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2026-02219
CRITTENDEN COUNTY, ARKANSAS
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05/21/2026 03:28 PM
TERRY HAWKINS, CIRCUIT CLERK
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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 26-006516-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: DESHONE L. SKINNER, SR.
(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 31, 2026, at or about 11:30 AM**, the subject real property described herein below will be sold **at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364** 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 Mortgage is located in Crittenden County, Arkansas more particularly described as follows:

Lot 13 in Block 7 of the Holiday Gardens Subdivision in the City of West Memphis, Arkansas, as shown by a plat of record, recorded in Plat Book 2 at Pages 197 and 198, in the Office of the Circuit Court Clerk and Ex-Officio Recorder of Crittenden County, Arkansas.

Street Address: 507 North 17th Street, West Memphis, AR 72301

WHEREAS on September 20, 2005, Deshone L. Skinner, Sr. and Katrina Skinner, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Homecomings Financial Network Inc., which was recorded on **September 22, 2005 in Book 1212, Page 057** , in the real estate records of Crittenden County, Arkansas. The party initiating foreclosure is Citigroup Mortgage Loan Trust 2022-RP1 by U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee 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 May 20, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR CITIGROUP MORTGAGE LOAN TRUST 2022-RP1 BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE

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

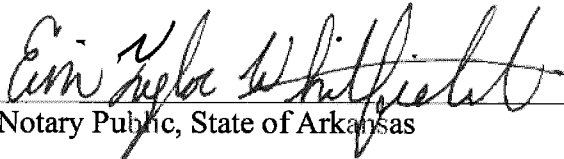
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 20 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 Citigroup Mortgage Loan Trust 2022-RP1 by U.S. Bank Trust National Association, not in its individual capacity, but solely as Owner Trustee, 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.

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

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 26-006516-1]

