

Reserved for recording
purposes ONLY.

2026R1447
KRISTIN CHRISTMAS
DESHA COUNTY CIRCUIT CLERK
ARKANSAS CITY, AR
RECORDED ON
08/25/2026 03:38 PM
RECORDING FEE: 25.00
PAGES: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-013746-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CHRISTIAN HOLLEY SR
(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 **October 27, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **Desha County Courthouse Annex, 604 President, Arkansas City, AR 71630** 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 Desha County, Arkansas more particularly described as follows:

A parcel of land in the Southeast Quarter (SE 1/4) of Section 33, Township 12 South, Range I West, described as follows: Commence at the Northwest corner of the Southwest Quarter (SW 1/4) of said Section 33; thence West a distance of 340.43 feet to a point in the center of Sprague Street (Also State Highway No. 4); thence South 35 degrees 02 minutes 31 seconds East along center of Sprague Street a distance of 2667.38 feet; thence North 55 degrees 23 minutes 29 seconds East along South boundary of Kate Adams Street a distance of 2137 feet to a point, this point being the Northwest corner of Block "B" in Whitehills Addition to the Town of Arkansas City, Arkansas, and the Point of Beginning of this parcel; thence continue North 55 degrees 23 minutes 29 seconds East a distance of 200 feet; thence South 34 degrees

36 minutes 31 seconds East a distance of 162.5 feet to a point in the center of alley; thence North 55 degrees 23 minutes 29 seconds East along center of alley a distance of 350 feet; thence South 34 minutes 36 seconds 31 minutes East a distance of 162.5 feet; thence South 55 degrees 23 minutes 29 seconds West a distance of 550 feet; thence North 34 degrees 36 minutes 31 seconds West a distance of 325 feet to the Point of Beginning. This parcel is platted as Lots 6, 7, 8, 9, 19, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20 and an alley, in Block "B" of Whitehills Addition to the Town of Arkansas City, Arkansas, as shown on the plat thereof.

Street Address: 409 Kate Adams Avenue, Arkansas City, AR 71630

WHEREAS on September 14, 2022, Christian Holley Sr, unmarried man executed a Deed of Trust to AR Southeast Title Co, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for Everett Financial, Inc., dba Supreme Lending, its successors and assigns, which was recorded on **September 26, 2022 as Instrument Number 2022R1633**, in the real estate records of Desha County, Arkansas. The beneficial interest of said Deed of Trust has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. 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, 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 August 12, 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 12 day of August, 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.

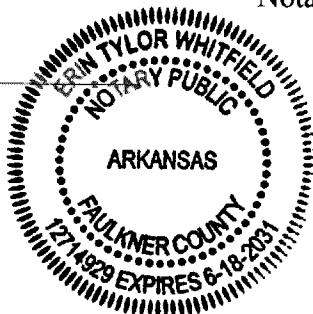
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 12 day of August, 2026.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 26-013746-1]



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF DESHA
I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
2026R1447 08/25/2026 03:38 PM
KRISTIN CHRISTMAS, CIRCUIT CLERK
DESHA, AR