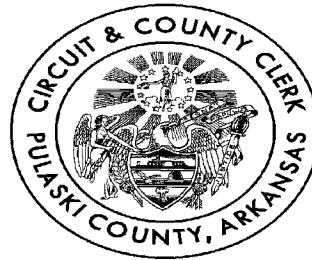


Reserved for recording
purposes ONLY.



2026035868
PULASKI CO. AR FEE \$25.00
PRESENTED
6/29/2026 9:02:43 AM
RECORDED
06/29/2026 09:49:40 AM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: FRANCISCO RETA
DEPUTY RECORDER

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 22-004422-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ABBY KERBY, JOSHUA M KERBY
(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 **September 9, 2026, at or about 03:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

**THE FOLLOWING DESCRIBED PROPERTY IN THE
COUNTY OF PULASKI, STATE OF ARKANSAS:
LOT(S) 10, BLOCK 2, PLATEAU ADN SUBDIVISION THE
CITY OF LITTLE ROCK, PULASKI COUNTY, ARKANSAS.
SUBJECT TO RESTRICTIONS. RESERVATIONS,
EASEMENTS, COVENANTS, OIL, GAS OR MINERAL
RIGHTS OF RECORD, IF ANY.**

Street Address: 136 South Oak Street, Little Rock, AR 72205

WHEREAS on May 15, 2008, Abby Kerby AKA Charlotte Kerby and Joshua M. Kerby AKA Josh Kerby, wife and husband executed a Mortgage in favor of Regions Bank, which was recorded on **June 10, 2008 as Instrument Number 2008040003**, in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is Regions Bank 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 June 26, 2026.

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

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 26 day of June, 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 Regions Bank, 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.

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

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 22-004422-2]

