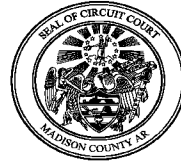


Reserved for recording
purposes ONLY.



L202602509

MADISON CO. AR FEE \$165.0

PRESENTED & RECORDED

08/25/2026 13:30:03

TIFFANY MCDANIEL

CIRCUIT CLERK AND RECORDER

BY: MCKAYLA MCCONNELL

DEPUTY CLERK

NOTICE OF DEFAULT

3 Pages

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 26-015299-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: NANCY ZAYAGO, VERONICA ZAYAGO

(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 5, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Madison County Courthouse, 201 West Main Street, Huntsville, AR 72740** 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 Madison County, Arkansas more particularly described as follows:

Lot 109, Cedar Bluff Subdivision, Phase 1, to the City of Huntsville, Arkansas, as shown on plat of record in Survey Book 21 at Page 94, records of Madison County, Arkansas, situated at Highway 23 North, in the City of Huntsville, County of Madison, State of Arkansas.

Street Address: 186 Colton St, Huntsville, AR 72740

WHEREAS on January 13, 2023, Veronica Zayago, unmarried woman and Nancy Zayago, unmarried woman, as joint tenants with right of survivorship, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Centennial Bank ITS SUCCESSORS AND ASSIGNS, which was recorded on **January 17, 2023 as Instrument Number L202300121**, in the real estate records of Madison County, Arkansas. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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.

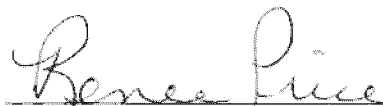
The undersigned is an active, licensed member of the Bar of the Supreme Court of the State of Arkansas, and the law firm of the undersigned maintains an office at 415 North McKinley, Ste 1177, Little Rock, AR 72205 that is located within the State of Arkansas, is accessible to the public during regular 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 ALABAMA HOUSING FINANCE AUTHORITY

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 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 Alabama Housing Finance Authority, 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 26-015299-1]

Erin Tylor Whitfield
 Notary Public, State of Arkansas

