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2026R-002844
FILED
FOR RECORD
FRANKLIN COUNTY CIRCUIT CLERK
RECORDED ON:
10/13/2026 03:09:24 PM
DISTRICT: CHARLESTON

JANICE KING
CLERK & EX-OFFICIO RECORDER
BY: RKING

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-016012-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **DOYLE M FROST, HILDA F FROST**
(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 16, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Franklin County Courthouse, 607 East Main Street, Charleston, AR 72933** 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 Franklin (Charleston District) County, Arkansas more particularly described as follows:

Part of Lot 2, Block 5, the Charleston Improvement District Addition to the City of Charleston, Arkansas, and more particularly described as follows: Beginning at an Iron pipe 258.70 feet west of the Northeast Corner of Block 5 for a Place of Beginning, running thence West 213 feet, to an iron pipe in the East Boundary line of State Highway 217, thence south along said right of way line 158.25 feet, thence east 213 feet, thence north 158.25 feet to the place of beginning.

Street Address: 716 North Greenwood Street, Charleston, AR 72933

WHEREAS on March 14, 2005, Doyle M Frost and Hilda F. Frost, husband and wife executed a Mortgage in favor of Southern Mortgage Company of Arkansas, which was recorded on **April 14, 2005 in Book C-8, Page 498,** in the real estate records of Franklin (Charleston District) County, Arkansas. The party initiating foreclosure is U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF III Acquisition Trust and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 12, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF III ACQUISITION TRUST

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 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 U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF III Acquisition Trust, 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 October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-016012-1]

