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eRECORDING

**2026-01055**

Certificate of Record  
FORT SMITH DISTRICT  
SEBASTIAN COUNTY, ARKANSAS  
SHARON BROOKS, CO CLERK & RECORDER  
01/15/2026 11:26:00 AM  
RECORDING FEE 25.00  
Pages: 3

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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 25-018135-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: VIRGINIA D WALDON**  
(or as otherwise noted by the recorder)

**TRUSTEE'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 31, 2026, at or about 02:30 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Sebastian County Courthouse, 35 South 6th Street, Fort Smith, AR 72901** 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 Deed of Trust is located in Sebastian (Fort Smith District) County, Arkansas more particularly described as follows:

**LOT 11 AND 12, BLOCK 2, BOCQUIN ADDITION TO THE CITY  
OF FORT SMITH, ARKANSAS.**

**Street Address: 1401 & 1407 North 19th & 1815 North L, Fort  
Smith, AR 72901**

WHEREAS on December 30, 1999, Virginia D. Waldon, a single person executed a Deed of Trust to Paul Gant, as Trustee for the benefit of Mercantile Bank of Arkansas, N.A., which was recorded on **January 6, 2000 as Instrument Number 7008408**, in the real estate records of Sebastian (Fort Smith District) County, Arkansas. The party initiating foreclosure is U.S. BANK NATIONAL

ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 N. McKinley St., Suite 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 U.S. BANK NATIONAL ASSOCIATION

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 U.S. BANK NATIONAL ASSOCIATION, 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 25-018135-1]

  
Notary Public, State of Arkansas

