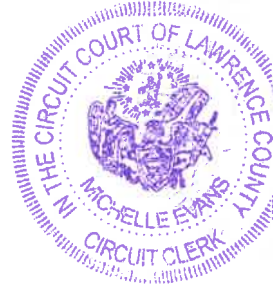


Reserved for recording
purposes ONLY.



CERTIFICATE of RECORD

Book 2026-07924

RECORD Book

AG

Filed: 07/16/2026 08:55 am
Lawrence County, Arkansas
Michelle Evans, Circuit Clerk
By: AUDREA GLENN, D.C.

3 Pages

\$25.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-009057-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOHN STUART WAGLEY JR
(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 17, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Lawrence County Courthouse, 315 West Main Street, Walnut Ridge, AR 72476** 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 Lawrence County, Arkansas more particularly described as follows:

**PART OF THE NORTHEAST QUARTER OF SECTION 14,
TOWNSHIP 15 NORTH, RANGE I EAST, LAWRENCE
COUNTY, ARKANSAS, AND BEING MORE Particularly
DESCRIBED AS FOLLOWS: COMMENCING AT A FOUND
NAIL ACCEPTED AS THE SOUTHEAST CORNER OF
SAID SECTION 14; THENCE RUN N 00° 53' 01" E ALONG
THE EAST LINE OF SAID SECTION A DISTANCE
OF 2744.12 FT. TO A POINT; THENCE LEAVING SAID
EAST LINE RUN N 89° 06' 59" W A DISTANCE
OF 40.00 FT. TO THE WEST RIGHT OF WAY LINE OF**

**ARKANSAS STATE HIGHWAY NO. 91, SAID
POINT BEING THE POINT OF BEGINNING; THENCE
LEAVING SAID RIGHT OF WAY CONTINUE N
89° 06' 59" W A DISTANCE OF 174.68 FT. TO A POINT;
THENCE RUN N 00° 53' 01" E A DISTANCE OF
249.34 FT. TO A POINT; THENCE RUNS 89° 06' 59" E
DISTANCE OF 174.68 FT. TO A POINT ALONG
THE WEST RIGHT OF WAY LINE OF ARKANSAS
HIGHWAY NO. 91; THENCE RUNS 00° 53' 02" W
ALONG SAID RIGHT OF WAY A DISTANCE OF 149.34 FT.
TO THE POINT OF BEGINNING,
CONTAINING 1.00 ACRES, AND BEING SUBJECT TO ANY
EASEMENTS OF RECORD.**

Street Address: 711 Highway 91, Walnut Ridge, AR 72476

WHEREAS on May 22, 2020, John Stuart Wagley Jr., a single person executed a Mortgage in favor of Mortgage Electronic Registration System, Inc. solely as a nominee for DAS Acquisition Company, LLC., successors and assigns, which was recorded on **May 26, 2020 as Instrument Number 2020-05024**, in the real estate records of Lawrence 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.

WITNESS my hand this July 13, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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 13 day of July, 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 Zachary Johnson 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 Alabama Housing Finance Authority, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-009057-1]

Erin Tylor Whitfield
Notary Public, State of Arkansas

