

Reserved for recording
purposes ONLY.

Book 4849 Page 0358

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
03/05/2026 12:21PM

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-016403-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BRANDON D PHILLIPS
(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 **May 13, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**THE LAND REFERRED TO HEREIN BELOW IS
SITUATED IN THE COUNTY OF GARLAND, STATE OF
Arkansas, AND IS DESCRIBED AS FOLLOWS: A PART OF
THE SE1/4 SE1/4 SECTION 2 TOWNSHIP 3 SOUTH,
RANGE 20 WEST, GARLAND COUNTY, ARKANSAS AND
BEING MORE PARTICULARLY DESCRIBED AS
FOLLOWS: COMMENCING AT THE SOUTHEAST
CORNER OF THE SE1/4 SE1/4 OF SAID SECTION 2; RUN
NORTH 02 DEGREES 43 MINUTES 50 SECONDS EAST
ALONG THE EAST LINE OF THE SAID SE1/4 SE1/4 300.0**

FEET TO THE POINT OF BEGINNING; THENCE CONTINUING ALONG SAID EAST LINE NORTH 02 DEGREES 43 MINUTES 50 SECONDS EAST 111.50 FEET; THENCE SOUTH 82 DEGREES 23 MINUTES 16 SECONDS WEST 203.30 FEET TO THE EAST RIGHT OF WAY OF BULLION HEIGHTS; THENCE SOUTHERLY ALONG THE EAST RIGHT OF WAY OF BULLION HEIGHTS SOUTH 02 DEGREES 43 MINUTES 50 SECONDS EAST 75.0 FEET; THENCE LEAVING SAID RIGHT OF WAY SOUTH 87 DEGREES 16 MINUTES 10 SECONDS EAST 200.0 FEET TO THE POINT OF BEGINNING. ACCORDING TO SURVEY BY JOHN M. THORNTON, PLS NO. 864 DATED MAY 28, 2004. TOGETHER WITH ROAD AND UTILITY EASEMENT AS RECORDED IN BOOK "O" AT PAGE 14 OF THE SURVEY RECORDS OF GARLAND COUNTY, ARKANSAS.

Street Address: 106 Bullion Heights, Hot Springs, AR 71913

WHEREAS on December 1, 2011, Brandon D Phillips and Jennifer K Phillips, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Amerisave Mortgage Corporation , which was recorded on **December 7, 2011 in Book 3308, Page 181, and modified in Book 3785, Page 0942** in the real estate records of Garland County, Arkansas. The party initiating foreclosure is NewRez LLC and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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.

Trans: 408822
Total Fees: \$180.00

Garland County, AR
I certify this instrument was Electronically filed
on 03/05/2026 12:21PM
in DEED Book 4849 Pages 0358 - 0361
Kristie Womble-Hughes - Circuit Clerk