

Reserved for recording
purposes ONLY.

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-000317-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BILLY FAY OLIVER, SHEILA D OLIVER
(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 29, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

A part of the SW 1/4 NW 1/4 Section 2, Township 4 South, Range 20 West, Garland County Arkansas, described as follows: Commence at the Northeast corner of said SW 1/4 NW 1/4; thence West a distance of 330 feet to a found pin; thence South 2 degrees 36' 47" West a distance of 509.75 feet to an iron pin; thence North 88 degrees 39' 20" West a distance of 223.14 feet to an iron pin; thence South 2 degrees 36' 47" West, a distance of 89.40 feet to set iron pin, the Point of Beginning; thence South 83 degrees 26' 37" West a distance of 100.00 feet to a set pin; thence South 2 degrees 36' 47" West a distance of

200.00 feet to a set pin on the North right of way of Albright Road; thence N 83 degrees 26' 37" East along said right of way a distance of 100.00 feet to a set pin; thence North 2 degrees 36' 47" East a distance of 200.00 feet to the Point of Beginning. ALSO: A part of the SW 1/4 NW 1/4 Section 2, Township 4 South, Range 20 West, Garland County Arkansas, described as follows: Commence at the NE corner of said SW 1/4 NW 1/4; then N 87 degrees 30' West 330.0 feet; thence South 02 degrees 36' 47" West 509.75 feet; thence North 88 degrees 39' 20" West 223.14 feet to the Point of Beginning; thence South 02 degrees 36' 47" West 89.49 feet; thence South 83 degrees 26' 37" West 100.0 feet; thence North 02 degrees 36' 47" East 70.0 feet; thence North 78 degrees 30' East 100.0 feet to the Point of Beginning.

Street Address: 784 Albright Road, Hot Springs, AR 71913

WHEREAS on May 23, 2012, Billy Fay Oliver and Sheila D Oliver, husband and wife executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **May 29, 2012 in Book 3354, Page 888**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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.

Trans: 407525
Total Fees: \$165.00

Garland County, AR
I certify this instrument was Electronically filed
on 02/10/2026 12:34PM
in DEED Book 4841 Pages 0954 - 0957
Kristie Womble-Hughes - Circuit Clerk