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2026-18690

Certificate of Record

FORT SMITH DISTRICT

SEBASTIAN COUNTY, ARKANSAS

SHARON BROOKS, CO CLERK & RECORDER

09/18/2026 10:33:06 AM

RECORDING FEE 25.00

Pages: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-017463-1

Grantor: **TIMOTHY D. PADGETT, P.A.**

Grantee: **GARY PIRRAGLIA,**

(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 4, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Sebastian County Courthouse, 35 South 6th Street, Fort Smith, AR 72901** 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 Sebastian (Fort Smith District) County, Arkansas more particularly described as follows:

The following described property situated in the County of Sebastian, State of Arkansas, to-wit: Lot 45 and 46, Boone's Subdivision, an Addition to the City of Fort Smith, Sebastian County, Arkansas. 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. This being the same property conveyed to Gary Pirraglia, a single person, dated 01/31/2019 and recorded on 02/01/2019 in Instrument Number No. 2019-02097, in the Sebastian County Records Office Parcel No. 10673-0046-00000-0.

Street Address: 2510 North 54th Street, Fort Smith, AR 72904

WHEREAS on October 25, 2023, Gary Pirraglia, unmarried man executed a Mortgage in favor of Regions Bank, which was recorded on **November 3, 2023 as Instrument Number 2023-22019**, in the real estate records of Sebastian (Fort Smith District) County, Arkansas. The party initiating foreclosure is REGIONS and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

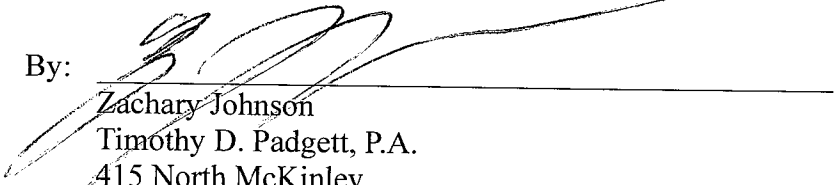
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged 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 17, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS

By: _____


Zachary Johnson

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

STATE OF ~~ARKANSAS~~ ^{Tennessee})
COUNTY OF ~~PULASKI~~ ^{Shelby}) ss.

On this 17 day of September, 2026, before me, Autumn Adkins, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Zachary Johnson 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 REGIONS, 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.

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

My Commission Expires:

6/6/29

Autumn Adkins
Notary Public, State of ~~Arkansas~~ ^{Tennessee}

[PLG 26-017463-1]

