

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 26-002517-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: BRITTNEY JENNINGS, JOSHUA JENNINGS**  
(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 1, 2026, at or about 03:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Boone County Courthouse, 100 North Main Street, Harrison, AR 72601** 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 Boone County, Arkansas more particularly described as follows:

**A part of the Northwest Quarter of the Southeast Quarter of Section Eleven (11), Township Seventeen (17) North, Range Nineteen (19) West, Boone County, Arkansas, described as follows: From the Northwest corner of said Northwest Quarter**

**of the Southeast Quarter, also being the Northwest corner of Wilburn Acres Subdivision, go South 00° 37' 44" East along the West line 944.59 feet, leaving the line go South 89° 22' 53" East 257.87 feet to a 3/8 inch rebar at the Point of Beginning of the tract being described, continue South 89° 22' 53" East 108.64 feet to a 3/8 inch rebar, South 00° 33' 31" East 203.50 feet to a 3/8 inch rebar, North 89° 22' 53" West 108.64 feet to a 3/8 inch rebar, North 00° 33' 31" West 203.50 feet to the Point of Beginning.**

**Street Address: 4703 Wilburn Drive, Everton, AR 72633**

WHEREAS on November 9, 2009, Joshua Jennings a/k/a Josh Jennings and Brittney Jennings, Husband and Wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Community First Bank, which was recorded on **November 16, 2009 in Book 09, Page 006500**, in the real estate records of Boone County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, its successors and assigns, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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.

