

Reserved for recording  
purposes ONLY.

Book 4881 Page 0460

Kristie Womble-Hughes - Circuit Clerk  
Garland, AR  
eFiled for Record  
06/10/2026 10:37AM

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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 26-003439-1

**Grantor: TIMOTHY D. PADGETT, P.A.**

**Grantee: ROBERT ADAM HOGAN, KATHERINE ARIANNE HOWARD**  
(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 **August 19, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**The South Thirty (30) feet of Lot Ten (10) and all of Lot Eleven (11) of Vadea Lane Subdivision, according to the Bill of Assurance filed in Book 515 at Page 313 and the Plat recorded in Book 1 at Page 12, all of the records of Plat/Deeds and Mortgages of Garland County, Arkansas.**

**Street Address: 101 Vadea Terrace, Hot Springs, AR 71901**

WHEREAS on September 26, 2023, Katherine Arianne Howard, an unmarried person, and Robert Adam Hogan, an unmarried person, as joint tenants with right of survivorship executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for SWBC Mortgage Corp., which was recorded on **September 29, 2023 in Book 4593, Page 0133**, in the real estate records of Garland 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 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 10, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR SWBC MORTGAGE CORPORATION

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 )

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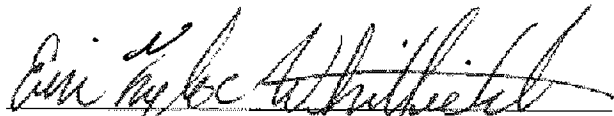
On this 10 day of June, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 SWBC Mortgage Corporation, 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.

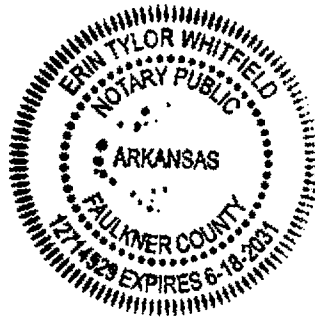
10 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of June, 2026.

My Commission Expires:

6-18-2031

[PLG 26-003439-1]

  
Notary Public, State of Arkansas



Trans: 414551  
Total Fees: \$165.00

Garland County, AR  
I certify this instrument was Electronically filed  
on 06/10/2026 10:37AM  
in DEED Book 4881 Pages 0460 - 0463  
Kristie Womble-Hughes - Circuit Clerk