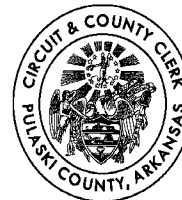


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PULASKI CO. AR FEE \$25.00
PRESENTED
4/28/2026 2:29:32 PM
RECORDED
04/29/2026 08:06:14 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: FE STRONG
SUPERVISOR

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 26-006614-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MELISSA BONILLA
(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 10, 2026, at or about 10:30 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:

Part of Tract 6, Keatt's Subdivisions found in Plat Book 3, page 74, Pulaski County, Arkansas, more particularly described as follows: Commencing from a found 3.5" pipe at the Southwest Corner of the Northwest Quarter of said Section

3; thence along the South Line of said Northwest Quarter, South 89 degrees 07 minutes 32 seconds East, 1053.18 feet (deeded 1053.50 feet) to a found 1/2" rebar, being the Point of Beginning; thence leaving said South line, North 01 degrees 12 minutes 04 seconds East, 662.65 feet (deeded 663.10 feet) to a calculated point on the centerline of Harper Road; thence along said road, North 74 degrees 49 minutes 25 seconds East, 176.40 feet to a calculated point; thence leaving said Harper Road, South 01 degrees 39 minutes 48 seconds West, 711.48 feet (deeded 712.00 feet) to a found 1/2" rebar on the South line of said Northwest Quarter; thence along said South line, North 89 degrees 07 minutes 32 seconds West, 163.50 feet to the Point of Beginning, containing 2.62 acres, more or less.

Street Address: 10601 Harper Road, Little Rock, AR 72206

WHEREAS on February 24, 2023, Melissa Bonilla, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Broker Solutions, Inc. dba New American Funding, which was recorded on **March 2, 2023, as Instrument Number 2023011392**, in the real estate records of Pulaski County, Arkansas. 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.

