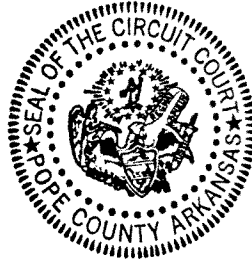


Reserved for recording
purposes ONLY.



THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-004969-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: LYNN DUCOTE
(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 29, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Pope County Courthouse, 100 West Main, Russellville, AR 72801** 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 Pope County, Arkansas more particularly described as follows:

A part of the NE 1/4 of the SW 1/4 of Section 28, Township 10 North, Range 20 West, Pope County, Arkansas, more particularly described as follows:

Commencing at the SW Corner of said NE 1/4 of the SW 1/4; thence South 87 degrees 00 minutes 35 seconds East, along the South line thereof, 160.00 feet to the point of beginning; thence North 02 degrees 19 minutes 27 seconds East, 317.98 feet; thence South 77 degrees 44 minutes 30 seconds West, 167.90 feet; thence North 01 degrees 47 minutes 07 seconds East, 216.33 feet to a point on the Southerly right-of-way of State Highway No. 7; thence beginning North 44 degrees 38 minutes 30 seconds East, along said right-of-way, along a curve to the right, having a radius of 2847.43 feet, and a curve length of 82.88 feet; thence leaving said right-of-way South 41 degrees 24 minutes 29 seconds East, 115.29 feet; thence South 42 degrees 07 minutes 57 seconds East, 279.77 feet; thence North 70 degrees 20 minutes 57 seconds East, 118.03 feet; thence South 0 degrees 08 minutes 30 seconds East, 318.12 feet to a point on the South line of said NE 1/4 of the SW 1/4; thence North 87 degrees 00 minutes 35 seconds West, along said South line, 290.00 feet to the Point of Beginning.

Also a 30.00 foot wide easement more particularly described as commencing at the SE Corner of the above described property; thence North 0 degrees 08 minutes 30 seconds West, 15.02 feet to a point on the centerline of said 30.00 foot wide Easement; thence North 87 degrees 00 minutes 35 seconds West, along said centerline, 276.85 feet to the point of termination. Said 30.00 foot wide Easement lying 15.00 feet each side of the above described centerline.

Also and subject to a 25.00 foot wide Easement more particularly described as beginning at the SW corner of the above described property; thence along the centerline of said 25.00 foot wide Easement as follows: North 02 degrees 19 minutes 27 seconds East, 317.98 feet; North 12 degrees 34 minutes 18 seconds West, 148.35 feet; North 41 degrees 24 minutes 29 seconds West, 115.29 feet to a point on the Southerly right-of-way of State Highway No. 7 and the point of termination. Said 25.00 feet wide Easement lying 12.50 feet each side of the above described centerline.

Street Address: 16576 SR 7 North, Dover, AR 72837

WHEREAS on October 25, 2022, Lynn Ducote, single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Thrive Mortgage, LLC, which was recorded on **October 26, 2022 as Instrument Number 2022-09214**, in the real estate records of Pope County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 16, 2026.

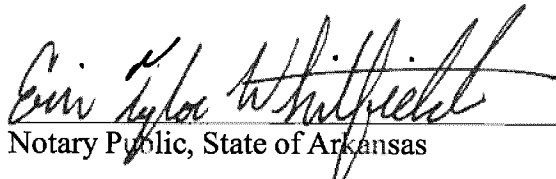
TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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 16 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 Alabama Housing Finance Authority, 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.

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



Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-004969-1]

