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2026-016721

I certify this instrument
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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 25-013224-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ROBBIN CROFUT, THOMAS MCCLAIN
(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 16, 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 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 Saline County, Arkansas more particularly described as follows:

Lots 10 and 11, Block 3, Wildwood Terrace, a Subdivision in Saline County, Arkansas.

MOBILE/MANUFACTURED HOME DESCRIPTION: PH05
15975A/B LABEL NUMBERS: PFS702263 AND PFS702264
31.1' X 66' = 2052.6 SQ FT. PALM HARBOR HOMES 02-19-
2001

Street Address: 1613 Ivy Street, Alexander, AR 72002

WHEREAS on August 23, 2016, Thomas McClain, an unmarried person and Robbin Crofut, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Bank of Little Rock Mortgage Corporation, which was recorded on **August 25, 2016 as Instrument Number 2016-016164**, in the real estate records of Saline County, Arkansas. 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 August 3, 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: 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)

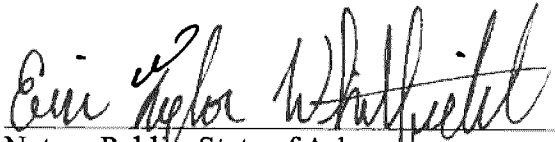
On this 3 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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, 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.

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

My Commission Expires:

 6-18-2031

[PLG 25-013224-1]



Notary Public, State of Arkansas

