

Reserved for recording
purposes ONLY.

2026R-06330
08/28/2026 10:39 AM
JEFFERSON COUNTY AR
FLORA COOK-BISHOP, CIRCUIT CLERK
RECORDING FEE 25.00
NOTICE OF DEFAULT 140.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-016465-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CHRISTOPHER CARDIN, BRANDY MUNDY
(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 16, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601** 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 Jefferson County, Arkansas more particularly described as follows:

**PART OF THE SOUTHEAST QUARTER (SE 1/4) OF THE
NORTHWEST QUARTER (NW 1/4) OF SECTION 4,
TOWNSHIP 4 SOUTH, RANGE 10 WEST OF THE 5TH P.
M., JEFFERSON COUNTY, ARKANSAS, BEING MORE
PARTICULARLY DESCRIBED AS FOLLOWS:
COMMENCING AT THE SOUTHEAST CORNER OF THE
SOUTHEAST QUARTER (SE 1/4) OF THE NORTHWEST
QUARTER (NW 1/4) OF SAID SECTION 4, THENCE
NORTH 495 FEET; THENCE NORTH 87 DEGREES 33
MINUTES WEST 750 FEET FOR THE POINT OF**

BEGINNING; THENCE CONTINUE NORTH 87 DEGREES 33 MINUTES WEST 264 FEET; THENCE NORTH 01 DEGREES 28 MINUTES EAST 100 FEET; THENCE NORTH 87 DEGREES 33 MINUTES WEST 306 FEET; THENCE NORTH 01 DEGREES 28 MINUTES EAST 30 FEET; THENCE SOUTH 87 DEGREES 33 MINUTES EAST 306 FEET; THENCE NORTH 01 DEGREES 28 MINUTES EAST 35 FEET; THENCE SOUTH 87 DEGREES 33 MINUTES EAST 264 FEET; THENCE SOUTH 01 DEGREES 28 MINUTES WEST 165 FEET TO THE POINT OF BEGINNING

Street Address: 4505 Scottie Smith Drive, Redfield, AR 72132

WHEREAS on May 16, 2023, CHRISTOPHER CARDIN, A SINGLE MAN, AND BRANDY MUNDY, SINGLE WOMAN executed a Mortgage in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR NEW AMERICAN FUNDING, LLC, which was recorded on **May 17, 2023 as Instrument Number 2023R-03581**, in the real estate records of Jefferson County, Arkansas. The beneficial interest of said Mortgage has been assigned to NEW AMERICAN FUNDING LLC F/K/A BROKER SOLUTIONS, INC., D/B/A NEW AMERICAN FUNDING. The party initiating foreclosure is New American Funding, LLC and can be contacted at or in care of its servicer initiating foreclosure at: New American Funding, 8201 North FM 620, Suite 120, Austin, TX 78726, at Telephone Number 800-450-2010 Ext. 7100; 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 28, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR NEW AMERICAN FUNDING, 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)

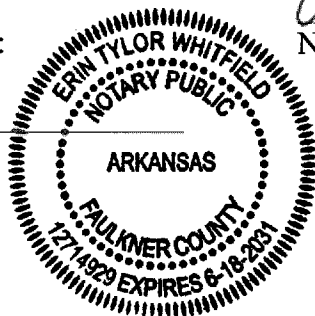
On this 28 day of August, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 New American Funding, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-016465-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas