

Reserved for recording
purposes ONLY.

2026R-00005395
Recorded in EASTERN
08/31/2026 12:55 PM
SARA HUFFMAN
Circuit Clerk - CARROLL County, AR

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 16-007698-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: DONNA J. CURTIS
(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 **November 4, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Carroll County Courthouse, 210 West Church Ave, Berryville, AR 72616** 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 Carroll (Berryville District) County, Arkansas more particularly described as follows:

**TRACT NUMBER 10 OF SILVER SPUR RANCHETTES AS
SHOWN ON PLAT RECORDED IN PLAT CABINET D IN
SLEEVE 31-B AND SUBJECT TO RESTRICTIVE
COVENANTS RECORDED IN DEED BOOK 148 AT PAGE
862-863.**

**Street Address: 148 COUNTY RD 457, BERRYVILLE, AR
72616**

WHEREAS on August 30, 2007, Donna J. Curtis, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for ANB Financial, N.A., which was recorded on **August 30, 2007 in Book Mtg 303, Page 621**, in the real estate records of Carroll (Berryville District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2021-1, its successors and assigns, which is the party initiating foreclosure. The party initiating foreclosure is Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1 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 August 26, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR FEDERAL HOME LOAN MORTGAGE CORPORATION, AS
TRUSTEE FOR FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION
TRUST, SERIES 2021-1

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)

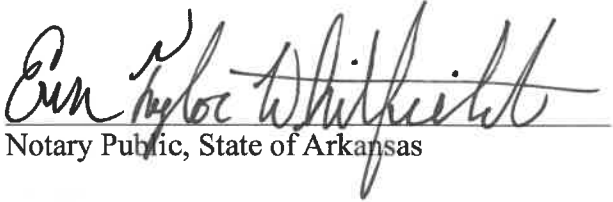
On this 26 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2021-1, 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.

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

My Commission Expires:

6-18-2031

[PLG 16-007698-2]


Notary Public, State of Arkansas

