Reserved for recording
purposes ONLY.

2026R-08137
10/26/2026 09:03 AM
JEFFERSON COUNTY AR
FLORA COOK-BISHOP, CIRCUIT CLERK
RECORDING FEE 25.00
NOTICE OF DEFAULT 140.00

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-008145-3

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **JAMES WILLIAM WINBERRY**
(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 **January 11, 2027, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601** 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 Jefferson County, Arkansas more particularly described as follows:

Part of the SW1/4, SW1/4, Section 15, T4S, R8W, Jefferson County, Arkansas, more particularly described as follows: Commencing at the SW1/4, SW 1/4 of said Section 15; thence N 02 degrees 01 minutes 39 seconds E 1,280.00 feet to the Point of Beginning; thence continue N 02 degrees 01 minute 39 seconds E 415.64 feet to the South right-of-way of County Farm Road; thence S 89 degrees 57 minutes 19 seconds E 35.00 feet to the West right-of-way of Cantrell Road; thence S 06 degrees 57 minutes 02 seconds E a chord distance of 71.11 feet; thence S 19 degrees 43 minutes 06 seconds E a chord distance of 66.81

feet; thence S 35 degrees 23 minutes 03 seconds E a chord distance of 66.99 feet; thence S 51 degrees 52 minutes 12 seconds E a chord distance of 35.51 feet; thence leaving Cantrell Road S 00 degrees 02 minutes 41 seconds W 193.77 feet; thence S 85 degrees 17 minutes 00 seconds W 147.71 feet to the Point of Beginning, containing 1.0 acres more or less.

Street Address: 2666 Cantrell Road, Altheimer, AR 72004

WHEREAS on May 25, 2022, James William Winberry and Helen Kay Winberry executed a Mortgage in favor of NewRez LLC d/b/a NewRez Mortgage, which was recorded on **June 9, 2022 as Instrument Number 2022R-05174,** in the real estate records of Jefferson County, Arkansas. The party initiating foreclosure is The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2006-1 Trust and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 October 23, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR THE BANK OF NEW YORK MELLON, AS INDENTURE TRUSTEE, FOR MID-STATE CAPITAL CORPORATION 2006-1 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 23 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 The Bank of New York Mellon, as Indenture Trustee, for Mid-State Capital Corporation 2006-1 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.

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

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:
6-18-2031

[PLG 23-008145-3]

