

L202516223
WHITE CO. AR FEE \$165.00
PRESENTED & RECORDED
12/19/2025 14:09:48
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: MCKENNELLY SHAFER
DEPUTY
BK: MISC 2025
PG: 13282 - 13284

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 25-016769-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: SAVANNAH VICTORIA DARING,
(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 5, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** 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 White County, Arkansas more particularly described as follows:

**A part of Block Four (4), Sowell's Addition to the City of Searcy, White County, Arkansas, described as follows:
Beginning at a point on the North line of West Center Street 150 feet West of the West line of Lucy Street; thence North parallel with Lucy Street 204 feet; West 50 feet, South Parallel with Lucy Street for 204 to the North line of West Center Street; thence East along said line for 50 feet to point of beginning, being a part of Lots Eight (8) and Nine (9).**

Subject to all existing easements and right of ways for roads or other purposes.

Street Address: 1504 West Center Avenue, Searcy, AR 72143

WHEREAS on March 24, 2023, Savannah Victoria Daring, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Simmons Bank, which was recorded on **March 27, 2023 in Book MORT 2023, Page 7149**, in the real estate records of White County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 19, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By: Renee Price

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

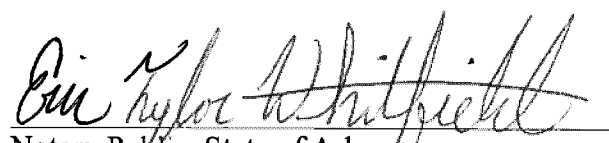
STATE OF ARKANSAS)
) ss.
 COUNTY OF PULASKI)

On this 19 day of 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 Alabama Housing Finance Authority, 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.

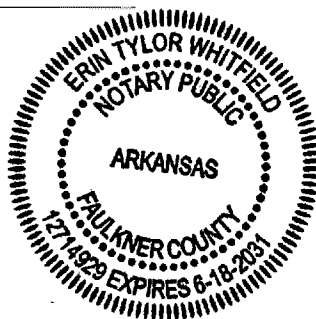
19 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
 day of December, 2025.

My Commission Expires:

6-18-2031


 Notary Public, State of Arkansas

[PLG 25-016769-1]



CERTIFICATE OF RECORD
 STATE OF ARKANSAS, COUNTY OF WHITE
 I hereby certify that this instrument was
 Filed and Recorded in the Official Records
 in Doc Num L202516223
 12/19/2025 02:09:48 PM
 SARA BROWN-CARLTON
 WHITE COUNTY CIRCUIT CLERK
 By: _____