



**2026024591**  
PULASKI CO. AR FEE \$40.00  
PRESENTED  
5/4/2026 5:54:02 PM  
RECORDED  
05/05/2026 09:07:31 AM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: FRANCISCO RETA  
DEPUTY RECORDER

Reserved for recording  
purposes ONLY.

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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 26-005400-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: LLOYD VINCENT SMITH**  
(or as otherwise noted by the recorder)

**TRUSTEE'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 20, 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 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 Deed of Trust is located in Pulaski County, Arkansas more particularly described as follows:

**Part of the E1/2 of the SW1/4 of the SW1/4 of Section 17, Township 1 South, Range 12 West described as beginning at the Southwest corner of said E1/2 SW1/4 SW1/4; thence North along the West line of said E1/2 SW 1/4 SW 1/4, 180 feet; thence East to the West line of Willow Springs Road; thence Southwesterly with the West line of Willow Springs Road to the South line of said E 1/2 SW 1/4 SW 1/4; thence West with the South line of said E 1/2 SW 1/4 SW 1/4 to the point of beginning, LESS AND EXCEPT the South 76 feet thereof, located in Pulaski County, Arkansas.**

**Street Address: 3920 Willow Springs Road, Little Rock, AR 72206**

WHEREAS on January 17, 2006, Lloyd Vincent Smith, An Unmarried Person executed a Deed of Trust to James R. Carroll, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as trustee, as nominee for The Carroll Mortgage Group, Inc., Subchapter "S" Corporation, which was recorded on **February 1, 2006 as Instrument Number 2006008231, and modified in Instrument Number 2024066268** in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is NewRez LLC d/b/a 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, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 N. McKinley St., Suite 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 May 4, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR NEWREZ LLC D/B/A 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 4 day of May, 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 d/b/a 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.

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

*Erin Tylor Whitfield*  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-005400-1]

