BOOK 342 PAGE 340
Recorded in DEED Book
10/29/2026 10:22 AM
GERAL D. HARRISON JR.
Circuit Clerk - GRANT County, AR

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 26-015669-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **PHYLISA LIVINGSTON, ROY DALE LIVINGSTON**
(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 **January 15, 2027, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Grant County Courthouse, 101 West Center Street, Sheridan, AR 72150** 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 Grant County, Arkansas more particularly described as follows:

Lot 4 of the Cherry Ridge Subdivision, City of Sheridan, Grant County, Arkansas

Street Address: 8 Christen Lane, Sheridan, AR 72150

WHEREAS on December 19, 2011, Roy Dale Livingston and Phylisa Livingston husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Research Center, LLC dba VAmortgagecenter.com dba Veterans United Home Loans, its successors and assigns, which was recorded on **December 21, 2011 in Book 293, Page 608, and modified in Book 342, Page 440 and further modified in Book 2018 Page 73; further modified in Book 2021, Page 678; and further modified in Book 2025, Page 422** in the real estate records of Grant County, Arkansas. The party initiating foreclosure is MCLP Asset Company, Inc. and can be contacted at or in care of its servicer initiating foreclosure at: Fay Servicing LLC, P.O. Box 3187, Carol Stream, IL 60132, at Telephone Number 312-780-0008; 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 October 28, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR MCLP ASSET COMPANY, INC.

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 28 day of October, 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 MCLP Asset Company, Inc., 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 28 day of October, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

ERIN TYLOR WHITFIELD
NOTARY PUBLIC
ARKANSAS
FAULKNER COUNTY
12714929 EXPIRES 6-18-2031

[PLG 26-015669-1]

SEAL OF CIRCUIT COURT
GRANT, ARKANSAS

I certify that this instrument was
filed on 10/29/2026 10:22 AM
and recorded in
DEED Book 342
Page 340 - 342
GERAL D. HARRISON JR.
Circuit Clerk - GRANT County, AR