

L202654162**BENTON CO. AR FEE \$165.00**

PRESENTED & E-RECORDED

09/22/2026 11:41:00 AM

BRENDA DESHIELDS

Circuit Clerk & Recorder

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 26-016727-1****Grantor: TIMOTHY D. PADGETT, P.A.****Grantee: JERALDINE E MINNICK,**

(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 **December 8, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** 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 Benton County, Arkansas more particularly described as follows:

**Lot 7 Block 3 Final Plat, Golden Acres, Phase 2, Benton
County, Arkansas as shown in
Plat Records S at Page 244.**

Street Address: 2306 South 16th Street, Rogers, AR 72758

WHEREAS on March 19, 2021, JERALDINE E. MINNICK, AN UNMARRIED WOMAN executed a Mortgage in favor of Mortgage Electronic Registration System, Inc. solely as nominee for Community Mortgage Corporation, its successors and assigns, which was recorded on **March 24, 2021 as Instrument Number L202121568**, in the real estate records of Benton 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

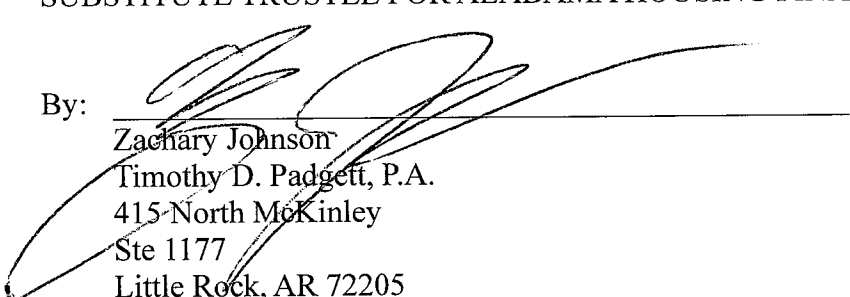
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged 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 September 22, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

By: 

Zachary Johnson

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

STATE OF TENNESSEE)
) ss.
 COUNTY OF SHELBY)

On this 22nd day of September, 2026, before me, Autumn Adkins, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Zachary Johnson 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.

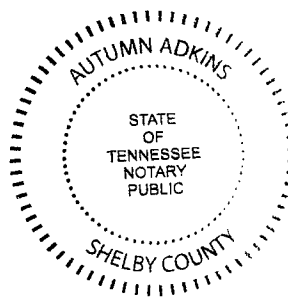
22nd IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of September, 2026.

My Commission Expires:

6/6/29

Autumn Adkins
 Notary Public, State of ~~Arkansas~~
 Tennessee

[PLG 26-016727-1]





CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202654162**
09/22/2026 11:41:00 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder