Reserved for recording
purposes ONLY.

Book 4934 Page 0429

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
10/29/2026 2:08PM

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-005617-3

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **COURTNEY JEAN EZZELL COURTNEY EZZELL,**
(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 7, 2027, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

Lot 13 in Block 1 of Dierks-Hays Second Addition, Garland County, Arkansas, according to the Bill of Assurance and Plat Recorded in Book 184 at Page 495 of the Deed and Mortgage Records of Garland County, Arkansas.

Street Address: 600 Plain Street, Hot Springs, AR 71913

WHEREAS on July 10, 2023, Courtney Jean Ezzell, 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 **July 14, 2023 in Book 4569, Page 0026,** in the real estate records of Garland County, Arkansas. The beneficial interest of said Mortgage has been assigned to Highlands Residential Mortgage, LTD, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank National Association, not in its individual capacity but solely as trustee for PRP Trust, Series 2024 Cottage-TT-VI and can be contacted at or in care of its servicer initiating foreclosure at: Fay Servicing LLC, P.O. Box 3187, Carol Stream, IL 60132, at Telephone Number 312-780-0008
; 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 27, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR PRP TRUST, SERIES 2024 COTTAGE-TT-VI

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 27th day of October, 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 U.S. Bank National Association, not in its individual capacity but solely as trustee for PRP Trust, Series 2024 Cottage-TT-VI, 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.

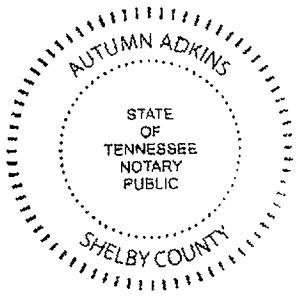
IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 27th day of October, 2026.

Autumn Adkins
Notary Public, State of Tennessee

My Commission Expires:

6/6/29

[PLG 25-005617-3]



Trans: 423656
Total Fees: $165.00

Garland County, AR
I certify this instrument was Electronically filed
on 10/29/2026 2:08PM
in DEED Book 4934 Pages 0429 - 0432
Kristie Womble-Hughes - Circuit Clerk