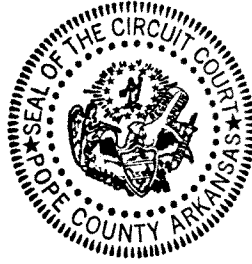


CERTIFICATE OF RECORD  
DOCUMENT NUMBER: 2026-04962  
FILED: 06/22/2026 08:46 AM  
POPE COUNTY, ARKANSAS  
RACHEL L. OERTLING  
CHLOE CHARTON, D.C.  
PAGES: 3  
FEE: \$ 165.00

Reserved for recording  
purposes ONLY.



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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 26-005574-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: JOYCE TURNER**  
(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 **August 25, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Pope County Courthouse, 100 West Main, Russellville, AR 72801** 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 Pope County, Arkansas more particularly described as follows:

**The following lands lying in Pope County, Arkansas: Surface Only: Part of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW 1/4) of Section 19, Township 8 North, Range 18 West, described as beginning at the Southwest Corner of said SE 1/4 of the NW 1/4, Thence North 430 feet to the true point of beginning; Thence East 208.71 feet; thence South 208.71 feet; Thence West 208.71 feet; Thence North 208.71 feet to the true point of beginning. Containing One (1) acre, more or less. Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any.**

**Street Address: 226 Cothren Lane, Atkins, AR 72823**

WHEREAS on August 23, 2002, Joyce Turner, unmarried executed a Mortgage in favor of Bank One, N.A., which was recorded on **September 4, 2002, in Book 33-Q, Page 158**, in the real estate records of Pope County, Arkansas. The party initiating foreclosure is JPMorgan Chase Bank, National Association and can be contacted at or in care of its servicer initiating foreclosure at: JPMorgan Chase & Co., 383 Madison Avenue, New York, NY 10017, at Telephone Number (212) 270-6000; 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 June 17, 2026.

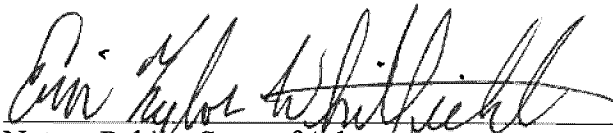
TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

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 17 day of June, 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 JPMorgan Chase Bank, National Association, 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.

**IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this**  
17 day of June, 2026.

  
\_\_\_\_\_  
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-005574-1]

