

Reserved for recording  
purposes ONLY.

**2026016893**  
PULASKI CO. AR FEE \$25.00  
PRESENTED  
3/27/2026 2:52:44 PM  
RECORDED  
03/30/2026 08:00:40 AM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: NICOLE TUCKER  
DEPUTY RECORDER

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-002587-2



**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: CRYSTAL TAYLOR**  
(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 5, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

**Part of the N1/2 N1/2 S1/2 SW 1/4 NE 1/4 Section 25, Township 1 North, Range 13 West, Pulaski County, Arkansas, more particularly described as follows: Commence at the Northwest corner of the S1/2 SW1/4 NE1/4 of said Section 25; thence**

**South 87 degrees 33 minutes East along the North line of said S1/2 SW1/4 NE1/4 810 feet to the point of beginning; thence South 2 degrees 02 minutes West 164.2 feet; thence South 87 degrees 31 minutes East 165 feet; thence North 2 degrees 02 minutes East 164.3 feet; thence North 87 degrees 33 minutes West 165 feet to the point of beginning.**

**Street Address: 12 Roxbury Drive, Little Rock, AR 72209**

WHEREAS on June 15, 2021, Crystal Taylor, an unmarried woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Financial Services, LLC, which was recorded on **June 28, 2021, as Instrument Number 2021044344**, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 27, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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 27 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 Alabama Housing Finance Authority, 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.

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

*Erin Tylor Whitfield*  
\_\_\_\_\_  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 25-002587-2]

