

Reserved for recording
purposes ONLY.

Book 4887 Page 0472

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
06/26/2026 12:03PM

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-007887-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: GARY FULLER
(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 2, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**A part of the SW1/4 NE1/4 of Section 18 Township 3 South,
Range 20 West more
particularly described as follows: Commence at the Northwest
comer of the said SW1/4 NE1/4; thence
South 00 degrees 28 minutes 31 seconds East along the West
line of the said SW1/4 NE1/4, 772.19 feet
to a 1/2 Inch rebar on the North line of Arrow Point Road;
thence North 81 degrees 11 minutes 15
seconds East along the said North line 135.01 feet; thence
North 86 degrees 54 minutes 08 seconds East**

along the said North line 175.47 feet to a 1/2 inch rebar and the Point of Beginning; thence continue North 86 degrees 54 minutes 08 seconds East 175.47 feet; thence North 26 degrees 39 minutes 30 seconds East 170.35 feet to a 1/2 inch rebar; thence North 15 degrees 49 minutes 36 seconds West 188.99 feet to a 1/2 inch rebar bar; thence North 44 degrees 35 minutes 19 seconds West 167.81 feet to a 1/2 inch rebar; thence South 52 degrees 46 minutes 51 seconds West 104.67 feet to a 1/2 Inch rebar; thence South 00 degrees 09 minutes 03 seconds East 399.75 feet to a 1/2 inch rebar and the Point of Beginning.

According to survey by Clyde Scott Lamar, Registered Professional Land Surveyor, dated October 3, 2000, together with access and utility easement described as follows: Part of the SW1/4 NE1/4 of Section 18 Township 3 South, Range 20 West, Garland County, Arkansas being more particularly described as follows: Commence at the Northwest corner of the said SW1/4 NE1/4; thence South 00 degrees 28 minutes 31 seconds East along the West line of the said SW1/4 NE1/4, 772.19 feet to a 1/2 Inch rebar on the North line of Arrow Point Road; thence North 81 degrees 11 minutes 15 seconds East along the said North line 135.01 feet; thence North 86 degrees 64 minutes 08 seconds East along the said North line 268.71 feet to the Point of Beginning; thence continue North 86 degrees 54 minutes 08 seconds East 82.22 feet; thence South 26 degrees 39 minutes 30 seconds West 74.56 feet; thence South 86 degrees 54 minutes 08 seconds West 26.75 feet to the Easterly line of Arrow Point Road; thence along said Easterly line 90.05 feet on a curve to the left having a radius of 135.0 feet to the Point of Beginning.

According to survey by Clyde Scott Lamar, Registered Professional Land Surveyor, dated October 3, 2000

Street Address: 297 Arrowpoint Road, Royal, AR 71968

WHEREAS on February 24, 2014, Gary Fuller and Terry L Clarke nka Terry L Fuller, husband and wife executed a Mortgage in favor of Regions Bank d/b/a Regions Mortgage, which was recorded on **February 28, 2014 in Book 3535, Page 676**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage 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 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 26, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

By: *Benee 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 26 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 Regions Bank DBA Regions Mortgage, 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.

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

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:
6-18-2031

[PLG 26-007887-1]



Trans: 415628
Total Fees: \$170.00

Garland County, AR
I certify this instrument was Electronically filed
on 06/26/2026 12:03PM
in DEED Book 4887 Pages 0472 - 0476
Kristie Womble-Hughes - Circuit Clerk