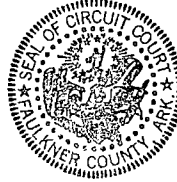


Reserved for recording
purposes ONLY.



CERTIFICATE OF RECORD
Faulkner County, AR Fee \$180.00
I hereby certify that this instrument was
Filed and Recorded in the Official Records
In Doc Num L202613888 3 Pages
08/27/2026 09:24:06 AM
Nancy Eastham
Faulkner County Circuit Clerk
BY: DVARNER D.C.
NON JUDICIAL FORECLOSURE NOTICE

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 21-001729-7

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: EMMA NELSON, JUANITA NELSON
(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 **November 16, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Faulkner County Courthouse, 801 Locust Street, Conway, AR 72034** 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 Faulkner County, Arkansas more particularly described as follows:

Lot 305, Cedar Oaks Subdivision as shown on plat of record in Plat Book F, page 41, plat records of Faulkner County, Arkansas.

Street Address: 10 Ashley Lane, Conway, AR 72032

WHEREAS on May 7, 1997, JUANITA NELSON, AN UNMARRIED PERSON AND EMMA NELSON, AN UNMARRIED PERSON executed a Deed of Trust to Nationsbank, N.A., as Trustee for the benefit of NATIONSBANC MORTGAGE CORPORATION, which was recorded on **May 8, 1997, in Book 476, Page 420, and modified in 2014-17977** in the real estate records of Faulkner 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 August 26, 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)

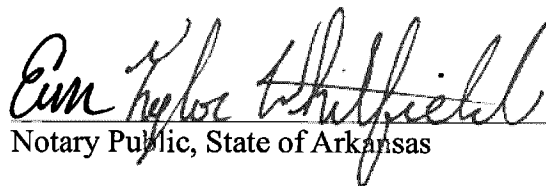
On this 26 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 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.

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 21-001729-7]


Notary Public, State of Arkansas

