

Reserved for recording
purposes ONLY.

2026-014506

I certify this instrument
was filed on:

07/08/2026 11:12:58 AM

**Myka Bono Sample
Saline County Circuit Clerk**

Pages: 3

ER

THIS FORM PREPARED BY:

**Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-013419-2**

**Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Sherilyn Denise Watson
(or as otherwise noted by the recorder)**

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED FEBRUARY 18, 2026, AS INSTRUMENT NUMBER 2026-003392, IN THE OFFICE OF THE CIRCUIT CLERK OF SALINE COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM APRIL 27, 2026, AT OR ABOUT 01:00 PM **TO October 5, 2026, AT OR ABOUT 01:00 PM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO June 2, 2026, July 6, 2026, and August 06, 2026.

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 **October 5, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015** 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 Mortgage is located in Saline County, Arkansas more particularly described as follows:

**Lot 144, Emerald Valley Subdivision, Phase 3, an Addition to the City
of Benton, Saline County, Arkansas.**

Street Address: 4318 Brandy Drive, Benton, AR 72015

WHEREAS on October 26, 2020, Sherilyn Denise Watson, single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for IberiaBank, a division of First Horizon Bank which Mortgage was recorded on **November 3, 2020, in Instrument Number 2020-025040**, in the real estate records of Saline County, Arkansas. Said Mortgage is now held by Alabama Housing Finance Authority which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 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 July 7, 2026.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR ALABAMA HOUSING FINANCE AUTHORITY

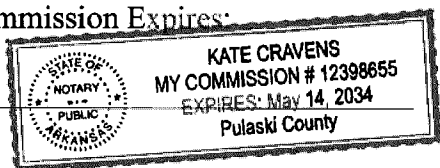
By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

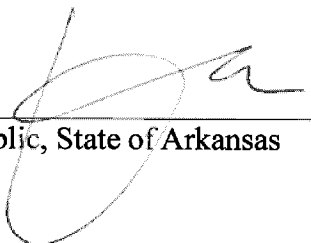
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 7th day of July, 2026, before me, Kate Cravens, 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 Company, 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., Company, the attorney-in-fact for Alabama Housing Finance Authority, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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 7th day of July, 2026.

My Commission Expires:





Notary Public, State of Arkansas