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R2026-01404
FILED: 08/03/2026 11:33:03 AM
HOWARD COUNTY, ARKANSAS
ANGIE LEWIS, CIRCUIT CLERK
BY: ANGIE LEWIS, CIRCUIT CLERK
FEE: \$25.00
PAGES: 3

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-006815-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Christine L. Whitmarsh
(or as otherwise noted by the recorder)

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED May 21, 2026, AS INSTRUMENT NUMBER R2026-00946, IN THE OFFICE OF THE CIRCUIT CLERK OF HOWARD COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM July 30, 2026 AT OR ABOUT 01:00 PM TO **October 1, 2026, AT OR ABOUT 10:00 AM.**

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED
WILL BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **October 1, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Howard County Courthouse, 421 North Main Street, Nashville, AR 71852** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Howard County, Arkansas more particularly described as follows:

The following land lying in Howard County, Arkansas, to-wit: Part of the NE 1/4 of the NW 1/4 of the SW 1/4 of Section 22, Township 10 South, Range 28 West, more particularly described as follows:

Beginning at the Northwest corner of the NE 1/4 of NW 1/4 of SW 1/4 of Section 22, and run East 198 feet, Thence South 660 feet or to the right of-way of Highway No. 27, Thence following said right-of-way in a westerly direction 198 feet. Thence North 660 feet, more or less, to the point of beginning. This being the same property conveyed to Christine L. Whitmarsh, dated 06/03/1991 and recorded on 06/06/1991 in Book 277, Page 147, in the Howard County Recorder's Office, Parcel No. 001-04485-0000

Street Address: 1678 Highway 27 South, Mineral Springs, AR 71851

WHEREAS on February 27, 2025, Christine L Whitmarsh, Unmarried Women executed a Mortgage in favor of Regions Bank which Mortgage was recorded on **March 20, 2025, in Instrument Number R2025-00434**, in the real estate records of Howard County, Arkansas. The party initiating foreclosure is Regions Bank 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 N. McKinley St., Suite 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 31, 2026.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR REGIONS BANK

By:



Renee Price

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

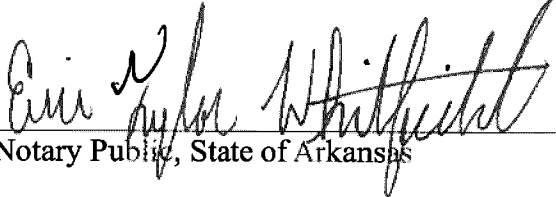
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 31 day of July, 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 Company, 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., Company, the attorney-in-fact for Regions Bank, and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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 31 day of July, 2026.

My Commission Expires:

6-18-2031



Notary Public, State of Arkansas

