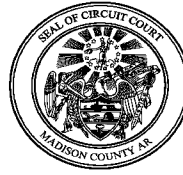


Reserved for recording
purposes ONLY.



L202602127

MADISON CO. AR FEE \$165.0

PRESENTED & RECORDED

07/27/2026 14:38:23

TIFFANY MCDANIEL

CIRCUIT CLERK AND RECORDER

BY: MCKAYLA MCCONNELL

DEPUTY CLERK

NOTICE OF DEFAULT

3 Pages

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-000246-6

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: CHAD CAPLE, MARION CAPLE

(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 **October 13, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Madison County Courthouse, 201 West Main Street, Huntsville, AR 72740** 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 Madison County, Arkansas more particularly described as follows:

A part of the Southwest Quarter of the Southwest Quarter (SW1/4SW1/4) Section Ten (10), Township Sixteen (16) North, Range Twenty-four (24) West, Madison County, Arkansas, and being more particularly described as commencing at the SW corner of Section 10, thence East along the South line of Section 10, a distance of 402 feet, to the point of beginning, thence East along said line a distance of 492.37 feet, thence N 34° 38' 58" W a distance of 232.15 feet, thence N 37° 12' 14" W a distance of 224.11 feet, thence S 57° 10' 27" W a distance of 427.91 feet, thence S 44° 24' 25" E a distance of 192.49 feet to

the point of beginning, said described tract containing 3.04 acres, more or less. Together with that certain 2014 Southern Energy Homes, Inc. 76x16 SA4063136AL mobile home with Vehicle Identification Number(s): 42PRF16763FH14

Street Address: 185 Madison 2615, Huntsville, AR 72740

WHEREAS on January 29, 2025, CHAD CAPLE AND MARION CAPLE, HUSBAND AND WIFE executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for SOUTHWEST STAGE FUNDING DBA CASCADE FINANCIAL SERVICES, which was recorded on **February 3, 2025, as Instrument Number L202500273**, in the real estate records of Madison County, Arkansas. The beneficial interest of said Mortgage has been assigned to SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES, which is the party initiating foreclosure. The party initiating foreclosure is Southwest Stage Funding, LLC dba Cascade Financial Services and can be contacted at or in care of its servicer initiating foreclosure at: Cascade Financial Services, 2290 E. Yeager Drive, Suite 250, Gilbert, AZ 85286, at Telephone Number 866-939-5581; 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 24, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SOUTHWEST STAGE FUNDING, LLC DBA CASCADE
FINANCIAL SERVICES

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 24 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 Southwest Stage Funding, LLC dba Cascade Financial Services, 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.

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

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 26-000246-6]

