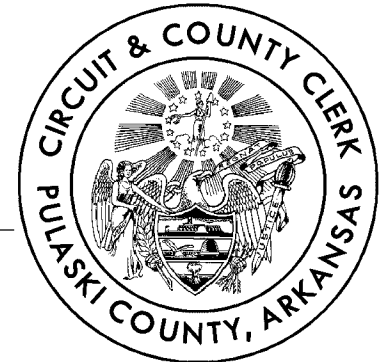


Reserved for recording
purposes ONLY.

2026037977
PULASKI CO. AR FEE \$25.00
PRESENTED
7/8/2026 10:32:44 AM
RECORDED
07/08/2026 03:22:08 PM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: NICOLE TUCKER
DEPUTY RECORDER



THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-003983-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JUSTIN R WYAS
(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 17, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201** 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 Pulaski County, Arkansas more particularly described as follows:

Lot 104 Deerewood Subdivision, Pulaski County, Arkansas.

Street Address: 104 Lynnewood Cove, Jacksonville, AR 72076

WHEREAS on December 26, 2024, Justin R. Wyas, single man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns, which was recorded on **December 30, 2024 as Instrument Number 2024067300**, in the real estate records of Pulaski 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.

WITNESS my hand this July 7, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, LLC

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

[PLG 26-003983-1]