

L202642355
BENTON CO. AR FEE \$25.00
PRESENTED & E-RECORDED
07/22/2026 02:26:42 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 25-014676-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: ROSALIA MANCIA CASTANEDA, OMAR ERNESTO CONTRERAS
(or as otherwise noted by the recorder)

TRUSTEE'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 **September 30, 2026, at or about 02:00 PM**, 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 Deed of Trust is located in Benton County, Arkansas more particularly described as follows:

Lot 53, High Meadows Subdivision, a Subdivision to the City of Bentonville as shown in Plat Book 2005 at Page 1516 in records of Benton County, Arkansas.

**Street Address: 6210 Southwest Meadow Well Avenue,
Bentonville, AR 72713**

WHEREAS on September 15, 2022, Omar Ernesto Contreras, a single person, and Rosalia Mancía Castaneda, a married person, and Eugenio Contreras, her husband executed a Deed of Trust to Waco Title, as Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary, as nominee for Everett Financial, Inc., dba Supreme Lending, a Texas Corporation,

which was recorded on **September 20, 2022 as Instrument Number L202260725**, in the real estate records of Benton County, Arkansas. The party initiating foreclosure is U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION EBO TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 22, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION EBO TRUST

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 22 day of July, 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 TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION EBO TRUST, 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.

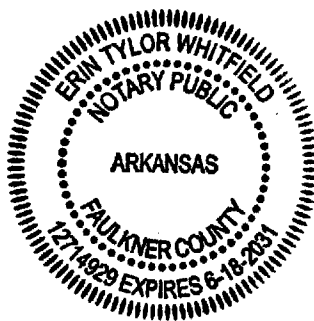
22 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of July, 2026.

My Commission Expires:

6-18-2031

[PLG 25-014676-1]

Erin Tylor Whitfield
 Notary Public, State of Arkansas





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 L202642355
07/22/2026 02:26:42 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder