

Reserved for recording
purposes **ONLY**.

Book 4904 Page 0658

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
08/12/2026 12:55PM

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-015359-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: RANCE RYNDERS
(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 15, 2026, at or about 11:00 AM**, 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:

That part of Lot Eight (8) in Block Six (6) of Westbrook Addition described as follows: Begin at a point on Ashland Avenue Forty-five (45) feet Five (5) inches westerly from the point where the dividing line between Lots Eight (8) and Seven (7) intersects Ashland Avenue; thence Westerly along Ashland Avenue for Forty (40) feet Five (5) inches to the Southwest corner of said Lot Eight (8); thence Northerly along the West line of said Lot Eight (8) for One Hundred Fifty-nine (159) feet Nine (9) inches; thence Easterly across said Lot Eight (8) for Sixty-two (62) feet Nine (9) inches to a point on a line which if

extended would intersect the dividing line between Lots Seven (7), Eight (8), and Ten (10) at a point One Hundred Twenty-nine (129) feet from Ashland Avenue; then Southerly across Lot Eight (8) for One Hundred Forty-seven (147) feet Six (6) inches to the place of beginning.

ALSO a part of Lot 9 and 8, Block 6 of Westbrook Addition to the City of Hot Springs, Arkansas, more particularly described as follows: Commence at the end of an alley approximately the center of Block 6 of North Highland Addition where it adjoins Lot 9, Block 6 of Westbrook Addition and continue East into Lot 9 for a distance of 14 feet, more or less, thence Southerly into Lot 8, Block 6 to the Iva Page property a distance of 44 feet, more or less. This Deed is executed for the purpose of conveying a road or entrance into the Iva Page property and follows the westerly line of Lot 9 into Lot 8 or Block 6 of Westbrook Addition with a width of 14 feet, more or less.

Street Address: 107 Ashland Street, Hot Springs, AR 71901

WHEREAS on January 12, 2018, RANCE RYNDERS, AN UNMARRIED MAN executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Caliber Home Loans, Inc., which was recorded on **January 17, 2018 in Book 3914, Page 822**, in the real estate records of Garland County, Arkansas. The party initiating foreclosure is NewRez LLC 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 August 11, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NEWREZ LLC

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)

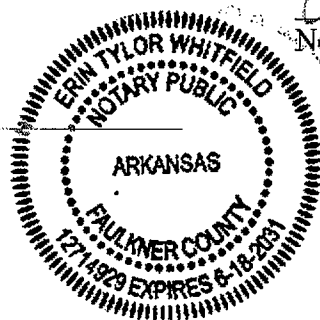
On this 11 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 NewRez LLC, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-015359-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas

Trans: 418395

Total Fees: \$165.00

Garland County, AR

I certify this instrument was Electronically filed
on 08/12/2026 12:55PM

in DEED Book 4904 Pages 0658 - 0661

Kristie Womble-Hughes - Circuit Clerk