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purposes ONLY.

eRECORDING
2026-18949
Certificate of Record
FORT SMITH DISTRICT
SEBASTIAN COUNTY, ARKANSAS
SHARON BROOKS, CO CLERK & RECORDER
09/23/2026 09:12:57 AM
RECORDING FEE 40.00
Pages: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-007397-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Nelson Lopez,
(or as otherwise noted by the recorder)

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED July 8, 2026 AND RECORDED AS INSTRUMENT 2026-13457, IN THE OFFICE OF THE CIRCUIT CLERK OF SEBASTIAN (FORT SMITH DISTRICT) COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM September 16, 2026 AT OR ABOUT 10:30 AM **TO October 28, 2026, AT OR ABOUT 10:30 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO September 16, 2026.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **October 28, 2026, at or about 10:30 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Sebastian County Courthouse, 35 South 6th Street, Fort Smith, AR 72901** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Sebastian (Fort Smith District) County, Arkansas more particularly described as follows:

**Lot Eight (8), in Enid Place, an addition to the City of Fort Smith,
Sebastian County, Arkansas, according to plat filed of record July 1st,
1977**

Street Address: 5804 Fresno Terrace, Fort Smith, AR 72903

WHEREAS on May 8, 2024, Nelson Lopez and Tiodora Del Carmen Rivera Quijada, Husband and Wife as joint tenants with right of survivorship executed a Mortgage in favor of Candence Bank which Mortgage was recorded on **May 10, 2024 in Instrument Number 2024-09077**, in the real estate records of Sebastian (Fort Smith District) County, Arkansas. The party initiating foreclosure is The Huntington National Bank and can be contacted at or in care of its servicer initiating foreclosure at: BancorpSouth Bank, P.O. Box 789, 2778 W. Jackson Street, Tupelo, MS 38802, at Telephone Number 1.662.678.7679 ; 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.

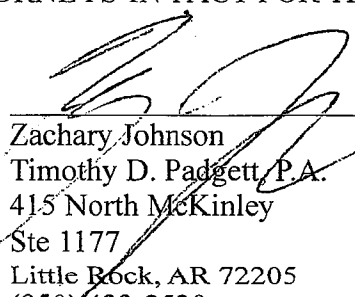
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 September 17, 2026.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR THE HUNTINGTON NATIONAL BANK

By:


Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ~~ARKANSAS~~ ^{Tennessee})

COUNTY OF ~~PULASKI~~ ^{Shelby}) ss.

On this 17th day of September, 2026, before me, Autumn Adkins a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Zachary Johnson of Timothy D. Padgett, P.A., being the person authorized by said Company, 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., Company, the attorney-in-fact for The Huntington National Bank, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 17 day of September, 2026.

My Commission Expires:

6/6/29

Autumn Adkins
Notary Public, State of ~~Arkansas~~
Tennessee

