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**THIS FORM PREPARED BY:**

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PLG 26-003755-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: MARION FRANKLIN SMITH JR**  
(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 10, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold at the main entrance of the Cross County Courthouse, 705 East Union, Wynne, AR 72396 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 Cross County, Arkansas more particularly described as follows:

**A 0.53 ACRE TRACT IN THE NORTHWEST QUARTER  
(NW1/4) OF THE NORTHEAST QUARTER (NE1/4)  
SECTION THREE (3), TOWNSHIP SEVEN (7) NORTH,  
RANGE FIVE (5) EAST, ADJOINING THE EAST SIDE OF**

**EAST STREET OF PARKIN, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF LOT 8, BLOCK 2, LANSING WHEELBARROW COMPANY'S FIRST ADDITION TO PARKIN, SAID POINT BEING THE JUNCTION NORTH LINE OF PARKIN AVENUE AND THE WEST LINE OF EAST STREET, PARKIN, ARKANSAS; THENCE EAST 60.0 FEET TO THE EAST LINE OF EAST STREET, THENCE SOUTH 48.0 FEET TO THE POINT OF BEGINNING AND THE SOUTHWEST CORNER OF THE TRACT HEREIN DESCRIBED, THENCE EAST 155.0 FEET TO THE TOP BANK OF DITCH, THENCE ALONG SAID TOP BANK NORTH 7 DEGREES 40 SECONDS EAST 141.4 FEET, THENCE WEST 174.0 FEET TO THE EAST LINE OF SAID EAST STREET, THENCE SOUTH ALONG SAID STREET LINE 140.0 FEET TO THE POINT OF BEGINNING, CONTAINING 0.53 ACRES, MORE OR LESS.**

**Street Address: 315 East Parkin Avenue, Parkin, AR 72373**

WHEREAS on October 1, 2007, Marion Franklin Smith Jr. and Tracy M. Smith, Husband and Wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for U.S. Bank, N.A., which was recorded on **November 5, 2007 in Book 424, Page 4621**, in the real estate records of Cross County, Arkansas. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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.

