

Reserved for recording
purposes ONLY.

CERTIFICATE OF RECORD
2026-002490
FILED: 08/12/2026 02:42 PM
OUACHITA COUNTY, ARKANSAS
GLADYS F NETTLES, CIRCUIT CLERK
3 25.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-006083-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ADAM ANDERSON,
(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 19, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance of the Ouachita County Courthouse, 145 Jefferson Street SW, Camden, AR 71701** 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 Ouachita County, Arkansas more particularly described as follows:

A part of the Southwest Quarter of the Northwest Quarter of Section 4, Township 14 South, Range 17 West, Ouachita County, Arkansas, more particularly described as follows: Commencing at a 2" pipe at the Southwest corner of said Southwest Quarter of the Northwest Quarter and running North 24 degrees 27 minutes 44 seconds East 542.00 feet; thence, North 45 degrees 32 minutes 29 seconds East 270.50 feet to a 1" Crimped Pipe; thence North 46 degrees 31 minutes 39 seconds West 120.16 feet to a 1" Crimped Pipe; thence South

47 degrees 31 minutes 25 seconds West 68.25 feet to an Axle as the Point of Beginning of the tract herein described; thence South 47 degrees 05 minutes 00 seconds West 149.92 feet to a 1" Crimped Pipe; thence North 39 degrees 46 minutes 51 seconds West 169.42 feet to a 2" Steel Rod at Fence Corner; thence North 62 degrees 03 minutes 03 seconds East 105.00 feet to a 2" Metal Fence Corner Post; thence North 20 degrees 17 minutes 09 seconds East 43.64 feet to a 1/2" Pipe; thence South 43 degrees 00 minutes 34 seconds East 161.72 feet to the point of beginning, containing 0.52 acres, more or less. Being the same property described in Survey prepared by Joshua L. Nix,, Professional Land Surveyor Number 1628, dated May 9, 2014.

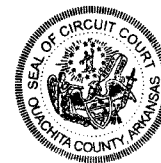
Street Address: 1940 Brookhaven Street, Camden, AR 71701

WHEREAS on August 24, 2023, Adam Anderson, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for AmCap Mortgage, Ltd., which was recorded on **August 28, 2023 as Instrument Number 2023-002589**, in the real estate records of Ouachita County, Arkansas. 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 August 12, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE 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

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF OUACHITA
I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
2026-002490 08/12/2026 02:42 PM
GLADYS NETTLES, CIRCUIT CLERK
OUACHITA, AR

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

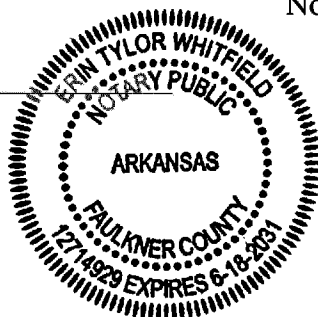
On this 12 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 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.

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

My Commission Expires:

6-18-2031

[PLG 25-006083-2]



Erin Tylor Whitfield
Notary Public, State of Arkansas