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2026-007629
LESLIE MASON, CIRCUIT CLERK
STATE OF ARKANSAS
COUNTY OF MISSISSIPPI
DISTRICT: OSCEOLA
FILED FOR RECORD:
10/16/2026 11:57 AM
BY: TINA100 D.C.

Reserved for recording purposes ONLY.

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-015771-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **LACIE NICOLE KIRK**
(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 **January 6, 2027, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Mississippi County Courthouse, 200 West Hale, Osceola, AR 72370** 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 Mississippi (Osceola District) County, Arkansas more particularly described as follows:

The following lands lying in Osceola District of Mississippi County, Aransas, to-wit: A part of the East Half of the Southwest Quarter of the Southwest Quarter of Section 33, Township 13 North, Range 8 East, Mississippi County, Arkansas and being more particularly described as follows: Commencing at the Southwest Corner of the Southwest Quarter of the Southwest Quarter of said Section 33; thence South 89 degrees 50 minutes 12 seconds East 1432.10 feet to the East line of the Southwest Quarter of the Southwest Quarter; thence North 02 degrees 38 minutes 34 seconds West 311.00

feet along said East line; thence continue North 02 degrees 38 minutes 34 seconds West 355.94 feet along said East line to the Point of Beginning Proper; thence continue North 02 degrees 38 minutes 34 seconds West 148.61 feet, thence South 88 degrees 33 minutes 17 seconds West 143.43 feet; thence South 01 degrees 27 minutes 29 seconds East 148.61 feet; thence North 88 degrees 35 minutes 34 seconds East 146.50 feet to the Point of Beginning Proper, having an area of 21541.11 square feet, 0.49 acres more or less and being subject to all public and private roads and easements, as shown on survey by H&S Hime Professional Services dated 03/23/2023. Subject to an ingress/egress easement as shown on survey.
Along with the following easement: A 15.00 foot easement for ingress and egress to this property with the centerline being more particularly described as: Beginning at a point lying North 89 degrees 22 minutes 16 seconds West 128.11 feet from the Northeast corner of the Southwest Quarter (SW 1/4) Southwest Quarter (SW 1/4) of said Section 33; thence the following calls and distances along said centerline and also being the center of existing road; South 01 degree 28 minutes 18 seconds East 208.17 feet; South 01 degree 33 minutes 09 seconds East 754.33 feet; South 15 degrees 34 minutes 33 seconds West 82.72 feet; South 01 degrees 59 minutes 47 seconds East 246.96 feet to a point on the North right-of-way line of Arkansas Highway No. 140, said point being the point of termination of said 15 foot easement.

Street Address: 1642 Clinton Road, Osceola, AR 72370

WHEREAS on March 6, 2024, Lacie Nicole Kirk, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Cornerstone First Mortgage, LLC, its successors and assigns, which was recorded on **March 13, 2024 as Instrument Number 2024-001469,** in the real estate records of Mississippi (Osceola District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to Rocket Mortgage, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Rocket Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 October 14, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC

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 14 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 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 Rocket Mortgage, LLC, 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 14 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

ERIN TYLOR WHITFIELD NOTARY PUBLIC ARKANSAS FAULKNER COUNTY 12714929 EXPIRES 6-18-2031

My Commission Expires:
6-18-2031

[PLG 26-015771-1]