



TYPE: LAND RECORDS FEE: \$165.00 1 OF 3  
REC: 01/14/2026 02:43:03 PM | B. REID  
KIND: NOTICE OF DEFAULT  
WASHINGTON COUNTY, AR  
KYLE SYLVESTER, CIRCUIT CLERK  
FILE NO: **2026-1178**

Reserved for recording  
purposes **ONLY**.

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-017545-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: WILLIAM CAREY**  
(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 20, 2026, at or about 10:00 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:

**Lots Numbered Eleven (11), Twelve (12), Thirteen (13), and Fourteen (14) in Block Nine (9) in W.C. Braly's Addition to the Town of Lincoln, Washington County, Arkansas according to plat Book 4 page 82, filed April 8, 1910.**

**Street Address: 410 East Adams Street, Lincoln, AR 72744**

WHEREAS on May 17, 2022, William Carey, Single Man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, which was recorded on **May 19, 2022 as Instrument Number 2022-00017026**, in the real estate records of Washington County, Arkansas. The beneficial interest of said Mortgage has been assigned to Mortgage Research Center, LLC dba Veterans United Home Loans, which is the party initiating foreclosure. The party initiating foreclosure is Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company 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 MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY

By: Renee Price

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

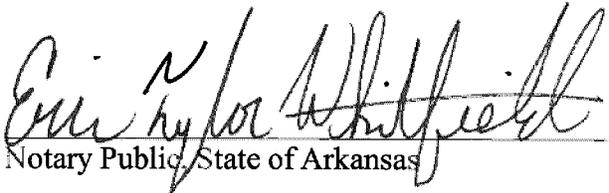
Little Rock, AR 72205

(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 Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company, 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.

  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 25-017545-1]



WASHINGTON COUNTY, AR  
I CERTIFY THIS INSTRUMENT WAS FILED ON  
01/14/2026 02:43:03 PM  
AND RECORDED IN REAL ESTATE  
FILE NUMBER 2026-1178  
KYLE SYLVESTER, CIRCUIT CLERK

