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purposes ONLY.

2026-018844

I certify this instrument
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08/31/2026 08:01:27 AM
Myka Bono Sample
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 25-014955-3

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TIMOTHY A. ARMSTRONG,
(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 **November 5, 2026, at or about 02:00 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:

The portion of the SE1/4 of the NW1/4, Section 13, Township 3 South, Range 15 West, Saline County, Arkansas, more particularly described as follows: Commencing at the Northeast corner of said SE1/4 NW1/4; thence S 02°31'24" W along the East line thereof 475.98 feet to the Point of Beginning; thence S 02°31'24" W along said East line 250.10 feet; thence N 89°01'20" W 290 feet; thence N 00° West 250 feet; thence S 89°01'20" E 290 feet to Point of Beginning of land herein described. And A 20 foot ingress, egress, utility, and drainage easement being a part of the SE1/4 of the NW1/4 of

Section 13, Township 3 South, Range 15 West, Saline County, Arkansas, the centerline of which is more particularly described as follows: Commencing at the Northeast corner of said SE1/4NW1/4; thence S 2° 31' 24" W along the East line thereof 475.98 feet; thence N 89°01' 20" W 65.3 feet to the centerline of an existing gravel drive and the Point of Beginning of the said 20 foot easement centerline: thence continuing along the centerline meanderings of said drive the following chord bearings and distances: N 13°32' 02" E 62.7 feet; N 1°06' 07" W 137.7 feet; N 24°44' 49" W 41.6 feet; thence N 48°50' 45" W 77.1 feet to the North line of the Holly Duvall property as described in Quitclaim Deed, Book 2012, Page 50605, Saline County, Arkansas records, and the terminus point of this easement. Together with that certain 2008 CMH Manufacturing 26.8 x 76.7 Pinehurst mobile home with Vehicle Identification Number(s): CSS009209TXAB

Street Address: 1925 Solomon Road, Benton, AR 72015

WHEREAS on January 13, 2022, Timothy A. Armstrong, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Gateway Mortgage, a division of Gateway First Bank, which was recorded on **January 19, 2022 as Instrument Number 2022-001457**, in the real estate records of Saline 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

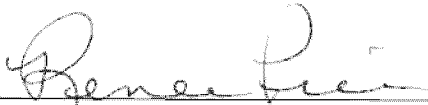
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 26, 2026.

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

By: 
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)

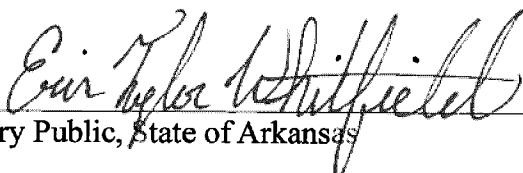
On this 26 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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.

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

My Commission Expires:

6-18-2031




Notary Public, State of Arkansas

[PLG 25-014955-3]