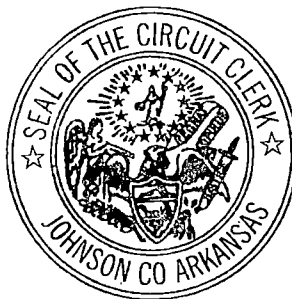


Reserved for recording
purposes ONLY.



L202601034

JOHNSON CO, AR FEE \$30.00

PRESENTED: 03-10-2026 01:00:24 PM

RECORDED: 03-10-2026 01:00:24 PM

MONICA KING

CIRCUIT CLERK

BY: ANNA GILMER

DEPUTY CLERK

BK: 1 2026004

PG: 750-753

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-000030-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: CANDIACE HOLT

(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 19, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Johnson County Courthouse, 215 West Main Street, Clarksville, AR 72830** 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 Johnson County, Arkansas more particularly described as follows:

Part of the Northeast Quarter of the Southwest Quarter (NE 1/4 SW 1/4) and a part of the Southeast Quarter of the Southwest Quarter (SE 1/4 SW 1/4) all in Section 2, Township 10 North, Range 24 West, more particularly described as

beginning at a point 681 South of the Northeast Corner of the NE 1/4 SW 1/4, said Point of Beginning being on the approximate centerline of a public road, thence along said centerline South 52 degrees 36 minutes West 264.35 feet, thence leaving said centerline South 897.27 feet to a point on the approximate centerline of an existing branch, thence along said branch and with meanderings thereof South 54 degrees East 164.25 feet, thence along said branch South 81 degrees 25 minutes East 78 feet to a point on the Easterly boundary of said SE 1/4 SW 1/4, thence leaving said Branch North 1166 feet to the Point of Beginning.

Less and Except: a party of the East Half of the Southwest Quarter (E 1/2 SW 1/4) of Section 2, Township 10 North, Range 24 West, more particularly described as follows: From the Northeast Corner of said E 1/2 SW 1/4, thence South 681.0 feet, thence South 01 degrees 02 minutes 00 seconds West 451.73 feet to the point of beginning, thence South 01 degrees 02 minutes 00 seconds West 714.27 feet to the approximate centerline of a Branch, Thence along said Branch and with the meanderings thereof North 82 degrees 28 minutes 15 seconds West 76.91 feet, thence North 52 degrees 44 minutes 36 seconds West 161.96 feet, thence leaving said Branch North 01 degrees 02 minutes 00 seconds East 606.50 feet, thence South 89 degrees 53 minutes 48 seconds East 207.10 feet to the point of beginning.

Also, an easement for ingress and egress purposes described as follows: from the Northeast Corner of said East Half (E 1/2) of the Southwest Quarter (SW 1/4), thence South 681.0 feet to the approximate centerline of a County Road and the Point of Beginning, thence South 1 degrees 02 minutes 00 seconds West, -451.73 feet, thence North 89 egress 53 minutes 48 seconds West -20.00 feet, thence North 1 degrees 02 minutes 00 seconds East -436.19 feet to said centerline, thence along centerline North 52 degrees 36 minutes East -25.53 feet to the point of beginning

Street Address: 2001 County Road 3390, Clarksville, AR 72830

WHEREAS on May 19, 2016, Candiace Holt, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for First Security Bank, which was recorded on **May 23, 2016 in Book 2016008, Page 00811 and Instrument Number 221122**, in the real estate records of Johnson County, Arkansas. The party initiating foreclosure is Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 6, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC S/B/M NATIONSTAR
MORTGAGE LLC

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 6 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 Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC , 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 6 day of March, 2026.

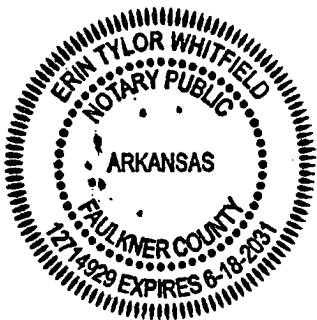
Erin Tylor Whitfield

Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-000030-1]



CERTIFICATE OF RECORD

STATE OF ARKANSAS
COUNTY OF JOHNSON

I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
IN BOOK 1-21-4 PAGE 750-753

DATE 3-10-26 TIME 1:00pm
JOHNSON COUNTY CIRCUIT CLERK

BY A. Gilmer