

Reserved for recording
purposes ONLY.

L202606929
BAXTER CO. AR FEE \$180.00
PRESENTED & RECORDED
08/06/2026 15:17:11
CANDA REESE
CIRCUIT CLERK
BY: LISA PEMBERTON
DEPUTY
FORECLOSURE
3 Pages

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-013338-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JERRY MCDUFFIE
(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 **October 21, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Baxter County Courthouse, One East 7th, Mountain Home, AR 72653** 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 Baxter County, Arkansas more particularly described as follows:

**A PART OF THE SE 1/4 OF THE SE 1/4 OF SECTION 5,
TOWNSHIP 19 NORTH, RANGE 13 WEST, BOUNDED AND
DESCRIBED AS FOLLOWS: FROM THE NORTHEAST
CORNER OF SAID SE 1/4 SE 1/4, RUN SOUTH ALONG
THE EAST SIDE THEREOF, 88.5 FEET TO THE SOUTH
SIDE OF THE OLD MOUNTAIN HOME AND
SPRINGFIELD ROAD, THENCE WEST 217 FEET TO A
POINT OF BEGINNING FOR THE TRACT HEREIN
CONVEYED; RUN THENCE SOUTH 100 FEET, RUN
THENCE EAST 97 FEET, RUN THENCE NORTH 100 FEET,**

**MORE OR LESS, TO THE SOUTH BOUNDARY OF THE
OLD MOUNTAIN HOME AND SPRINGFIELD ROAD, RUN
THENCE WEST 97 FEET TO THE POINT OF BEGINNING.**

**Street Address: 410 West North Street, Mountain Home, AR
72653**

WHEREAS on September 28, 2001, Jerry McDuffie, a single person executed a Mortgage in favor of First National Bank & Trust Co. of Mountain Home, which was recorded on **October 1, 2001 as Instrument Number 10517-2001, and modified in Instrument Number L202504261** in the real estate records of Baxter County, Arkansas. The beneficial interest of said Mortgage has been assigned to The Leader Mortgage Company. The party initiating foreclosure is U.S. Bank National Association, which is successor by merger to The Leader Mortgage Company, and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 August 6, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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 6 day of August, 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 National Association, 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.

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

My Commission Expires:

6-18-2031

[PLG 24-013338-2]

