



TYPE: LAND RECORDS FEE: \$165.00 1 OF 3
REC: 06/23/2026 07:58:43 AM | J. CREASON
KIND: NOTICE OF DEFAULT
WASHINGTON COUNTY, AR
KYLE SYLVESTER, CIRCUIT CLERK
FILE NO: **2026-18309**

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 26-001493-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOHN STEVEN GRAHAM, SUSAN RUTH GRAHAM
(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 **September 1, 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 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 Washington County, Arkansas more particularly described as follows:

**PART OF THE NORTHWEST QUARTER (NW 1/4) OF THE
SOUTHWEST QUARTER (SW 1/4) OF SECTION TEN (10),
IN TOWNSHIP SIXTEEN (16) NORTH, OF RANGE
THIRTY (30) WEST, MORE PARTICULARLY DESCRIBED
AS FOLLOWS: BEGINNING AT A POINT SEVEN (7)
CHAINS AND SEVENTY (70) LINKS EAST OF THE
NORTHWEST CORNER OF SAID FORTY-ACRE TRACT
AND RUNNING THENCE EAST ONE HUNDRED SIXTY-
FIVE (165) FEET; THENCE SOUTH TWO HUNDRED SIX
AND ONE-FOURTH (206 1/4) FEET; THENCE WEST ONE**

HUNDRED SIXTY-FIVE (165) FEET; THENCE NORTH TWO HUNDRED SIX AND ONE-FOURTH (206 1/4) FEET TO THE PLACE OF BEGINNING, BEING FURTHER KNOWN AND DESIGNATED AS THE WEST 165 FEET OF LOT 4 IN BLOCK 2 OF THE COUNTY COURT SUBDIVISION OF THE NW 1/4 OF THE SW 1/4 OF SECTION 10, TOWNSHIP 16 NORTH, RANGE 30 WEST (ALSO KNOWN AS DAVIDSON'S SECOND ADDITION TO THE CITY OF FAYETTEVILLE).

Street Address: 209 East North Street, Fayetteville, AR 72701

WHEREAS on August 24, 2020, John Steven Graham and Susan Ruth Graham, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Quicken Loans, LLC, which was recorded on **August 28, 2020 as Instrument Number 2020-00030377**, in the real estate records of Washington County, Arkansas. The beneficial interest of said Mortgage has been assigned to Rocket Mortgage, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Rocket Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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.

