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Filed & Recorded in the Official Records of
SHARON BLOUNT BAKER, CIRCUIT CLERK
BY: CINDIE HOOPER

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 26-013909-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TERRY J. MORSE,
(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 13, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold **at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956**, 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 Crawford County, Arkansas more particularly described as follows:

Part of the Northwest Quarter of the Northwest Quarter of Section 10, Township 10 North, Range 31 West, Crawford County, Arkansas, being more particularly described as follows: Beginning at a 1/2 inch existing rebar marking the Southeast corner of the Northwest Quarter of the Northwest Quarter. Thence along the South line of said forty, West, 341.00 feet to a 1/2 inch existing rebar. Thence leaving said South line, North 00 degrees 00 minutes 43 seconds West, 127.75 feet to a 1/2 inch set rebar with cap. Thence East, 341.00 feet to a 1/2 inch existing rebar on the East line of the Northwest Quarter of

the Northwest Quarter. Thence along the East line of said forty, South 00 degrees 00 minutes 43 seconds East, 127.75 feet to the Point of Beginning. Subject to Easements, Rights of Way and Covenants of record. Subject to Restrictions of record and Reservations and Conveyances of Oil, Gas and Other Minerals.

Street Address: 5437 Old Bowman Road, Rudy, AR 72952

WHEREAS on June 12, 2015, Terry J Morse, a married person, and Delia J Morse, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for First Financial Bank, which was recorded on **June 15, 2015, as Instrument Number 2015005363**, in the real estate records of Crawford County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 31, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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)

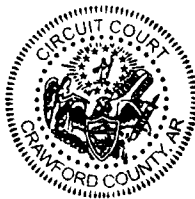
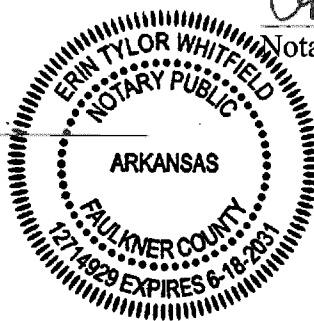
On this 31 day of July, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 U.S. BANK NATIONAL ASSOCIATION, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-013909-1]



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF CRAWFORD
I hereby certify that this instrument was
Filed and Recorded in the Official Records
Doc Num 2026007501
08/05/2026 04:15:24 PM
SHARON BLOUNT BAKER
CRAWFORD COUNTY CIRCUIT CLERK
BY: CINDIE HOOPER