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LR-2026-1813
RHONDA SULLIVAN
CIRCUIT CLERK & RECORDER
CROSS COUNTY AR
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THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-004663-5

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **BROOKS C. LOVRIEN, VICKI M. LOVRIEN,**
(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 2, 2026, at or about 10:45 AM**, the subject real property described herein below will be sold **at the main entrance of the Cross County Courthouse, 705 East Union, Wynne, AR 72396** 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 Cross County, Arkansas more particularly described as follows:

A Part of the East Half (E1/2) of the Northwest Quarter (NW1/4) of Section Thirty-three (33), Township Nine (9) North, Range Three (3) East, Cross County, Arkansas and being more particularly described as: Commencing at the Southeast corner of said East Half (E1/2) of the Northwest Quarter (NW1/4) thence North 0 degrees 47 minutes 45 seconds East 208.71 feet along the East line of said East Half (E1/2) of the Northwest Quarter (NW1/4) to the point of beginning; thence South 88 degrees 52 minutes 09 seconds West 208.71 feet to a point, thence North 0 degrees 47 minutes 45 seconds East

626.13 feet to a point, thence North 88 degrees 52 minutes 09 seconds East 208.71 feet to a point on said East line, thence South 0 degrees 47 minutes 45 seconds West 626.13 feet along said East line to the point of beginning.

Street Address: 510 County Road 232, Cherry Valley, AR 72324

WHEREAS on February 13, 2004, Brooks C Lovrien and Vicki M Lovrien, his wife executed a Mortgage in favor of Regions Bank dba Regions Mortgage, which was recorded on **February 25, 2004 in Book 417, Page 2236**, in the real estate records of Cross County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage 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.

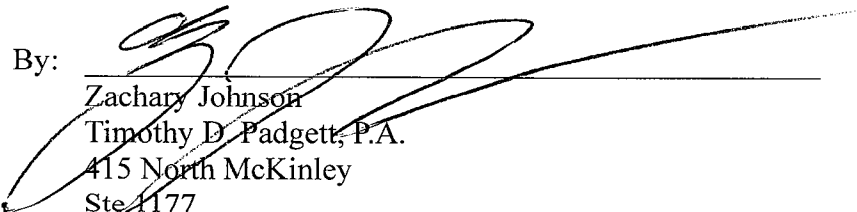
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 North McKinley, Ste 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular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

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

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 21st 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 Bank DBA Regions Mortgage, 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.

21st 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 23-004663-5]

