



Reserved for recording purposes ONLY.

2026-001995
LESLIE MASON, CIRCUIT CLERK
STATE OF ARKANSAS
COUNTY OF MISSISSIPPI
DISTRICT: OSCEOLA
FILED FOR RECORD:
03/23/2026 10:12 AM
BY: TINA100 D.C.

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 20-009349-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: SUSANNE MCDOWELL, BETTY PAYNE, JOHNNY PAYNE
(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 June 2, 2026, at or about 12:00 PM, the subject real property described herein below will be sold at the Main Entrance to the Mississippi County Courthouse, 200 West Hale, Osceola, AR 72370 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 Mississippi (Osceola District) County, Arkansas more particularly described as follows:

Tract 1: A tract of land carved out of the Southeast Quarter of the Southwest Quarter of Section 20, Township 14 North, Range 11 East, and more particularly described as follows: Beginning at the South quarter corner of Section 20, Township 14 North, Range 11 East, thence West 165 feet for the true point of beginning; thence West 52.5; thence North 252; thence East 52.5; thence South 252 feet to the point of beginning.

Tract 2: A tract of land carved out of the SE1/4 of the SW1/4 of Section 20, Township 14 North, Range 11 East in the City of Burdette, more particularly described as: Beginning at a point on the East line of SE1/4 of the SW1/4, point being 221 feet North of the Southeast corner of SE1/4 of the SW1/4; thence from point of beginning west and parallel to the south line of SE1/4 of the SW1/4 165 feet to an iron pipe;

thence North 31 feet to the Northeast corner of a lot owned by Samuel W. Sullivan and Martha Jo Sullivan; thence East and parallel to the South line of SE1/4 of the SW1/4 165 feet to the East line of SE1/4 of the SW1/4; thence with the East line South 31 feet to the point of beginning.

Tract 3: Part of the Southeast Quarter Southwest Quarter of Section 20, Township 14 North, Range 11 East, known as Burdette Park and described as follows: Beginning at the South Quarter corner Section 20, Township 14 North, Range 11 East; thence West 165; thence North 221 feet; thence East 165 feet; thence South 221 feet to the point of beginning.

Street Address: 156 East Park Lane, Burdette, AR 72321

WHEREAS on March 23, 2004, Susanne McDowell, joined by her husband, James McDowell, and Johnny Payne and Betty Payne, his wife executed a Deed of Trust to Judy Burton, as Trustee for the benefit of Regions Bank d/b/a Regions Mortgage, which was recorded on March 29, 2004 in Book B-74, Page 756, and modified in Instrument Number 2022-004615 and further modified in Instrument Number 2025-006385 in the real estate records of Mississippi (Osceola District) County, Arkansas. The party initiating foreclosure is NewRez LLC and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 March 18, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NEWREZ 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)

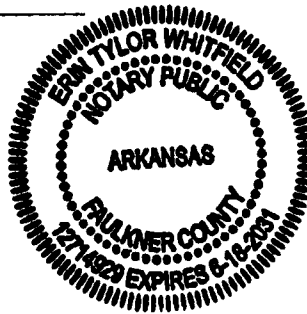
On this 18 day of March, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 NewRez 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.

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

My Commission Expires:

6-18-2031

[PLG 20-009349-2]



Erin Tylor Whitfield
Notary Public, State of Arkansas

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF MISSISSIPPI
HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
2026-001995 03/23/2026 10:12 AM
LESLIE MASON, CIRCUIT CLERK
MISSISSIPPI, AR

