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2026-04748
CRITTENDEN COUNTY, ARKANSAS
FILED FOR RECORD
10/15/2026 11:10 AM
TERRY HAWKINS, CIRCUIT CLERK
BY: CAROLYN PERRY
PAGE #: 3
This Document was eRe

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-011857-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Tonya L. Stephen**
(or as otherwise noted by the recorder)

AMENDED TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED September 15, 2025, AS INSTRUMENT NUMBER 2025-04226, IN THE OFFICE OF THE CIRCUIT CLERK OF CRITTENDEN COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM December 1, 2025, AT OR ABOUT 10:00 AM **TO January 11, 2027, AT OR ABOUT 10:00 AM**. SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO January 12, 2026, March 23, 2026, June 1, 2026, August 10, 2026, and October 19, 2026.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on **January 11, 2027, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Crittenden County, Arkansas more particularly described as follows:

Lot 20 in Block 6, Westwood Acres Subdivision, First Addition to the City of West Memphis, Arkansas, as shown on plat of record in Plat Book 2, Page 253, in the Office of the Circuit Court Clerk and Ex-Officio Recorder of Crittenden County, Arkansas.

Street Address: 622 Tulane Drive, West Memphis, AR 72301

WHEREAS on October 15, 2004, Tonya L. Stephen, an unmarried person executed a Deed of Trust for the benefit of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Pulaski Mortgage Company which Deed of Trust was recorded on **October 19, 2004 in Book 1167, Page 063, and modified in Instrument Number 2015-03551 and Instrument Number 2021-05497** in the real estate records of Crittenden 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 October 14, 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 14 day of October, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 14 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

