

2025-003957

MORTGAGEES DEFAULT & INTENT TO SELL

Filed: 12/23/2025 10:12 AM

COLUMBIA COUNTY, AR

Lisa C. Lewis, Circuit Clerk

By: KIMBERLY HICKS D.C.

PAGES: 3 165.00

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 25-016917-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **CURTIS J HILDRETH**
(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 6, 2026, at or about 01:00 PM**, the subject real property described herein will be sold at the **main entrance of the Columbia County Courthouse, One Court Square, Magnolia, AR 71753** 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 Columbia County, Arkansas more particularly described as follows:

**Part of the Northwest Quarter of Southeast Quarter (NW 1/4
SE 1/4) of Section 3, Township 18 South, Range 22 West,
Columbia County, Arkansas, Being More Accurately Described
from an on the Ground Survey as Follows: Commencing at the
Northwest Corner of Said NW 1/4 SE 1/4 of Section 3; Thence
South 00 Degrees 00 Minutes 43 Seconds East for a Distance of
326.79 Feet for the Point of Beginning, Being Referenced by an
Iron Fence Corner Post Lying 16.2 Feet Northeasterly; Thence
North 60 Degrees 03 Minutes 35 Seconds East for a Distance of
318.71 Feet to a Tall Rod; Thence South 00 Degrees 16 Minutes**

55 Seconds West for a Distance of 265.99 Feet to a Point near a Tall Rod; Thence North 89 Degrees 57 Minutes 36 Seconds West for a Distance of 218.02 Feet to a Point Located at the Centerline of County Road #12 Being Referenced by an Existing 1/2-inch Rebar Lying 33.36 Feet Easterly; Thence North 44 Degrees 10 Minutes 45 Seconds West for a Distance of 81.55 Feet along the Centerline of County Road #12 to a Point Being Referenced by an Existing 1/2-inch Rebar Stamped "Defrance" Lying 37.59 Feet Northerly; Thence North 00 Degrees 00 Minutes 43 Seconds West for a Distance of 48.28 Feet Back to the Point of Beginning; Containing 1.14 Acres, More or Less, All Lying in Columbia County, Arkansas, with Herein Described Being Intended as Shown on a Survey Performed by P.L.S & Associates, Inc. under the Direction of Philip L. Stockwell, PLS Number 134 I in the State of Arkansas, Bearing an Issue Date of 03/10/2009.

Street Address: 371 Columbia Road 12, Magnolia, AR 71753

WHEREAS on May 26, 2020, CURTIS J HILDRETH, UNMARRIED MAN executed a Mortgage in favor of BancorpSouth Bank, which was recorded on **May 27, 2020 as Instrument Number 2020-001637**, in the real estate records of Columbia County, Arkansas. The party initiating foreclosure is Cadence Bank N.A. and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 789, 2778 W. Jackson Street, Tupelo, MS 38802, at Telephone Number 1.662.678.7679; 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 22, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR CADENCE BANK N.A.

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)

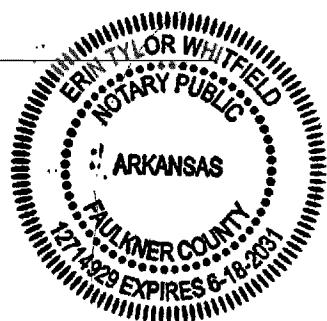
On this 22 day of December, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Cadence Bank N.A., 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.

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

My Commission Expires:

6-18-2031

[PLG 25-016917-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas

Certificate of Record
State of Arkansas, County of Columbia
I hereby certify that this instrument was
filed and recorded in the Official Records
2025-003957
12/23/2025 10:12 AM
Lisa C. Lewis, Circuit Clerk