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purposes ONLY.

CERTIFICATE OF RECORD
2026R-02171
Filed: 07/15/2026 08:30 AM
Clark County, Arkansas
BRIAN S. DANIEL, Circuit Clerk
ER
PAGES: 3
REC FEE: 165.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-015535-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOSEPH SKELTON
(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 **September 22, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Clark County Courthouse, 401 Clay St # 2, Arkadelphia, AR 71923** 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 Clark County, Arkansas more particularly described as follows:

A part of the SE-4 SE-4 SE-4, of Section 28, Township 5 South, Range 23 West, Clark County, Arkansas, described as Beginning at a point 296.1 feet West of the SE Corner of said Section 28, and run thence North 3 degrees 22 minutes West, 155 feet, Thence South 86 degrees 26 minutes West, 222 feet; Thence South 3 degrees 22 minutes East, 161.46 feet; Thence North 84 degrees 58 minutes East, 222.1 feet to the Point of Beginning.

Street Address: 204 Pine Street, Amity, AR 71921

WHEREAS on October 8, 2021, Joseph Skelton, married man, and Rochelle Skelton executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, which was recorded on **October 13, 2021 as Instrument Number 2021R-03225**, in the real estate records of Clark County, Arkansas. The beneficial interest of said Mortgage has been assigned to Mortgage Research Center, LLC dba Veterans United Home Loans, which is the party initiating foreclosure. The party initiating foreclosure is Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 July 13, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY

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)

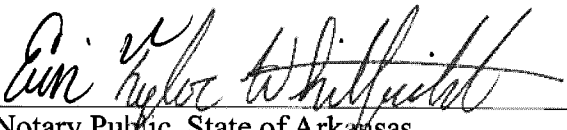
On this 13 day of July, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 Mortgage Research Center, LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-015535-2]



Notary Public, State of Arkansas

