

Reserved for recording  
purposes ONLY.

**L202600007**  
**ASHLEY CO. AR FEE \$165.00**  
PRESENTED & RECORDED  
**01/05/2026 08:31:14**  
VICKIE STELL  
Circuit Clerk  
BY: ARACELI MARTINEZ  
DEPUTY CLERK  
**BK: MS 2026**  
**PG: 3 - 5**

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**

**415 North McKinley**

**Ste 1177**

**Little Rock, AR 72205**

**(850) 422-2520**

**PLG 25-017157-1**

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

**Grantee: FAYE R. SWAFFORD**

(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 12, 2026, at or about 11:00 AM**, the subject real property described herein will be sold **at the main entrance of the Ashley County Courthouse, 205 East Jefferson, Hamburg, AR 71646** 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 Ashley County, Arkansas more particularly described as follows:

**The South Half of the North Half of the Southeast Quarter of  
the Southeast Quarter of Section 12, Township 18 South,  
Range 8 West. And a parcel of land in the Southeast Quarter of  
the Southeast Quarter of Section 13, Township 18 South,  
Range 8 West, described as follows: Beginning at the  
Northwest Corner of said Southeast Quarter of the Southeast  
Quarter run South 330 feet to Point of Beginning; Thence East  
213 feet to the West boundary of the Rice Farm Road; Thence  
Southwesterly along the West boundary of the Rice Farm Road  
453 feet; thence North along the West boundary of said**

**Southeast Quarter to the Point of Beginning.**

**Street Address: 2500 Ashley Road 17, Hamburg, AR 71646**

WHEREAS on February 23, 2011, Faye R. Swafford, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for First National Bank of Crossett, its successors and assigns, which was recorded on **March 1, 2011 in Book 0367, Page 0457**, in the real estate records of Ashley County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC D/B/A Shellpoint Mortgage Servicing, which is the party initiating foreclosure. The party initiating foreclosure is NewRez LLC d/b/a Shellpoint Mortgage Servicing and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING

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 )

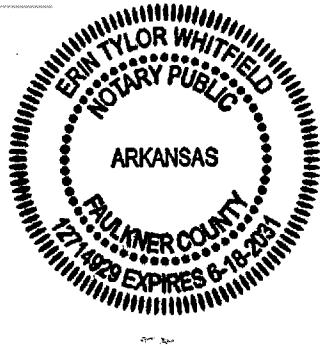
On this 2 day of January, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 NewRez LLC d/b/a Shellpoint Mortgage Servicing, 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:

[PLG 25-017157-1]

Erin Tylor Whitfield  
Notary Public, State of Arkansas



CERTIFICATE OF RECORD  
STATE OF ARKANSAS, COUNTY OF ASHLEY  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
in Doc Num L202600007  
01/05/2026 08:31:14 AM  
Vickie Stell  
Ashley COUNTY Circuit Clerk  
By: \_\_\_\_\_