

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 25-015711-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: STACY CREACY, KIM NAZARIO
(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 26, 2026, at or about 02:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** 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 Benton County, Arkansas more particularly described as follows:

Part of the East 1/2 of Section 20, Township 18 North, Range 33 West, described as beginning at a point 507.76 feet North 89 degrees 29 minutes 11 seconds West 2315.36 feet North 00 degrees 30 minutes 49 seconds East of the Southwest corner of the Southeast 1/4 of the Southeast 1/4; thence North 26 degrees 07 minutes 25 seconds East 567.50 feet; thence South 61 degrees 25 minutes 42 seconds East 151.60 feet; thence South 57 degrees 38 minutes 16 seconds East 110.04 feet; thence South 44 degrees 48 minutes 45 seconds East 54.60 feet; thence South 35 degrees 5 minutes 21 seconds East 94.83 feet; thence

**South 22 degrees 28 minutes 05 seconds East 74.13 feet; thence
South 06 degrees 13 minutes 11 seconds East 228.70 feet;
thence South 4 degrees 31 minutes 53 seconds East 12.80 feet;
thence North 85 degrees 42 minutes 8 seconds West 624.84 feet
to the point of beginning and containing 5.00 acres.**

**Street Address: 14049 Kilarney Road, Siloam Springs, AR
72761**

WHEREAS on October 9, 2007, Stacy Creacy and Kim Nazario, 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 **October 25, 2007 in Book 2007, Page 237919**, in the real estate records of Benton County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. BANK TRUST NATIONAL ASSOCIATION, NOT 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 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.



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202603728**
01/21/2026 11:15:15 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder