



TYPE: LAND RECORDS FEE: \$170.00 1 OF 4
REC: 08/05/2026 08:24:14 AM | J. CREASON
KIND: NOTICE OF DEFAULT
WASHINGTON COUNTY, AR
KYLE SYLVESTER, CIRCUIT CLERK
FILE NO: **2026-23168**

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 26-008220-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ESTRELLA CERVANTES,
(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 **October 13, 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 S/2 of the SE 1/4 of Section 3, Township 16 North, Range 30 West, of the Fifth Principal Meridian, Washington County, Arkansas, described as follows, to-wit: Beginning at a point in the center of an East and West road which is 9 chains and 25 links South and 4 chains and 50 links West of the Northeast corner of the SW 1/4 of the SE 1/4 of Section 3, and running thence East 6 chains and 43 links to the intersection of said road with the center of the Old Missouri Road, thence South 42 degrees West with the center of said Old Missouri Road 7 chains to the center of the channel of the branch,

thence North 18.5 degrees West with the channel of branch 5 chains and 45 links to the place of beginning, containing 1.66 acres, more or less. LESS AND EXCEPT Part of the S/2 of the SE 1/4 of Section 3, Township 16 North, Range 30 West and described as follows: Beginning at the intersection of South right of way of Ash Street and the centerline of Old Wire Road and running thence along said centerline S41 degrees 12' 02" W 20.89 feet; thence S 40 degrees 12' 01" W 114.19 feet; thence S 39 degrees 39' 40" W 230.90 feet thence S38 degrees 47' 08" W 96.38 feet; thence leaving said centerline N22 degrees 06' 56" W 30.33 feet; thence N39 degrees 48' 51" E 350.56 feet; thence along a curve to the left having a radius of 19.50 feet and an arc distance of 43.05 feet, a delta angle of 126 degrees 29' 38" and a chord bearing and distance of N22 degrees 42' 13" W 34.83 feet; thence N86 degrees 22' 22" W 321.52 feet; thence N16 degrees 58' 20" W 32.78 feet to the South right of way of Ash Street; thence along said Southerly right of way S87 degrees 01' 09" E 255.75 feet; thence S85 degrees 57' 02" E 171.09 feet to the point of beginning. This description includes 12,069 square feet of City maintained right of way and 11,663 square feet of 0.27 acres of proposed right of way. ALSO LESS AND EXCEPT Part of the S/2 of the SE 1/4 of Section 3, Township 16 North, Range 30 West and described as follows: Commencing from the intersection of the South right of way of Ash Street and the centerline of Old Wire Road and running thence along said centerline S 41 degrees 12' 02" W 20.89 feet; thence S40 degrees 12' 01" W 114.19 feet; thence S39 degrees 39' 40" W 230.90 feet; thence S38 degrees 47' 08" W 96.38 feet; thence leaving said centerline N22 degrees 06' 56" W 30.33 feet; thence N39 degrees 48' 51" E 350.56 feet; and thence along a curve to the left having a radius of 19.50 feet and an arc distance of 7.06 feet and a chord bearing and distance of N30 degrees 10' 43" E 7.02 feet to the point of beginning; thence N51 degrees 04' 20" W 6.60 feet; thence along a curve to the left having a radius of 19.50 feet, a distance of 31.56 feet, and a chord bearing and distance of N37 degrees 53' 52" W 31.56 feet; thence S87 degrees 22' 22" E 5.55 feet; thence along a curve to the right having a radius of 19.50 feet, an arc distance of 36.00 feet and a chord bearing distance of S33 degrees 28' 46" E 34.41 feet to the point of beginning, containing 140 square feet.

Street Address: 1781 North Old Wire Road, Fayetteville, AR 72703

WHEREAS on August 23, 2023, Estrella Cervantes, a single woman, as sole ownership executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for United Wholesale Mortgage, LLC, which was recorded on **August 23, 2023 as Instrument Number 2023-00022060**, in the real estate records of Washington County, Arkansas. 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 August 4, 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

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

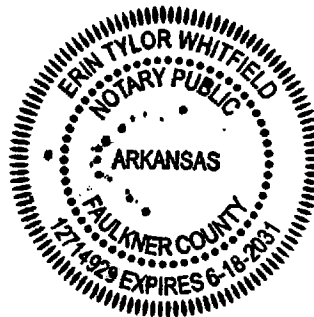
On this 4 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 Rocket Mortgage, LLC, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-008220-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas

WASHINGTON COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED ON
08/05/2026 08:24:14 AM
AND RECORDED IN REAL ESTATE
FILE NUMBER 2026-23168
KYLE SYLVESTER, CIRCUIT CLERK

Kyle Sylvester