

Reserved for recording
purposes ONLY.



L202601724
SEARCY CO, AR FEE \$45.00
PRESENTED: 09-14-2026 08:17:50 AM
RECORDED: 09-14-2026 08:17:50 AM
CASSIE WARD
COUNTY AND CIRCUIT CLERK
BY: MICHELLE LOGGINS
DEPUTY CLERK
BK: MISC 248
PG: 130-133



L202601723
SEARCY CO, AR FEE \$140.00
PRESENTED: 09-14-2026 08:17:49 AM
RECORDED: 09-14-2026 08:17:49 AM
CASSIE WARD
COUNTY AND CIRCUIT CLERK
BY: MICHELLE LOGGINS
DEPUTY CLERK
FORCLOSURE
1 Page

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-016616-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOSEPH POLACKO
(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 **November 17, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Searcy County Courthouse, 200 South Highway 27, Marshall, AR 72650** 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 Searcy County, Arkansas more particularly described as follows:

**A PART OF THE SOUTHEAST QUARTER OF THE
NORTHWEST QUARTER (SE1/4 NW1/4) OF SECTION
TWENTY-FIVE (25), TOWNSHIP FIFTEEN (15) NORTH,
RANGE SIXTEEN (16) WEST, SEARCY COUNTY,
ARKANSAS, MORE PARTICULARLY DESCRIBED AS
FOLLOWS: COMMENCING AT THE SOUTHEAST
CORNER OF SAID SOUTHEAST QUARTER OF THE
NORTHWEST QUARTER; THENCE NORTH 00 DEGREES
47 MINUTES 08 SECONDS EAST, ALONG THE EAST LINE
THEREOF, 259.38 FEET; THENCE NORTH 77 DEGREES**

41 MINUTES 22 SECONDS WEST 26.44 FEET, TO THE CENTERLINE OF HAZEL STREET; THENCE NORTH 77 DEGREES 41 MINUTES 22 SECONDS WEST 112.48 FEET, TO A 1/2-INCH REBAR AT THE POINT OF BEGINNING; THENCE NORTH 01 DEGREE 00 MINUTES 27 SECONDS WEST 96.65 FEET; THENCE SOUTH 87 DEGREES 14 MINUTES 30 SECONDS EAST 4.87 FEET; THENCE NORTH 07 DEGREES 01 MINUTES 08 SECONDS EAST 23.60 FEET; THENCE SOUTH 86 DEGREES 07 MINUTES 48 SECONDS EAST 13.51 FEET; THENCE NORTH 05 DEGREES 20 MINUTES 15 SECONDS EAST 34.51 FEET, TO THE CENTERLINE OF HAZEL STREET; THENCE NORTH 00 DEGREES 47 MINUTES 08 SECONDS EAST 181.31 FEET; THENCE NORTH 89 DEGREES 23 MINUTES 47 SECONDS WEST 188.25 FEET; THENCE, ALONG THE CENTERLINE OF HAZEL STREET, FOR FOUR COURSES: (1) SOUTH 21 DEGREES 33 MINUTES 49 SECONDS EAST 48.91 FEET; (2) SOUTH 28 DEGREES 34 MINUTES 16 SECONDS EAST 30.09 FEET; (3) SOUTH 39 DEGREES 08 MINUTES 10 SECONDS EAST 27.20 FEET; (4) SOUTH 56 DEGREES 28 MINUTES 05 SECONDS EAST 19.38 FEET; THENCE SOUTH 02 DEGREES 00 MINUTES 00 SECONDS WEST, ALONG A FENCE, 128.75 FEET; THENCE NORTH 89 DEGREES 07 MINUTES 03 SECONDS EAST 15.28 FEET; THENCE SOUTH 06 DEGREES 31 MINUTES 20 SECONDS EAST 105.00 FEET; THENCE SOUTH 89 DEGREES 55 MINUTES 57 SECONDS EAST 74.63 FEET, TO THE POINT OF BEGINNING, AND CONTAINING 0.93 ACRE, MORE OR LESS. SUBJECT TO THE RIGHTS-OF-WAY HAZEL STREET AND BATTLE STREET. SUBJECT TO ALL RESTRICTIONS, RESERVATIONS, EASEMENTS AND RIGHTS-OF-WAY OR RECORD. Together with that certain 1989 Southern Energy Homes 27L X 25W SL-132 mobile home with Vehicle Identification Number(s): DSEAL3659AB

Street Address: 201 Hazel Street, Marshall, AR 72650

WHEREAS on October 13, 2023, JOSEPH POLACKO, UNMARRIED MAN executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everett Financial, Inc. dba Supreme Lending, its successors and assigns, which was recorded on **October 24, 2023 in Book MORT 258, Page 368 and Instrument Number L202302108, and modified in Book MISC 239, Page 180 and Instrument Number L202500749** in the real estate records of Searcy County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM 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 September 9, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PL PRETIUM TRUST

By:



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 9 day of September, 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 TRUSTEE FOR PL PRETIUM 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.

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

My Commission Expires:

6-18-2031

[PLG 26-016616-1]

Erin Tylor Whitfield
Notary Public, State of Arkansas

