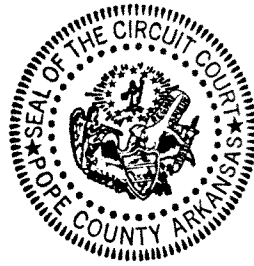


Reserved for recording  
purposes ONLY.

CERTIFICATE OF RECORD  
DOCUMENT NUMBER: 2025-09262  
FILED: 12/09/2025 02:51 PM  
POPE COUNTY, ARKANSAS  
RACHEL L. OERTLING  
ALEXIS BIFFLE, D.C.  
PAGES: 3  
FEE: \$ 165.00



**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-016400-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: ANDRES TORRES JR,**  
(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 23, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Pope County Courthouse, 100 West Main, Russellville, AR 72801** 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 Pope County, Arkansas more particularly described as follows:

**A part of the SE1/4 of the NE1/4 of Section 17, Township 7 North, Range 20 West, Russellville, Pope County, Arkansas, more particularly described as follows: Beginning at a point which is 63.0 feet West of the NE Corner of said SE1/4 of the NE1/4; thence West 63.0 feet; thence South 217.0 feet; thence East 63.0 feet; thence North 217.0 feet to the Point of Beginning.**

**Street Address: 503 West 19th Street, Russellville, AR 72801**

WHEREAS on February 29, 2024, Andres Torres, Jr. and Destiny Torres, husband and wife executed a Mortgage in favor of Regions Bank dba Regions Mortgage, which was recorded on **March 1, 2024 as Instrument Number 2024-01461**, in the real estate records of Pope County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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 8, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

By: 

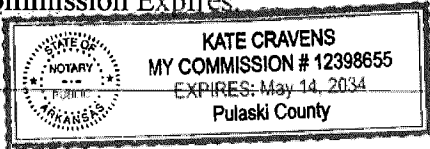
Scot P. Goldsholl  
Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520

[illegible]

On this 9th day of December, 2025, before me, Kate Cravens, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Scot P. Goldsholl 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 Regions Bank DBA Regions Mortgage, 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.

8th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this  
day of December, 2025.

**My Commission Expires:**



Notary Public, State of Arkansas

[PLG 25-016400-1]