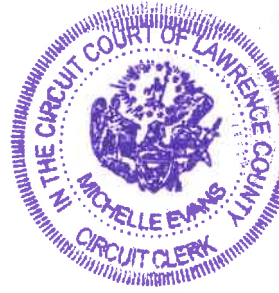


Reserved for recording
purposes ONLY.



CERTIFICATE of RECORD
Book 2026-03352

RECORD Book **AG**

Filed: 03/30/2026 02:26 pm
Lawrence County, Arkansas
Michelle Evans, Circuit Clerk
By: AUDREA GLENN, D.C.

3 Pages \$25.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 18-014375-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: GENEVA WILLIAMSON, RICHARD J. WILLIAMSON
(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 **June 11, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Lawrence County Courthouse, 315 West Main Street, Walnut Ridge, AR 72476** to the highest bidder for cash. *The Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.* 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 Lawrence County, Arkansas more particularly described as follows:

Lots Forty-six (46), Forty-seven (47), Forty-eight (48) and Forty-nine (49) of Henry A. Baltz Subdivision to Lawrence County, Arkansas.

Street Address: 95 Lawrence Road 245, Powhatan, AR 72458

WHEREAS on September 22, 2010, Richard J. Williamson and Geneva Williamson, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Regions Bank dba Regions Mortgage, which was recorded on **September 27, 2010 in Book 2010, Page 8440**, in the real estate records of Lawrence County, Arkansas. The beneficial interest of said Mortgage has been assigned to Regions Bank dba Regions Mortgage, which is the party initiating foreclosure. The party initiating foreclosure is Regions Bank DBA Regions Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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 March 25, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

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 25 day of March, 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 Regions Bank DBA Regions Mortgage, 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.

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

Erin Tylor Whitfield

Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 18-014375-2]

