

2026021814  
PULASKI CO. AR FEE \$40.00  
PRESENTED  
4/21/2026 1:21:16 PM  
RECORDED  
04/21/2026 02:29:02 PM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: NICOLE TUCKER  
DEPUTY RECORDER

Reserved for recording  
purposes ONLY.



**THIS FORM PREPARED BY:**

Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 26-004542-1

Grantor: **TIMOTHY D. PADGETT, P.A.**  
Grantee: **ASHLEY GARLAND, KURT GARLAND**  
(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 6, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

**Lot 108, Pebble Beach Park, an Addition to the City of Little Rock, Pulaski County, Arkansas.**

**Street Address: 9 Liberty Bell Court, Little Rock, AR 72212**

WHEREAS on July 1, 2016, Kurt Garland and Ashley Garland, Husband and Wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Centennial Bank, which was recorded on July 12, 2016 as Instrument Number 2016042431, and modified in Instrument Number 2025041598 in the real estate records of Pulaski County, Arkansas. The beneficial interest of said Mortgage has been assigned to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICES, its successors and assigns, which is the party initiating foreclosure. The party initiating foreclosure is NewRez LLC dba Shellpoint Mortgage Servicing and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 21, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING

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 21 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 NewRez LLC dba Shellpoint Mortgage Servicing, 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.

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

*Erin Tylor Whitfield*  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-004542-1]

