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2026-05004
CRITTENDEN COUNTY, ARKANSAS
FILED FOR RECORD
10/29/2026 01:43 PM
TERRY HAWKINS, CIRCUIT CLERK
BY: CHARLENE ZACHARY
PAGE #: 3
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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 26-010022-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Sherron G Smith**
(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, AS INSTRUMENT NUMBER 2026-03038, IN THE OFFICE OF THE CIRCUIT CLERK OF CRITTENDEN COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM SEPTEMBER 21, 2026, AT OR ABOUT 10:00 AM **TO December 14, 2026, AT OR ABOUT 10:00 AM**. SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO November 02, 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 **December 14, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Crittenden County Courthouse, 100 Court Street, Marion, AR 72364** 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 Crittenden County, Arkansas more particularly described as follows:

Lot 10, Block 4, Avondale Gardens Subdivision, to the City of West Memphis, Arkansas as shown by plat recorded in Plat Book 2 at Page 38 in the records of Crittenden County, Arkansas

Street Address: 1401 Chatham Lane, West Memphis, AR 72301

WHEREAS on November 29, 2006, Sheron G. Smith, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Colorado Federal Savings Bank which Mortgage was recorded on **December 7, 2006, in Book 1270, Page 475,** in the real estate records of Crittenden County, Arkansas. Said Mortgage is now held by U.S. Bank National Association, as trustee for Residential Asset Securities Corporation, Home Equity Mortgage asset-backed pass-through certificates, series 2007-KS2 and which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS2 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 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 October 26, 2026.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR U.S. BANK TRUST COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE, AS SUCCESSOR-IN-INTEREST TO U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR RESIDENTIAL ASSET SECURITIES CORPORATION, HOME EQUITY MORTGAGE ASSET-BACKED PASS-THROUGH CERTIFICATES, SERIES 2007-KS2

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 26 day of October, 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 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 U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2007-KS2, 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 26 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

