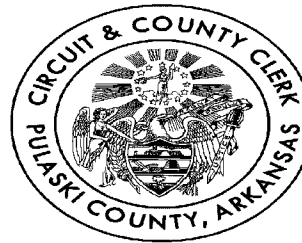


Reserved for recording
purposes ONLY.



2026054389
PULASKI CO. AR FEE \$40.00
PRESENTED
9/21/2026 2:32:18 PM
RECORDED
09/21/2026 03:18:16 PM
TERRI HOLLINGSWORTH
Circuit / County Clerk
BY: FRANCISCO RETA
DEPUTY RECORDER

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-008309-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: KRISTINA I. SCRUGGS, ROBERT A. SCRUGGS,
(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 **December 7, 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:

**A PART OF THE SE1/4 SE1/4, SECTION 30, T-1-S, R-12-W,
PULASKI COUNTY, ARKANSAS, MORE PARTICULARLY
DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON
THE WEST LINE OF SAID SE1/4 SE1/4 969.84 FEET
SOUTH OF THE NORTHWEST CORNER OF SAID SE1/4
SE1/4; THENCE EAST 208.7 FEET; THENCE SOUTH 355.1
FEET TO THE SOUTH LINE OF SAID SE1/4 SE1/4;
THENCE WEST 208.7 FEET ALONG SAID SOUTH LINE
OF SE1/4 SE1/4 TO THE SOUTHWEST CORNER OF SAID
SE1/4 SE1/4; THENCE NORTH 355.1 FEET ALONG**

**THE WEST LINE OF SAID SE1/4 SE1/4 TO THE POINT OF
BEGINNING, CONTAINING 1.70 ACRES, MORE OR LESS**

Street Address: 16707 Rowe Road, Little Rock, AR 72206

WHEREAS on March 22, 2011, Robert A. Scruggs and Kristina I. Scruggs, husband and wife executed a Mortgage in favor of U.S. Bank National Association ND, which was recorded on **April 13, 2011 as Instrument Number 2011021662, and modified in Instrument Number 2022033850** in the real estate records of Pulaski County, Arkansas. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

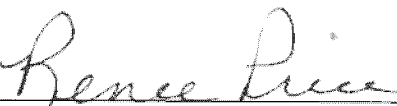
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged 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 September 18, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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)

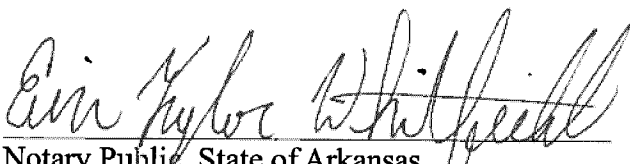
On this 18 day of September, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 U.S. 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.

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

My Commission Expires:

6-18-2031

[PLG 26-008309-1]


Notary Public, State of Arkansas

