L202664017
BENTON CO. AR FEE $165.00
PRESENTED & E-RECORDED
11/12/2026 04:04:45 PM
BRENDA DESHIELDS
Circuit Clerk & Recorder

Reserved for recording
purposes ONLY.

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-015259-3

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **KRISTEN CARY CUMMINGS,**
(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 19, 2027, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** 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 Benton County, Arkansas more particularly described as follows:

Lot 23, Phillip`s Park Subdivision, Gentry, Benton County, Arkansas, as shown by the recorded plat thereof, on file as Document No. L202012435.

Street Address: 356 Miles Avenue, Gentry, AR 72734

WHEREAS on August 6, 2021, Kristen Cary Cummings, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Highlands Residential Mortgage, LTD., which was recorded on **August 11, 2021 as Instrument Number L202159995,** in the real estate records of Benton County, Arkansas. The beneficial interest of said Mortgage has been assigned to 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 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 November 17, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By: _____

Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF Tennessee)
) ss.
COUNTY OF Shelby)

On this 12th day of November, 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 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 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 12th day of November, 2026.

Auth Adkins
Notary Public, State of Tennessee

My Commission Expires:

6/6/29

[PLG 24-015259-3]

AUTUMN ADKINS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

L202664017.004

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202664017**
11/12/2026 04:04:45 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder