

Reserved for recording
purposes ONLY.

Recorded in Mortgage
Book 2026 Page 3967
Filed on 09/21/2026 04:04 PM
Scott County, Ar
JADE MCDANIEL, Circuit Clerk

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-017049-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JENNIFER FOSTER
(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 1, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Scott County Courthouse, 190 West First Street, Waldron, AR 72958** 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 Scott County, Arkansas more particularly described as follows:

A part of the SW 1/4 of the SE 1/4 of Section 7 and a part of the NW 1/4 of the NE 1/4 of Section 18, all in T-3-N, R-28-W, in Scott County, Arkansas, and being more particularly described as beginning at the SW corner of the SW 1/4 of the SE 1/4; thence N 01°29'23" E, along the West line of the SW 1/4 of the SE 1/4, a distance of 691.30 feet; thence S 88°35'59" E, along a Fence, a distance of 720.99 feet to a Fence Corner; thence S 00°20'23" W, along a Fence, a distance of 895.42 feet; thence N 89°02'56" W, along a Fence, a distance of 735.25 feet to the West line of the NW 1/4 of the NE 1/4; thence N 00°28'04" E, a

**distance of 209.76 feet to the POINT OF BEGINNING,
containing 15.05 acres, more or less, as surveyed by Billy
Lawrence Surveying, dated December 21, 2022, Job # 365-22.
Subject to Easements, Rights of Way and Covenants of record.
Subject to Restrictions of record and Reservations and
Conveyances of Oil, Gas and Other Minerals. Clayton Homes
mobile home with Vehicle Identification Number(s):
CW2022260TXAB**

Street Address: 2711 Rebeccas Road, Waldron, AR 72958

WHEREAS on February 13, 2023, Jennifer Foster, single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Firstar Bank, its successors and assigns, which was recorded on **February 14, 2023 in Book 2023, Page 359, and modified in Book 2026, Page 932** in the real estate records of Scott County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing. The party initiating foreclosure is NewRez LLC and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 16, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NEWREZ 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 16 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 NewRez 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.

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

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas



Scott County, Ar
I certify this instrument was filed
on 09/21/2026 04:04 PM
and recorded in the Mortgage
Book 2026 Page 3967 - 3969
JADE MCDANIEL, Circuit Clerk
By: Shen Ormrod D.C.

[PLG 26-017049-1]