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**2026-01200**  
**CRITTENDEN COUNTY, ARKANSAS**  
**FILED FOR RECORD**  
**03/20/2026 01:05 PM**  
**TERRY HAWKINS, CIRCUIT CLERK**  
**BY: STACEY MCDERMOTT**

**PAGE #: 3**  
**This Document was eRe**

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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 26-003286-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: LAURA COLEMAN**  
(or as otherwise noted by the recorder)

**TRUSTEE'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 1, 2026, at or about 10:00 AM, the subject real property described herein below will be sold at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364 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 Deed of Trust is located in Crittenden County, Arkansas more particularly described as follows:**

**Lot 1 in Block 4 of the Oak Creek Plantation Subdivision, Phase III to the City of West Memphis, Arkansas, as shown by plat of record in Plat Book 3, Page 360 in the office of the Circuit Court Clerk and Ex-Officio Recorder of Crittenden County, Arkansas.**

**Street Address: 400 Hollybrook Point, West Memphis, AR 72301**

**WHEREAS on March 29, 2005, Laura Coleman, A SINGLE PERSON executed a Deed of Trust to James C. East, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Pulaski Mortgage Company, an Arkansas Corporation, which was**

recorded on **March 31, 2005 in Book 1187, Page 733**, in the real estate records of Crittenden County, Arkansas. The beneficial interest of said Deed of Trust has been assigned to U.S. Bank National Association, 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, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 N. McKinley St., Suite 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 20, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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 20 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 U.S. BANK NATIONAL ASSOCIATION, 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.

20 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of March, 2026.

*Erin Tylor Whitfield*  
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Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-003286-1]

