

Reserved for recording  
purposes ONLY.



I certify that this instrument was  
filed on 04/24/2026 11:49 AM  
and recorded in  
MISCELLANEOUS Book 2026  
480 - 480  
RITA REYENGA  
Circuit Clerk - NEVADA County, AR  
*Jama StClair* D.C.

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 26-000050-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: TERRY G. HARDEN**  
(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 **July 9, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Nevada County Courthouse, 215 East 2nd Street, Prescott, AR 71857** 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 Nevada County, Arkansas more particularly described as follows:

**All of the S1/2 SE1/4 of Section 11, Township 14 South, Range 22 West lying, and being situated West of Nevada County Road 9, in Nevada County, Arkansas and being more particularly described as follows: BEGINNING at a 1" pipe found for the**

**SW corner of the SW 1/4 SE1/4 of Section 11, Township 14 South, Range 22 West and run thence N 02° 06' 36" E 1283.88 feet along the westerly boundary of the S1/2 SE1/4 of Section 1 to a 1/2" rod set for the NW corner of the same, this point being located S 36° 03' 09" E 35.91 feet from an existing 1" pipe found, run thence S 88° 06' 57" E 516.57 feet along the northerly boundary of the S1/2 SE1/4 (passing at 485.00 feet a 1/2" rod set for witness corner) to a point in the center of county Road no. 9, thence with the center of County Road No. 9, run the following courses: Run thence S 27° 24' 52" E 70.20 feet to a point; Run thence S 34° 58' 31" E 128.10 feet to a point, Run thence S 45° 52' 20" E 177.97 feet to a point, Run thence S 50° 20' 58" E 189.36 feet to a point, Run thence S 39° 34' 41" E 100.65 feet to a point, Run thence S 26° 40' 35" E 96.47 feet to a point, Run thence S 26° 04' 03" E 846.79 feet to a point on the southerly boundary of Section 11, leaving the county road run thence N 87° 09' 56" W 1424.13 feet (passing at 24.13 feet a 1/2" rod set for witness corner) along the southerly boundary of Section 11 back to the Point of Beginning, containing 30.486 acres, more or less.**

**Street Address: 836 Nevada 9, Rosston, AR 71858**

WHEREAS on April 24, 2020, Terry G. Harden, a single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for SWBC Mortgage Corp., its successors and assigns, which was recorded on **April 30, 2020 in Book Miscellaneous 2020, Page 611**, in the real estate records of Nevada County, Arkansas. The beneficial interest of said Mortgage has been assigned to SWBC Mortgage Corporation, its successors and assigns, which is the party initiating foreclosure. The party initiating foreclosure is SWBC Mortgage Corporation and can be contacted at or in care of its servicer initiating foreclosure at: 425 Phillips Blvd, Ewing, NJ 08618; 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

