NOTICE OF DEFAULT - INTENTION TO SELL

2026R001886
LITTLE RIVER COUNTY AR
LAUREN ABNEY
REGISTER OF DEEDS

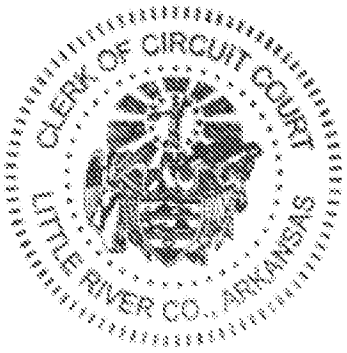
OFFICIAL LAND RECORD

Document Number: 2026R001886

Arrival Date and Time: 11/4/2026 10:24:45 AM

Recording Date and Time: 11/4/2026 10:31:26 AM

I hereby certify that this instrument was RECEIVED and
RECORDED on the date and times stamped above in the
OFFICIAL PUBLIC RECORDS of the REGISTER OF DEEDS,
LITTLE RIVER COUNTY, AR



Lauren Abney

LAUREN ABNEY, Clerk/Register
Clerk / Register of Deeds
LITTLE RIVER COUNTY AR

For Internal Use ONLY:
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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 26-011500-6

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **JAMES MCSHANE, SARA MCSHANE FKA SARA JUNE KELSON-WHITMIRE,**
(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 **January 15, 2027, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Little River County Courthouse, 351 North Second, Ashdown, AR 71822** 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 Little River County, Arkansas more particularly described as follows:

Part of the E 1/2 NW 1/4 of Section 13, Township 13 South, Range 30 West, Little River County, Arkansas, and being more particularly described as follows:

Beginning at a rebar & 3 inch cap for the Northwest Corner of the said East 1/2 NE 1/4, Thence run South 87 degrees 01 minutes 07 seconds East a distance of 1321.95 feet to a railroad spike in road for the Northeast Corner of the said East 1/2 NE 1/4; Thence South 2 degrees 04 minutes 38 seconds West a distance of 421.66 feet; Thence North 86 degrees 35 minutes 14 Seconds West a distance of 1322.72 feet to a point on the West line of the said E 1/2 NW 1/4; Thence North 2 degrees 09 minutes 25 seconds East a distance of 411.69 feet to the Point of Beginning, containing 12.65 acres, more or less.

Street Address: 217 Little River 182, Ashdown, AR 71822

WHEREAS on January 19, 2024, James McShane and Sara McShane, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Southwest Stage Funding, LLC DBA Cascade Financial Services, its successors and assigns, which was recorded on **January 22, 2024 as Instrument Number 2024R000146,** in the real estate records of Little River County, Arkansas. The beneficial interest of said Mortgage has been assigned to Southwest Stage Funding, LLC dba Cascade Financial Services, which is the party initiating foreclosure. The party initiating foreclosure is Southwest Stage Funding, LLC dba Cascade Financial Services and can be contacted at or in care of its servicer initiating foreclosure at: Cascade Financial Services, 2290 E. Yeager Drive, Suite 250, Gilbert, AZ 85286, at Telephone Number 866-939-5581
; 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 November 3, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR SOUTHWEST STAGE FUNDING, LLC DBA CASCADE FINANCIAL SERVICES

By: _____

Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF TENNESSEE)
) ss.
COUNTY OF SHELBY)

On this 3rd day of November, 2026, before me, Autumn Adkins, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Zachary Johnson 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 Southwest Stage Funding, LLC dba Cascade Financial Services, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 3rd day of November, 2026.

Autumn Adkins
Notary Public, State of Tennessee

My Commission Expires:

6/6/29

[PLG 26-011500-6]

AUTUMN ADKINS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY