

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 26-008161-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: DAVID RAY ROBERTSON**  
(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 28, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**Lots 1 and 2 in Block 7 of Bayles Addition to the City of Hot Springs, Garland County, Arkansas, according to Plat Recorded in Book 159 at Page 524 of the Deed and Mortgage Records of Garland County, Arkansas, Less and Except that part of said lots sold to U.G. Menser and Lea Menser by Warranty Deed filed October 17, 1951 and recorded in Book 350 at Page 475 of the Deed and Mortgage Records of Garland County, Arkansas.**

**Street Address: 401 Bayles Street, Hot Springs, AR 71913**

WHEREAS on November 13, 2014, David Ray Robertson and Kristin R. Robertson, husband and wife executed a Deed of Trust to Ruth Green, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Primary Residential Mortgage, Inc., which was recorded on **November 14, 2014 in Book 3602, Page 76, and modified in Book 3820, Page 0589** in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Rocket Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 20, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC

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 Rocket Mortgage, LLC, 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.

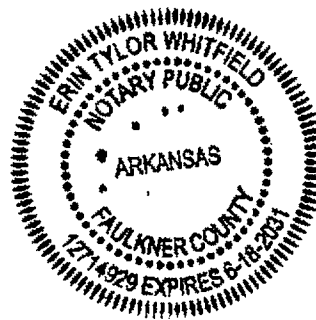
20 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of May, 2026.

My Commission Expires:

6-18-2031

*Erin Tylor Whitfield*  
Notary Public, State of Arkansas

[PLG 26-008161-1]



Trans: 413288  
Total Fees: \$165.00

Garland County, AR  
I certify this instrument was Electronically filed  
on 05/20/2026 1:55PM  
in DEED Book 4874 Pages 0509 - 0512  
Kristie Womble-Hughes - Circuit Clerk