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purposes ONLY.

2026-000108

I certify this instrument
was filed on:

01/05/2026 08:01:08 AM

**Myka Bono Sample
Saline County Circuit Clerk**

Pages: 3
ER

THIS FORM PREPARED BY:

**Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-016816-1**

**Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: THEODIS KIRK 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 March 16, 2026, at or about 01:00 PM, the subject real property described herein will be sold at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

**Lot 6, Block 1, Fairfield Estates, Saline County, Arkansas, as
shown on plat filed in Deed Book 378, Page 150, Also known as
Krestwood Estates Subdivision in Saline County, Arkansas.
Also a non-exclusive easement over and across roads and
streets and alleys as shown on plat filed in Deed Book 378,
Page 150 and in easement in Miscellaneous Book 156, Page
510, and also, a non-exclusive easement 60 feet wide more
particularly described as follows: Part of the NE 1/4, Section
23 and part of the NW 1/4 of Section 24, all in Township 1
South, Range 13 West, commencing at the Southeast Corner of**

said NE 1/4 of Section 23, thence North 01 degree 25 minutes 18 seconds West 1044.13 feet along the East line of said NE 1/4 of Section 23; thence North 88 degrees 15 minutes East 37.2 feet to a point on the Westerly right of way on Chicot Road for the point of beginning of the centerline of a 60 foot wide access easement. From said point of beginning run South 88 degrees 15 minutes West 299.0 feet to a point on the East line of Fairfield Estates Subdivision and the end of the centerline of 60 foot wide easement.

Street Address: 14200 Krestview Drive, Mabelvale, AR 72103

WHEREAS on July 28, 2023, Theodis Kirk, Jr and Otilia Kirk, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Eustis Mortgage Corp., which was recorded on **August 7, 2023, as Instrument Number 2023-013719**, in the real estate records of Saline 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 January 2, 2026.

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 2 day of January, 2026, 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.

2 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of January, 2026.

My Commission Expires:

6-18-2031

[PLG 25-016816-1]

Erin Tylor Whitfield
Notary Public, State of Arkansas

