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TYPE: LAND RECORDS FEE: $25.00 1 OF 3
REC: 10/05/2026 11:45:03 AM | J. CREASON
KIND: NOTICE OF DEFAULT
WASHINGTON COUNTY, AR
KYLE SYLVESTER, CIRCUIT CLERK
FILE NO: 2026-29560

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-001608-3

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Erin M. Fisher, Jonathan L. Fisher**
(or as otherwise noted by the recorder)

AMENDED TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "TRUSTEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED August 3, 2026, AS INSTRUMENT NUMBER 2026-22971, IN THE OFFICE OF THE CIRCUIT CLERK OF WASHINGTON COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM October 16, 2026 AT OR ABOUT 11:00 AM **TO November 17, 2026, AT OR ABOUT 01:30 PM.**

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on **November 17, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold at **the Main Entrance to the Washington County Courthouse, 280 North College, Fayetteville, AR 72701** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Washington County, Arkansas more particularly described as follows:

LOT FORTY-ONE (41) OF SPRING CREEK ESTATES, PHASE I, TO THE CITY OF SPRINGDALE, ARKANSAS, AS PER PLAT OF SAID SUBDIVISION ON FILE IN THE OFFICE OF THE CIRCUIT CLERK AND EX-OFFICIO RECORDER OF WASHINGTON COUNTY, ARKANSAS.

Street Address: 3420 Bluff Creek Loop, Springdale, AR 72764

WHEREAS on September 29, 2006, JONATHAN L FISHER AND ERIN M FISHER, HUSBAND AND WIFE executed a Deed of Trust for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as beneficiary, as nominee for MOORE MORTGAGE, INC. which Deed of Trust was recorded on **October 5, 2006 in Instrument Number 2006-00041264,** in the real estate records of Washington County, Arkansas. Said Deed of Trust is now held by U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST and which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 October 2, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST

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 2 day of October, 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 NATIONAL ASSOCIATION NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST, 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 2 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:
6-18-2031



WASHINGTON COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED ON
10/05/2026 11:45:03 AM
AND RECORDED IN REAL ESTATE
FILE NUMBER 2026-29560
KYLE SYLVESTER, CIRCUIT CLERK