Reserved for recording purposes ONLY.

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-015145-2

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Cristye L James**
(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 10, 2026, IN INSTRUMENT NUMBER 2026052306, IN THE OFFICE OF THE CIRCUIT CLERK OF PULASKI COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM November 18, 2026, AT OR ABOUT 03:00 PM **TO January 20, 2027, AT OR ABOUT 03:00 PM.**

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 20, 2027, at or about 03:00 PM**, 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 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 Pulaski County, Arkansas more particularly described as follows:

Lot 25, Chateaus on Stagecoach Neighborhood, an addition to the City of Little Rock, Pulaski County, Arkansas.

Street Address: 59 Chateaus Lane, Little Rock, AR 72210

WHEREAS on March 15, 2007, Cristye L. James, an unmarried person executed a Deed of Trust for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for The Carroll Mortgage Group, Inc., Subchapter "S" Corporation which Deed of Trust was recorded on **March 21, 2007 in Instrument Number 2007022077, and modified in Instrument Number 2015007954** in the real estate records of Pulaski County, Arkansas. Said Deed of Trust is now held by U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust and which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 November 4, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST

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 4 day of November, 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 TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, 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 4 day of November, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:
6-18-2031

