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purposes ONLY.

CERTIFICATE OF RECORD
INSTRUMENT # 2026-06423
FILED: 06/22/2026 09:01:10 AM
LONOKE COUNTY, ARKANSAS
DEBORAH OGLESBY, CIRCUIT CLERK
BY: NATALIE PAGES: 3
165.00



THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-001188-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BRYSTON 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 **September 3, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Lonoke County Courthouse, 301 North Center Street, Lonoke, AR 72086** 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 Lonoke County, Arkansas more particularly described as follows:

A part of Lot Five (5) in the NW 1/4 of Section 18, Township 4 North, Range 9 West, known as the Thompson Farm NE of the original Town of Cabot, Lonoke County, Arkansas, begin at the Northeast corner of said Lot 5, NW 1/4, Sec. 18, T4N, R9W, thence South 129.36 feet, thence South 42 degrees West 769.78 feet, thence South 51 degrees East 194 feet for the point of beginning; thence South 42 degrees West 60 feet, thence North 51 degrees West 120 feet; thence North 42 degrees West 60 feet, thence South 51 degrees East 120 feet to the point of beginning.

Street Address: 607 North Jackson Street, Cabot, AR 72023

WHEREAS on June 18, 2024, Bryston Holt, a single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for CMG Mortgage, Inc., dba CMG Home Loans, its successors and assigns, which was recorded on **June 24, 2024 as Instrument Number 2024-05504**, in the real estate records of Lonoke County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 June 19, 2026.

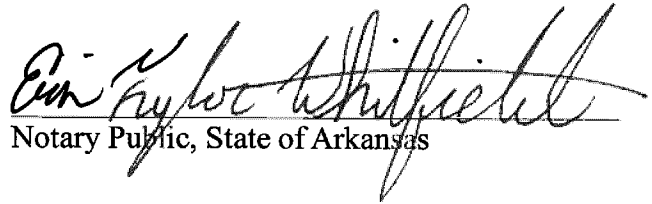
TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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 19 day of June, 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 Alabama Housing Finance Authority, 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
19 day of June, 2026.


Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-001188-1]

