

Reserved for recording  
purposes ONLY.

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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 26-001760-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: DEREK S MENARD, JENNIFER L MENARD**  
(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 **June 3, 2026, at or about 02:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Arkansas County Courthouse - Southern District, 101 Court Square, DeWitt, AR 72042** 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 Arkansas (DeWitt - Southern District) County, Arkansas more particularly described as follows:

**Lots 1,2,7,8,9,10,11,12, and the East half of 3, and half the Alley adjoining said Lots of Block 7 of the Town of Gillette Arkansas County, Arkansas. And also the East 33 feet of the South 205.44 feet of 7th Street being more particularly described as**

**follows: Bounded by a line beginning at the Southwest Corner of Lot 12, Thence South 87 degrees 56 minutes west for a distance of 33 feet; thence North 00 degrees 54 minutes 15 seconds West for a distance of 205.44 feet; thence North 87 degrees 56 minutes East for a distance of 33 feet; Thence South 00 degrees 54 minutes 15 seconds East for a distance of 205.44 feet to the beginning point.**

**Street Address: 205 North 6th Street, Gillett, AR 72055**

WHEREAS on September 2, 2020, Derek S Menard and Jennifer L Menard, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **September 8, 2020 in Book DM 2020, Page 4931 and Instrument Number L202001206**, in the real estate records of Arkansas (DeWitt - Southern District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to US Bank Trust National Association, as Trustee of the LB-Tiki Series VI Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee for LB-Tiki Series VI Trust and can be contacted at or in care of its servicer initiating foreclosure at: SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, at Telephone Number (800) 603-0836; 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.

