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I hereby certify that this instrument was filed for record

Recording Date: 07/21/2026 10:43:05 AM

Series: MTG Book: U-25 Page: 39

Debbie Wise
Debbie Wise, Circuit Clerk & Recorder, Randolph County, Arkansas

By: Larchi Lester D.C.

 3 Page(s)
NODE 202601871

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-010304-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: GAREN KENNETH THOMAS,

(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 29, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Randolph County Courthouse, 107 West Broadway, Pocahontas, AR 72455** 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 Randolph County, Arkansas more particularly described as follows:

The Land is described as follows: A part of the NW¼ of the NE¼ of Section 31, Township 21 North, Range 2 East described as commencing at the Northeast corner of said 40 acre tract aforesaid and running thence South along the East line thereof 560 feet to the Southeast corner of a tract of land conveyed by Charles Brooks and wife, Estel Brooks to Maurice J. Glass and wife, Emma Sue Glass by Warranty Deed dated April 29, 1970 and recorded in Deed Record 111, page 240 of the records of Randolph County, Arkansas and point of beginning of this conveyance; thence in a West or nearly West direction along

the Southerly line of the Glass Tract of land 260 feet to the Easterly Right of Way line of State Highway #115 at a point thereon 700 feet measured along said Right of Way line from the North line of the NW¼ NE¼ Section 31, Township 21 North, Range 2 East; thence In a Southeasterly direction along said Right of Way line 300 feet to a point thereon 1000 feet measured along said Right of Way line from the North line of said NW¼ NE¼ aforesaid; thence in an East or nearly East direction to the East line of said NW¼ NE¼ Section 31, Township 21 North, Range 2 East at a point thereon 910 feet South of the Northeast corner thereof; thence North along said East line 350 feet to the point of beginning and being all fronting on Highway 115 between the Glass deed and an unrecorded deed to Tom Whitney and wife, Edwina Whitney, dated April 29, 1970.

Street Address: 13291 Highway 115, Maynard, AR 72444

WHEREAS on August 26, 2021, Garen Kenneth Thomas, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for DAS Acquisition Company, LLC., its successors and assigns, which was recorded on **August 27, 2021 in Book 0-22, Page 580**, in the real estate records of Randolph 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 20, 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 20 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 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 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.

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

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-010304-1]

