

Reserved for recording
purposes ONLY.

202604921

Date: 08/20/2026 10:12 AM

Certificate of Record
State of Arkansas, County of Cleburne
HEATHER SMITH, CIRCUIT CLERK
Filed and Recorded in Cleburne County
Fees: 25.00
ER

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-010841-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: CRYSTAL H WATKINS, ISIAH L WATKINS

(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 **November 2, 2026, at or about 02:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Cleburne County Courthouse, 301 West Main St, Heber Springs, AR 72543** 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 Cleburne County, Arkansas more particularly described as follows:

**The South Half (S1/2) of the Southeast Quarter (SE1/4) of the Northwest Quarter (NW1/4) of the Southwest Quarter (SW1/4) in Section Twenty-Six (26), Township Eleven (11) North, Range Eleven (11) West, Cleburne County, Arkansas, containing 5.00 acres, more or less. This property is also known as Parcel #38 in Shiloh Creek Acres, an unrecorded subdivision. Subject to a 25 foot easement for a public road on the West Boundary and a 10 foot utility easement on all boundaries of the Land
BEING DESCRIBED AS FOLLOWS BY A SURVEY**

PREPARED BY MICHAEL G. HARNESS, LICENSED PROFESSIONAL SURVEYOR, STATE OF ARKANSAS, NO. 1804: The S1/2 SE1/4 NW1/4 SW1/4 of Section 26, Township 11 North, Range 11 West of the 5th Principal Meridian, Cleburne County, Arkansas, being more particularly described as follows: Beginning at a 5/8 inch rebar for the Southeast corner of said NW1/4 SW1/4; thence along the South line thereof N87°55'27"W 654.98 feet to the centerline of Cochise Road, thence along said centerline N01°06'21"E a distance of 329.69 feet, thence leaving said centerline S87°53'14"E 655.33 feet to a 1 inch iron pin; thence S01°09'57"W a distance of 329.27 feet to the POINT OF BEGINNING. Also known as Parcel #38, Shiloh Creek Acres, and containing 4.95 acres, more or less, and is subject to and served by Cochise Road and also subject to any other easements, public or private, which may exist thereon

Street Address: 50 Cochise Road, Greers Ferry, AR 72067

WHEREAS on December 28, 2021, Isiah L Watkins and Crystal H Watkins executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for USAA Federal Savings Bank, which was recorded on **January 3, 2022 as Instrument Number 202200039**, in the real estate records of Cleburne County, Arkansas. The party initiating foreclosure is Lakeview Loan Servicing, 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 14, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR LAKEVIEW LOAN SERVICING, 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 14 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 Lakeview Loan Servicing, 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.

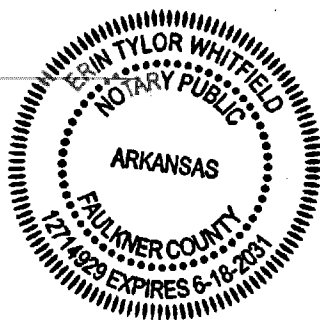
14 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
day of August, 2026.

My Commission Expires:

6-18-2031

Erin Tylor Whitfield
Notary Public, State of Arkansas

[PLG 26-010841-1]



Certificate of Record

State of Arkansas, County of Cleburne

**I hereby certify that this instrument was
Filed and Recorded in the Official Records**

Document Number: 202604921

Recorded Date and Time: 08/20/2026 10:12 AM

Heather Smith, Circuit Clerk

Cleburne, AR

