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TYPE: LAND RECORDS FEE: $25.00 1 OF 3
REC: 11/02/2026 09:04:19 AM | J. CREASON
KIND: NOTICE OF DEFAULT
WASHINGTON COUNTY, AR
KYLE SYLVESTER, CIRCUIT CLERK
FILE NO: 2026-32248

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-017010-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Ronald A. Naef**
(or as otherwise noted by the recorder)

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED July 23, 2026, AS INSTRUMENT NUMBER 2026-21763, IN THE OFFICE OF THE CIRCUIT CLERK OF WASHINGTON COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM September 29, 2026, AT OR ABOUT 11:30 AM **TO December 22, 2026, AT OR ABOUT 11:30 AM**. SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO November 10, 2026.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on **December 22, 2026, at or about 11:30 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Washington County Courthouse, 280 North College, Fayetteville, AR 72701** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Washington County, Arkansas more particularly described as follows:

The following described property situate in the County of Washington, State of Arkansas, to-wit:

Lot 33, Oakwoods Subdivision, Phase 1, to the City of Elkins, Arkansas, as shown on plat of record in plat book 17, at page 95, Plat Records of Washington County, Arkansas. Subject to all easements, reservations, covenants, conditions, agreements of record, if any.

Being the same premises as conveyed in deed from Mark N. King, a single person recorded 04/30/2007 in Document Number 2007-00016217, in said County and State.

Street Address: 1296 Bluebird Place, Elkins, AR 72727

WHEREAS on May 22, 2015, Ronald A. Naef, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for America's Lender LLC which Mortgage was recorded on **June 8, 2015 in Instrument Number 2015-00015515, and modified in Instrument Number 2025-00010425** in the real estate records of Washington County, Arkansas. Said Mortgage is now held by Lakeview Loan Servicing, LLC and which is the party initiating foreclosure. The party initiating foreclosure is Lakeview Loan Servicing, LLC and can be contacted at or in care of its servicer initiating foreclosure at: LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, at Telephone Number 800-274-9900; 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 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 October 30, 2026.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR LAKEVIEW LOAN SERVICING, LLC

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 30 day of October, 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 Company, 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., Company, the attorney-in-fact for Lakeview Loan Servicing, LLC, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 30 day of October, 2026.

Erin Tylor Whitfield
Notary Public/State of Arkansas

My Commission Expires:
6-18-2031

ERIN TYLOR WHITFIELD NOTARY PUBLIC ARKANSAS FAULKNER COUNTY 12714929 EXPIRES 6-18-2031

WASHINGTON COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED ON
11/02/2026 09:04:19 AM
AND RECORDED IN REAL ESTATE
FILE NUMBER 2026-32248
KYLE SYLVESTER, CIRCUIT CLERK