

Doc Num 2026005264

\$165.00

05/29/2026 13:36:26

Filed & Recorded in the Official Records of
SHARON BLOUNT BAKER, CIRCUIT CLERK
BY: CINDIE HOOPER

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 26-006934-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: SHANE THORSTEINSON

(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 **August 13, 2026, at or about 10:30 AM**, the subject real property described herein below will be sold **at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956** 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 Crawford County, Arkansas more particularly described as follows:

**Lot 24, Vista North, Phase I to the City of Van Buren,
Crawford County, Arkansas, according to Plat filed June 21,
1985.**

Street Address: 1705 River Ridge Road, Van Buren, AR 72956

WHEREAS on October 1, 2024, Shane Thorsteinson and Cailin Thorsteinson, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for HomeExpress Mortgage Corp., which was recorded on **October 2, 2024, as Instrument Number 2024009228**, in the real estate records of Crawford County, Arkansas. The beneficial interest of said Mortgage has been assigned to Morgan Stanley Residential Mortgage Loan Trust 2025-NQM2, which is the party initiating foreclosure. The party initiating foreclosure is Morgan Stanley Residential Mortgage Loan Trust 2025-NQM2 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 27, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR MORGAN STANLEY RESIDENTIAL MORTGAGE LOAN
TRUST 2025-NQM2

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

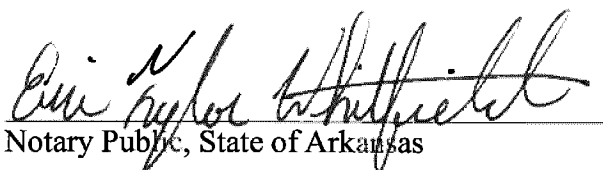
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 27 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 Morgan Stanley Residential Mortgage Loan Trust 2025-NQM2, 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.

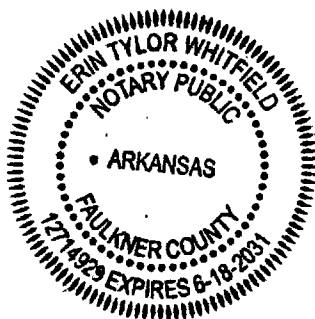
27 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of May, 2026.

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 26-006934-1]



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF CRAWFORD
I hereby certify that this instrument was
Filed and Recorded in the Official Records
Doc Num 2026005264
05/29/2026 01:36:26 PM
SHARON BLOUNT BAKER
CRAWFORD COUNTY CIRCUIT CLERK
BY: CINDIE HOOPER