Reserved for recording purposes ONLY.

L202601966
SEARCY CO, AR FEE $25.00
PRESENTED: 10-28-2026 02:51:06 PM
RECORDED: 10-28-2026 02:51:06 PM
CASSIE WARD
COUNTY AND CIRCUIT CLERK
BY: KIM DYE
DEPUTY CLERK
BK: MISC 248
PG: 363-365

L202601967
SEARCY CO, AR FEE $140.00
PRESENTED: 10-28-2026 02:51:07 PM
RECORDED: 10-28-2026 02:51:07 PM
CASSIE WARD
COUNTY AND CIRCUIT CLERK
BY: KIM DYE
DEPUTY CLERK
FORCLOSURE
3 Pages

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-015416-2

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **JOSEPH ROSE, MICHELLE ROSE**
(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 **January 13, 2027, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Searcy County Courthouse, 200 South Highway 27, Marshall, AR 72650** 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 Mortgage is located in Searcy County, Arkansas more particularly described as follows:

The East One Half (E 1/2) of the West One Half (W 1/2) of the Southeast Quarter (SE 1/4) of the Southwest One Quarter (SE 1/4) Section 27, Township 14 North of Range 14 West, containing ten acres more or less, and an adjoining parcel of land from the West One Half (W 1/2) of the West One-Half (W 1/2) of the Southeast One Quarter (SE 1/4) of the Southwest One Quarter (SW 1/4) Section 27, Township 14 North of Range 14 West, and lying directly West of the E1/2 W1/2 SE1/4 SW1/4 of Section 27, Township 14 North of Range 14 West, containing 2 acres, more or less, described as follows to wit: Beginning at

the Northwest corner of the E1/2 W1/2 SE1/4 SW1/4 of Section 27, Township 14 North, Range 14 West and going in a straight line South along the Western property line 1320 feet to the Southern border, thence turning West and running in a straight line along the Southern border line 132 feet, thence turning Northeast and running in a straight line 1326.8 feet back to the point of beginning, as surveyed and recorded in Plat Book 2 page 95, containing 12 acres, more or less. (Description taken from deed filed in Deed Book 144 Page 370).

Street Address: 310 Pig Trail Drive, Leslie, AR 72645

WHEREAS on February 28, 2019, Joseph Rose and Michelle Rose, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for CalCon Mutual Mortgage LLC dba OneTrust Home Loans, which was recorded on **February 28, 2019 in Book MORT 222, Page 334 and Instrument Number L201900391,** in the real estate records of Searcy County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST, 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 TRUSTEE FOR PL PRETIUM 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, 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 October 26, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM 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 26 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 TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM 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 26 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:
6-18-2031

ERIN TYLOR WHITFIELD
NOTARY PUBLIC
ARKANSAS
FAULKNER COUNTY
12714929 EXPIRES 6-18-2031

[PLG 25-015416-2]