

Reserved for recording  
purposes ONLY.



TYPE: LAND RECORDS FEE: \$165.00 1 OF 3  
REC: 12/18/2025 10:23AM | J. CREASON  
KIND: NOTICE OF DEFAULT  
WASHINGTON COUNTY, AR  
KYLE SYLVESTER, CIRCUIT CLERK

FILE NO: **2025-35654**

---

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 25-016770-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**

**Grantee: CARLOS ANDRES CASTRO PRECIADO, GLORIA ESTEFANY MORENO MONTANO**  
(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 3, 2026, at or about 11:30 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Washington County Courthouse, 280 North College, Fayetteville, AR 72701** 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 Washington County, Arkansas more particularly described as follows:

**Lot 63 of Stokenbury Farms II, a residential subdivision in Elkins, Washington County, Arkansas, as shown in Correction Final Plat filed in/as Plat Book 24A at Page 390 in the land records of Washington County, Arkansas.**

**Street Address: 276 Justin Street, Elkins, AR 72727**

WHEREAS on June 30, 2022, Gloria Estefany Moreno Montano and Carlos Andres Castro Preciado, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everett Financial, Inc., dba Supreme Lending, which was recorded on **July 7, 2022 as Instrument Number 2022-00022631**, in the real estate records of Washington County, Arkansas. 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 17, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By:

\_\_\_\_\_

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

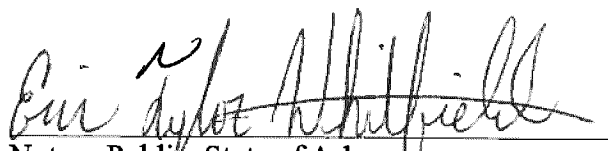
STATE OF ARKANSAS     )  
  ) ss.  
COUNTY OF PULASKI    )

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 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.

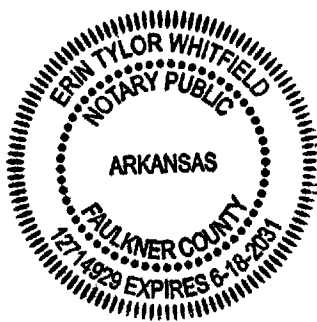
17 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this  
day of December, 2025.

My Commission Expires:

6-18-2031

  
Notary Public, State of Arkansas

[PLG 25-016770-1]



WASHINGTON COUNTY, AR  
I CERTIFY THIS INSTRUMENT WAS FILED ON  
12/18/2025 10:23AM  
AND RECORDED IN REAL ESTATE  
FILE NUMBER 2025-35654  
KYLE SYLVESTER, CIRCUIT CLERK

