

Reserved for recording  
purposes ONLY.

Book 4889 Page 0803

Kristie Womble-Hughes - Circuit Clerk  
Garland, AR  
eFiled for Record  
07/06/2026 8:19AM

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 26-012099-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: DANIEL MCGINNIS**  
(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 **September 16, 2026, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

**Lot Twelve (12), Block Twenty Eight (28) of Mountain Pine  
Subdivision, according to the Amended Plat filed of record in  
plat book 3, page 31 of the plat records of Garland County,  
Arkansas.**

**Street Address: 207 8th Street, Mountain Pine, AR 71956**

WHEREAS on April 26, 2001, Daniel McGinnis, a married man and Tonya McGinnis, a married woman husband and wife as joint tenants with right of survivorship executed a Mortgage in favor of Freedom Financial Services of Arkansas, Inc., which was recorded on **May 7, 2001 in Book 2033, Page 0544**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust2019-1 and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 July 2, 2026.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR CITIBANK, N.A.,  
NOT IN ITS INDIVIDUAL CAPACITY, BUT  
SOLELY AS OWNER TRUSTEE OF THE NEW  
RESIDENTIAL MORTGAGE LOAN TRUST  
2019-1

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 2 day of July, 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 Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust2019-1, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-012099-1]

*Erin Tylor Whitfield*  
Notary Public, State of Arkansas



Trans: 416035  
Total Fees: \$165.00

Garland County, AR  
I certify this instrument was Electronically filed  
on 07/06/2026 8:19AM  
in DEED Book 4889 Pages 0803 - 0806  
Kristie Womble-Hughes - Circuit Clerk