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STATE OF ARKANSAS, SHARP COUNTY
NOTICE OF DEFAULT 3 Pages

FEE \$25.00

RECORDED: 06-26-2026 03:39:44 PM

ALISA BLACK

CIRCUIT CLERK & RECORDER

By: *[Signature]* D.C.

BK: RB 2026 PG: 12223-12225

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-008168-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOSEPH MARGIOTTA
(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 **September 3, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold at the **Front Main Entrance Door of the Sharp County Courthouse, 718 Ash Flat Dr., Ash Flat, AR 72513** 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 Sharp County, Arkansas more particularly described as follows:

Lot Thirteen (13), Block Twenty-Three (23), Choctaw Fourth (4th) Addition to Cherokee Village Subdivision, as shown on plat of record in Plat Book 3 at Page 13 thereof, records of Sharp County, Arkansas.

Street Address: 15 Opalochee Drive, Cherokee Village, AR 72529

WHEREAS on December 10, 2021, Joseph Margiotta, a single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Rocket Mortgage, LLC, FKA Quicken Loans, LLC, which was recorded on **December 15, 2021 in Book 2021, Page 25694 and Instrument Number 2106925**, in the real estate records of Sharp 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, 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 June 23, 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 23 day of June, 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.

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

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas

[PLG 26-008168-1]

