BILLY R. MIMS, MARGARET H. MIMS
(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 March 6, 2026, at or about 10:00 AM, the subject real property described herein below will be sold at the Main Entrance to the Montgomery County Courthouse, 105 Highway 270 East, Mount Ida, AR 71957 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 Montgomery County, Arkansas more particularly described as follows:

The following lands lying in Montgomery County, Arkansas:

Lots 16, 17, 18, 19 and 20 in South Park Addition to the Town of Mount Ida, Arkansas, the same being a part of and located in the North One Half Northeast One Quarter Northwest One Quarter of Section 26, Township 2 South, Range 25 West as reflected in Deed Record Book M Page 622 of the Deed Records of Montgomery County, Arkansas.

Street Address: 173 Circle Drive, Mount Ida, AR 71957

WHEREAS on August 8, 2015, Billy R. Mims and Margaret H. Mims, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for LoanDepot.Com, LLC, which was recorded on **August 25, 2015 as Instrument Number 15R01305**, in the real estate records of Montgomery County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, as Trustee of the BMCF-EG Series II Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as trustee for BMCF-EG Series II Trust and can be contacted at or in care of its servicer initiating foreclosure at: Fay Servicing LLC, P.O. Box 3187, Carol Stream, IL 60132, at Telephone Number 312-780-0008; 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 North McKinley, Ste 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 22, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS
TRUSTEE FOR BMCF-EG SERIES II TRUST

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)

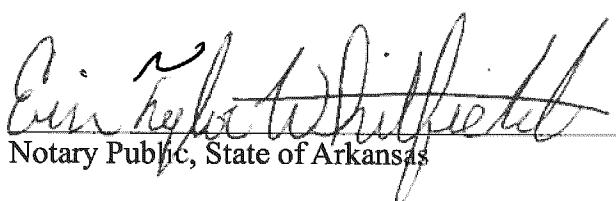
On this 22 day of December, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 U.S. Bank Trust National Association, as trustee for BMCF-EG Series II Trust, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-015531-1]


Erin Tylor Whitfield
Notary Public, State of Arkansas

