



DocId:8101214

Tx:4097764

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2026R1655

KRISTIN CHRISTMAS
DESHA COUNTY CIRCUIT CLERK
ARKANSAS CITY, AR
RECORDED ON
09/25/2026 01:21 PM
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 26-018218-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: HERMAN HARRIS
(or as otherwise noted by the recorder)

TRUSTEE'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 10, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **Desha County Courthouse Annex, 604 President, Arkansas City, AR 71630** 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 Deed of Trust is located in Desha County, Arkansas more particularly described as follows:

**The land referred to herein below is situated in the County of Desha,
State of AR, and is described as follows:**

**Lot One Hundred (100) of Oak Park Subdivision to the City of Dumas,
Arkansas.**

Street Address: 1200 East Choctaw Street, Dumas, AR 71639

WHEREAS on September 16, 2015, Herman Harris and Johnnie B. Harris, husband and wife executed a Deed of Trust to Charles M. Mooney, Sr., as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for iFreedom Direct Corporation, a corporation, its successors and assigns, which was recorded on **September 30, 2015** as

Instrument Number 2015R1803, in the real estate records of Desha County, Arkansas. The party initiating foreclosure is Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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.

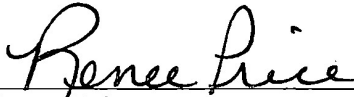
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 N. McKinley St., Suite 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 21, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST COMPANY, N.A.

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 21 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 this respective capacity in that behalf, to me personally well known, who stated that they, WINSTON CHRISTIAN, CHARLIE TIMOTHY D. Padgett, P.A., a Company, the Trustee for Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., 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.

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

My Commission Expires:

6-18-2031

[PLG 26-018218-1]

Erin Tylor Whitfield
Notary Public, State of Arkansas

