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purposes ONLY.

2026R-00010519
I HEREBY CERTIFY THAT
THIS INSTRUMENT WAS FILED
AND RECORDED ON: 09/16/2026
AT 02:22 PM
BY: MIRANDA
LINCOLN COUNTY, AR
OF PAGES: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-017282-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JAMES EDWARD MCCOOL, WANDA MCCOOL
(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 24, 2026, at or about 02:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Lincoln County Courthouse, 300 South Drew, Star City, AR 71667** 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 Lincoln County, Arkansas more particularly described as follows:

Commencing at the Southwest (SW) Corner of Lot Seventeen (17), Section One (1) Township Nine South (T9S), Range Eight West (R8W), Lincoln County, Arkansas. Thence East 377 feet to the Point of Beginning, Thence North 193 feet, thence East 193 feet, Thence South 193 Feet, Thence West 193 feet to the Point of Beginning. Containing 85 hundredths of an acre, more or less.

Street Address: 241 Abrams Lane, Star City, AR 71667

WHEREAS on December 4, 2001, James Edward McCool and Wanda McCool, husband and wife executed a Mortgage in favor of Freedom Financial Service of Arkansas, Inc., which was recorded on **December 11, 2001 in Book 140, Page 367, and modified in Book 109, Page 764** in the real estate records of Lincoln County, Arkansas. The party initiating foreclosure is U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to LaSalle Bank National Association 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 11, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST
COMPANY, NATIONAL ASSOCIATION, AS TRUSTEE,
AS SUCCESSOR-IN-INTEREST TO U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE,
SUCCESSOR IN INTEREST TO BANK OF AMERICA
NATIONAL ASSOCIATION, AS TRUSTEE,
SUCCESSOR BY MERGER TO LASALLE BANK
NATIONAL ASSOCIATION

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)

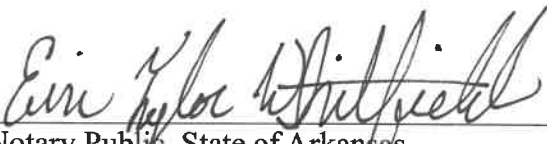
On this 11 day of September, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National Association, as Trustee, Successor by Merger to LaSalle Bank National Association, 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
11 day of September, 2026.

My Commission Expires:

6-18-2031

[PLG 26-017282-1]



Notary Public, State of Arkansas

