

Reserved for recording
purposes ONLY.

Book 4860 Page 0831

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
04/09/2026 8:28AM

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-004054-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CHRISTOPHER G 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 **June 10, 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 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 Garland County, Arkansas more particularly described as follows:

Unit 2-B of the Mooring Horizontal Property Regime, including storage space, and parking area as may be applicable to the aforesaid unit, together with interest in and to the common elements and areas as delineated on and described in the master deed of the Mooring Horizontal Property Regime,

recorded in Book 1087 at Page 604 of the Deed and Mortgage Records of Garland County, Arkansas, and Plat recorded in Book 7 at page 115 through 118 of the Plat records of Garland County, Arkansas.

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Street Address: 250 Grand Isle Drive, Apartment 2B, Hot Springs, AR 71913

WHEREAS on December 20, 2010, Christopher G. Howard, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Simmons First National Bank, which was recorded on **December 27, 2010 in Book 3223, Page 232**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Rocket Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 April 8, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

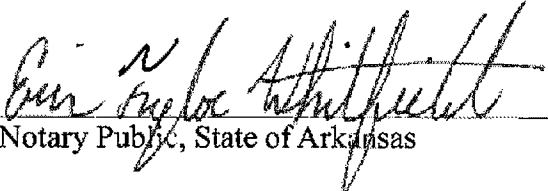
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 8 day of April, 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 Rocket Mortgage, LLC, 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.

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

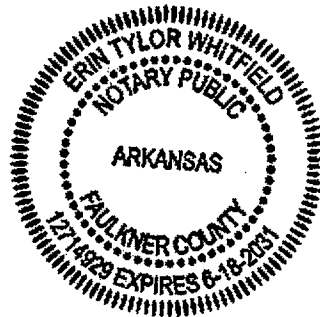
My Commission Expires:

6-18-2031



Notary Public, State of Arkansas

[PLG 26-004054-1]



Trans: 410855
Total Fees: \$165.00

Garland County, AR
I certify this instrument was Electronically filed
on 04/09/2026 8:28AM
in DEED Book 4860 Pages 0831 - 0834
Kristie Womble-Hughes - Circuit Clerk