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ELECTRONIC RECORDING
2026R-020569
CERTIFICATE OF RECORD
JONESBORO DISTRICT
CRAIGHEAD COUNTY, ARKANSAS
DAVID VAUGHN, CLERK & RECORDER
09/28/2026 01:42:04 PM
RECORDING FEE: 165.00
PAGES: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-013866-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JAMES W BOWMAN
(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 **December 4, 2026, at or about 12:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Craighead County Courthouse, 511 South Main Street, Jonesboro, AR 72401** 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 Craighead (Jonesboro - Western District) County, Arkansas more particularly described as follows:

Lots 6 of Murray Creek Subdivision, Phase II, to the City of Jonesboro, Arkansas, as shown by Plat in Plat Cabinet "B" page 77 at Jonesboro, Arkansas, subject to Bill of Assurance recorded in Deed Record 386 page 501 and Amendment to Bill of Assurance in Deed Record 395 page 698, and easements as shown on recorded plat.

Street Address: 4410 Mockernut Lane, Jonesboro, AR 72401

WHEREAS on May 28, 2014, JAMES W. BOWMAN, SINGLE MAN executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Evolve Bank & Trust, its successors and assigns, which was recorded on **June 3, 2014 as Instrument Number JB2014R-008479**, in the real estate records of Craighead (Jonesboro - Western District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to REGIONS BANK D/B/A REGIONS MORTGAGE, which is the party initiating foreclosure. The party initiating foreclosure is Regions Bank DBA Regions Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; and

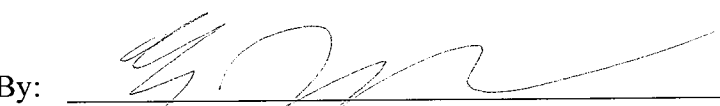
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 September 25, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

By: 

Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF TENNESSEE)
) ss.
COUNTY OF SHELBY)

On this 25th day of September, 2026, before me, Autumn Adkins, 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 Regions Bank DBA Regions Mortgage, 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
25th day of September, 2026.

My Commission Expires:

6/6/29

[PLG 26-013866-1]

Autu Adkins
Notary Public, State of Tennessee

