

Reserved for recording  
purposes ONLY.

2026R-00001070  
I certify that this instrument  
was filed on  
04/27/2026 01:42 PM and  
recorded in EASTERN district  
ANGELA SELF  
Circuit Clerk - Clay County, AR

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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 24-000131-2

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: DANNY CATES**  
(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 **July 2, 2026, at or about 03:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Clay County Courthouse, 151 South 2nd Avenue, Piggott, AR 72454** 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 Clay (Piggott - Eastern District) County, Arkansas more particularly described as follows:

**A part of the W 1/2 NW 1/4 of Section 2, Township 20 North, Range 8 East of the Fifth Principal Meridian, Clay County, Arkansas, and being further described as follows: Beginning at the point that lies North 957.00 feet and East 260.0 feet of the**

**Southwest Corner of said W 1/2 NW 1/4 of Section 2, and run thence East 459.68 feet, thence South 85.0 feet, thence West 420.04 feet, thence North 25 degrees 00 minutes West 92.79 feet to the point of beginning.**

**Street Address: 1769 North 4th Avenue, Piggott, AR 72454**

WHEREAS on February 15, 2017, Danny Cates, unmarried man executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **February 16, 2017 in Book Mortgage-E 211, Page 444**, in the real estate records of Clay (Piggott - Eastern District) County, Arkansas. 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 April 22, 2026.

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

By: Rence Price  
Rence 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 22 day of April, 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.

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

My Commission Expires:

6-18-2031

[PLG 24-000131-2]

  
Notary Public, State of Arkansas

