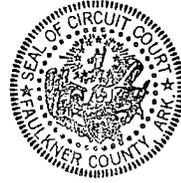


Reserved for recording  
purposes ONLY.



CERTIFICATE OF RECORD  
Faulkner County, AR Fee \$165.00  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
In Doc Num L202601902 3 Pages  
02/09/2026 08:55:26 AM  
Nancy Eastham  
Faulkner County Circuit Clerk  
BY: DVARNER D.C.  
NON JUDICIAL FORECLOSURE NOTICE

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-016815-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: DEREK LOGAN HOGGARD, CARLA BETH WHITE**  
(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 **April 20, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Faulkner County Courthouse, 801 Locust Street, Conway, AR 72034** 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 Faulkner County, Arkansas more particularly described as follows:

**Part of the SW 1/4 SE 1/4 Section 22, Township 7 North, Range 13 West, Faulkner County, Arkansas, described as beginning at the Southeast corner of said SW 1/4 SE 1/4, thence North 89 degrees 48 minutes 54 seconds West, 655.03 feet; thence North 00 degrees 49 minutes 19 seconds West, 165.0 feet; thence South 89 degrees 48 minutes 54 seconds East, 665.03 feet; thence South 00 degrees 49 minutes 19 seconds West, 165.0 feet to the Point of Beginning. Reserving the East 25 feet of the above described property for public road purposes. Also known as Lot 8.**

**Street Address: 27 Hall Drive, Greenbrier, AR 72058**

WHEREAS on October 29, 2020, Carla Beth White and Derek Logan Hoggard, both unmarried executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Centennial Bank, which was recorded on **October 30, 2020 as Instrument Number Doc Num L202020127**, in the real estate records of Faulkner County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. 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 February   6  , 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

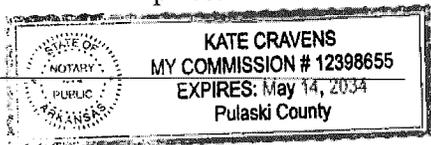
By:   Renee Price    
Renee Price  
Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520

STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

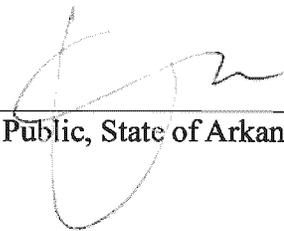
On this 6th day of February, 2026, before me, Kate Cravens, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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.

6th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of February, 2026.

My Commission Expires:



[PLG 25-016815-1]

  
\_\_\_\_\_  
Notary Public, State of Arkansas