

Reserved for recording  
purposes ONLY.

**2026-002745**  
I certify this instrument  
was filed on:  
**02/09/2026 08:01:14 AM**  
**Myka Bono Sample**  
**Saline County Circuit Clerk**

Pages: 3  
ER

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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 26-000547-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: H. TYLER FRYAR,**  
(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 14, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015** 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 Saline County, Arkansas more particularly described as follows:

**Lot 74, Shannon Hills Subdivision, Annex No. 2, in Saline County, Arkansas.**

**Street Address: 11408 Charlotte Drive, Shannon Hills, AR 72103**

WHEREAS on July 29, 2016, H. Tyler Fryar, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Eagle Bank & Trust Company, which was recorded on **August 5, 2016 as Instrument Number 2016-014706, and modified in Instrument Number 2019-018875 and again July 16, 2025, Instrument Number 2025-012881** in the real estate records of Saline County, Arkansas. The beneficial interest of said Mortgage has been assigned to Gateway Mortgage Group, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Gateway Mortgage, a division of Gateway First Bank and can be contacted at or in care of its servicer initiating foreclosure at: Gateway First Bank, 244 South Gateway Place, Jenks, OK 74037, at Telephone Number 855-331-2474; 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 GATEWAY MORTGAGE, A DIVISION OF GATEWAY FIRST BANK

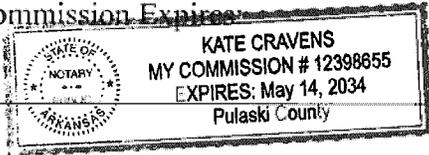
By: Renee Price  
Renee Price  
Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520

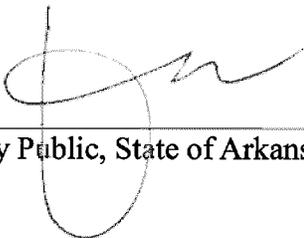
STATE OF ARKANSAS )  
 ) ss.  
COUNTY OF PULASKI )

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 Gateway Mortgage, a division of Gateway First Bank, 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:



  
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Notary Public, State of Arkansas

[PLG 26-000547-1]