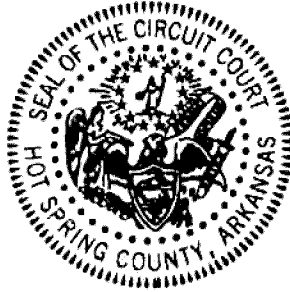


Reserved for recording
purposes ONLY.



VOL MISC: 300 PAGE: 549
I HEREBY CERTIFY THAT THIS INSTRUMENT
WAS FILED AND RECORDED ON 08/26/2026 08:10 AM
TERESA PILCHER, CIRCUIT CLERK
HOT SPRING COUNTY
SHAUNA WALTON
2026-003770

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-013687-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: BRYAN MITCHELL WALLACE
(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 30, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104** 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 Hot Spring County, Arkansas more particularly described as follows:

**A TRACT OF LAND SITUATED IN THE FRACTIONAL
SW¼ OF SECTION 30, TOWNSHIP 3 SOUTH, RANGE 16
WEST OF THE FIFTH PRINCIPAL MERIDIAN, LOCATED
IN HOT SPRING COUNTY, ARKANSAS, BEING MORE
PARTICULARLY DESCRIBED AS FOLLOWS:**

**Commencing at a stone found for the Northeast corner of Lot 2
of the Fractional SW¼ of Section 30, Township 3 South, Range
16 West of the Fifth Principal Meridian, thence S89°42'32"W
for a distance of 1133.63' along the North line of said Lot 2 to a
½" rebar; thence S00°19'01"W for a distance of 605.32' to**

ax-tie fence corner; thence S27°41'09"W for a distance of 304.29' to a ½" rebar; thence S04°49'00"E for a distance of 380.61' to a ½" rebar, said point being the POINT OF BEGINNING, thence N77°30'36"E for a distance of 61.92' to a point; thence S14°30'20"E for a distance of 120.12' to a point; thence S23°06'05"E for a distance of 40.30' to a point; thence S31°52'36"E for a distance of 58.44' to a point; thence S53°19'17"E for a distance of 86.62' to a point; thence 33°00'48"W for a distance of 90.13' to a cotton-picker spindle in the center of the county road; thence N61°20'31"W for a distance of 156.35' along the centerline of said county road to a cotton-picker spindle; thence N04°49'00"W for a distance of 242.79' to the Point of Beginning, containing 0.73 acres, more or less.

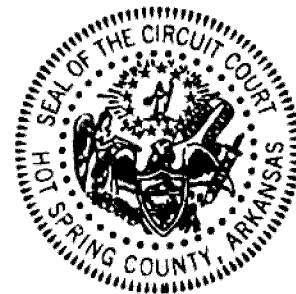
Street Address: 928 Glen Rose Road, Malvern, AR 72104

WHEREAS on November 15, 2024, Bryan Mitchell Wallace, an unmarried man executed a Mortgage in favor of Arkansas Federal Credit Union, which was recorded on **November 21, 2024 in Book 533, Page 449**, in the real estate records of Hot Spring County, Arkansas. The party initiating foreclosure is Arkansas Federal Credit Union and can be contacted at or in care of its servicer initiating foreclosure at: Arkansas Federal Credit Union, PO Box 24410, Little Rock, AR 72221, at Telephone Number 501-982-1000; 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 24, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ARKANSAS FEDERAL CREDIT UNION

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

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STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

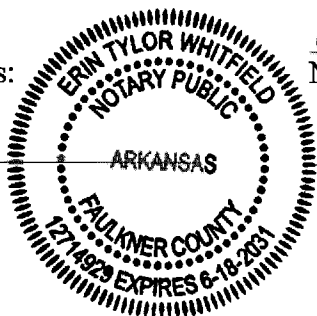
On this 24 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 Arkansas Federal Credit Union, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-013687-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas