

Reserved for recording
purposes ONLY.

2026R-05760
08/19/2026 02:52 PM
JEFFERSON COUNTY AR
FLORA COOK-BISHOP, CIRCUIT CLERK
RECORDING FEE 30.00
NOTICE OF DEFAULT 140.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-010685-3

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: MARIO BENTON
(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 23, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601** 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 Jefferson County, Arkansas more particularly described as follows:

**Part of the North Half (N 1/2) of the Northeast Quarter (NE 1/4) of Section 22, Township 6 South, Range 8 West of the 5th P.M., and being more particularly described as follows:
Commencing at a point on the South line of the said North Half (N 1/2) of the Northeast Quarter (NE 1/4) 1,394.6 feet East of the Southwest corner thereof, thence North 01 degrees 33 minutes 30 seconds West 412.93 feet; thence South 84 degrees 06 minutes 30 seconds East 303.2 feet; thence North 02 degrees 43 minutes 30 seconds East 99.0 feet to the Northwesterly corner of Perry Stratton property and the point of beginning;**

thence South 44 degrees 30 minutes East along the Southwesterly line of said Stratton property 205.75 feet to the Southeasterly corner thereof; thence North 46 degrees 41 minutes 03 seconds East 200.68 feet to the Southwesterly right-of-way of U.S. Highway No. 65; thence North 44 degrees 25 minutes 17 seconds West along said right-of-way 188.85 feet; thence South 51 degrees 28 minutes 51 seconds West 202.0 feet to the point of beginning; containing .91 acre, more or less, as shown on the plat of survey prepared July 5, 2016, by Taylor Surveying; and also,

Part of the North Half (N 1/2) of the Northeast Quarter (NE 1/4) of Section 22, Township 6 South, Range 8 West of the 5th P.M., and being more particularly described as follows: Beginning at a point on the South line of the said North Half (N 1/2) of the Northeast Quarter (NE 1/4) 1,394.6 feet East of the Southwest corner thereof, thence North 01 degrees 33 minutes 30 seconds West 412.93 feet; thence South 84 degrees 06 minutes 30 seconds East 303.2 feet; thence North 02 degrees 43 minutes 30 seconds East 99.0 feet to the Northwestern corner of Perry Stratton property; thence South 44 degrees 30 minutes East along the Southwesterly line of said Stratton property 205.75 feet to the Southeasterly corner thereof; thence South 54 degrees 08 minutes 18 seconds West 569.78 feet to the point of beginning; containing 2.43 acres, more or less, as shown on the plat of survey prepared July 5, 2016, by Taylor Surveying.

Street Address: 5824 Highway 65 South, Pine Bluff, AR 71601

WHEREAS on October 26, 2020, Mario Benton, married man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., solely as nominee for Centennial Bank, its successors and assigns, which was recorded on **November 9, 2020 in Book 1530, Page 700**, in the real estate records of Jefferson County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority, which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 19, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

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

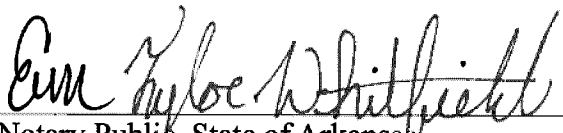
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 19 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 Alabama Housing Finance Authority, 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.

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

My Commission Expires:

6-18-2031


Notary Public, State of Arkansas