



L202600117
CHICOT CO. AR FEE \$60.00
 PRESENTED & RECORDED
01/23/2026 09:35:49
 JOSEPHINE GRIFFIN
 CIRCUIT CLERK
 BY: MYRIKA FREEMAN
 DEPUTY CLERK
BK: REAL 2026
PG: 428 - 431

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 25-017255-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MARY LAURA COURTNEY
 (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 25, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Chicot County Courthouse, 108 Main Street, Lake Village, AR 71653** 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 Chicot County, Arkansas more particularly described as follows:

A part of Lot No. 1, Block "V" of J.T. Crenshaw's West Addition to the City of Dermott, Arkansas, bounded by a line the Point of Beginning of which is found by starting at the northeast corner of said Lot No. 1 and running in a Westerly direction along the South side of Speedway Street a distance of 185 feet to the Point of Beginning for the parcel of land herein described; thence from said beginning point, running South a distance of 167 feet; thence running West a distance of approximately 131 feet to the Northeast Corner of the H.A. and Hazel McEwen property; thence running in a Northerly

direction a distance of 150 feet, more or less, to the South side of Speedway Street, and thence running in an easterly direction along the South side of Speedway Street and Highway 35 a distance of 131 feet, more or less, to the Point of Beginning, and

A parcel of land situated in Lot No. 1, Block "V", J.T. Crenshaw's West Addition to the City of Dermott, Arkansas, the Point of Beginning which is found by starting at the Northeast corner of said Lot No. 1 and thence running a distance of 316 feet West to the Point of Beginning for the parcel land herein described thence from said point of beginning, running West a distance of 74 feet to the Northwest corner of said Lot No. 1, thence running South a distance of 150 feet along the West side of Lot No. 1 thence running East a distance of 74 feet, thence running North a distance of 150 feet to the Point of Beginning.

A parcel of land described as Beginning at the SW Corner of Lot One (1), Block "V", J.T. Crenshaw's West Addition to the City of Dermott, Arkansas; thence in a Northerly direction along the West boundary of said Lot, a distance of 201.3 feet to a point on said West boundary of Lot One, thence in an Easterly direction and parallel with North boundary of said Lot One a distance of 120 feet to a point; thence in a Southerly direction parallel to the West boundary of said Lot One a distance of 100 feet to a point; thence in a Westerly direction, and parallel with the North boundary of said Lot one distance of 120 feet to a point; thence in a Northerly direction and parallel with the West boundary of said Lot One a distance of 100 feet to the Point of Beginning, all located in Dermott, Chicot County, Arkansas. Less and Except.

A part of Lot 1 of Block V J.T. Crenshaw's West Addition to the City of Dermott, Chicot County, Arkansas, more particularly described as follows: Commencing at the Northeast Corner of Lot 1 of said Block V, run South 86 degrees 48 minutes 31 seconds West along the South Right of Way of Highway No. 35 for 185.0 feet to the Point of Beginning; thence continue South 86 degrees 48 minutes 31 seconds West along the South Right of Way of said Highway for 87.11 feet, thence South 05 degrees 06 minutes 02 seconds East along a fence 64.15 feet to a fence corner, thence North 85 degrees 33 minutes 27 seconds East along a fence 81.51 feet; thence North 62.43 feet to the Point of Beginning.

Street Address: 933 Skipper Bridge Road, Dermott, AR 71638

WHEREAS on August 3, 2018, Mary Laura Courtney, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everett Financial, Inc. D/B/A Supreme Lending, which was recorded on **August 6, 2018 in Book REAL 2018, Page 3835** , and re-recorded on **August 13, 2018 in Book REAL 2018, Page 4046, and modified in Book REAL 2019, Page 6546 and Instrument Number L201901969** in the real estate records of Chicot County, Arkansas. The beneficial interest of said Mortgage has been assigned to Nationstar Mortgage LLC, which is the party initiating foreclosure. The party initiating foreclosure is Nationstar Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 14, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NATIONSTAR MORTGAGE, LLC

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 14 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 Nationstar Mortgage, LLC, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-017255-1]

Erin Tylor Whitfield
Notary Public, State of Arkansas

