

Reserved for recording
purposes ONLY.

2026006020
E-FILED FOR RECORD
09/29/2026 9:32AM
JUDY KAY HARRIS, Clerk
Boone County, Arkansas
By: Marla Adams

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-018264-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: DONALD FROST, JOYCE FROST,
(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 10, 2026, at or about 12:30 PM**, the subject real property described herein below will be sold **at the main entrance of the Boone County Courthouse, 100 North Main Street, Harrison, AR 72601** 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 Boone County, Arkansas more particularly described as follows:

**A PART OF THE SW 1/4 OF SECTION 10, TOWNSHIP 21 N,
RANGE 21 W, BOONE COUNTY, ARKANSAS, MORE
PARTICULARLY DESCRIBED AS FOLLOWS:**

**COMMENCING AT THE NW CORNER OF THE SW 1/4 OF
SAID SECTION 10, THENCE WITH NORTH LINE OF SAID
SW 1/4 S 86°29'19" E, 421.05 FEET TO THE EASTERLY
R/W OF PANDA LANE FOR THE POINT OF BEGINNING,
THENCE LEAVING SAID EASTERLY R/W OF PANDA**

LANE S 86°29'19" E, 1106.4 FEET, THENCE LEAVING SAID NORTH LINE OF THE SW 1/4 S 00°31'55" W, 1321.79 FEET TO THE SOUTH LINE OF THE NE 1/4 OF THE SW 1/4, THENCE N 86°30'50" W, 223.77 FEET TO THE NE CORNER OF THE SW 1/4 OF THE SW 1/4, THENCE WITH EAST LINE OF SAID SW 1/4 OF THE SW 1/4 S 00°29'15" W, 110.62 FEET, THENCE LEAVING SAID EAST LINE OF THE SW 1/4 OF THE SW 1/4 S 89°06'31" W, 598.91 FEET, THENCE S 00°25'15" W, 717.77 FEET TO THE NORTHERLY R/W OF STATE HWY 14 (OLD U.S. HWY 65), THENCE WITH SAID NORTHERLY R/W N 86°48'08" W, 41.98 FEET TO THE POINT OF CURVE, THENCE WITH SAID CURVE TO THE LEFT HAVING A DELTA ANGLE OF 26°48'43", A RADIUS OF 1446.94 FEET, AN ARC LENGTH OF 677.10 FEET, WITH A LONG CHORD OF S 79°47'13" W, 670.94 FEET, THENCE LEAVING SAID NORTHERLY R/W OF STATE HWY 14 N 00°27'19" E, 570.82 FEET TO THE CENTER LINE OF PANDA LANE, THENCE WITH SAID CENTER LINE N 84°12'31" E, 236.84 FEET, THENCE N 71°55'18" E, 45.36 FEET, THENCE N 34°47'44" E, 57.02 FEET, THENCE N 12°07'57" E, 103.39 FEET, THENCE N 07°57'14" E, 215.50 FEET, THENCE N 02°15'04" W, 73.56 FEET, THENCE N 11°18'27" W, 92.10 FEET, THENCE N 14°57'08" W, 64.79 FEET, THENCE N 21°00'38" W, 60.49 FEET, THENCE N 25°56'45" W, 60.51 FEET, THENCE N 33°21'44" W, 32.63 FEET, THENCE N 25°28'15" W, 49.94 FEET TO THE WEST LINE OF SAID SECTION 10, THENCE LEAVING SAID CENTER LINE OF PANDA LANE AND FOLLOWING SAID WEST LINE OF SECTION 10, N 00°27'19" E, 245.51 FEET TO THE EASTERLY R/W OF PANDA LANE, THENCE LEAVING SAID WEST LINE OF SECTION 10 AND FOLLOWING SAID EASTERLY R/W OF PANDA LANE N 75°41'40" E, 100.16 FEET, THENCE N 72°05'43" E, 67.42 FEET, THENCE N 65°38'54" E, 63.59 FEET, THENCE N 57°34'15" E, 71.07 FEET, THENCE N 47°52'20" E, 67.15 FEET, THENCE N 40°00'27" E, 71.27 FEET, THENCE N 31°50'32" E, 68.14 FEET, THENCE N 21°32'10" E, 33.05 FEET TO THE POINT OF BEGINNING AND SUBJECT TO EXISTING EASEMENTS AND ROAD RIGHT-OF-WAYS. SUBJECT TO EASEMENTS, RESTRICTIONS AND RESERVATIONS OF RECORD.

Street Address: 13640 Highway 14 West, Omaha, AR 72662

WHEREAS on January 28, 2013, DONALD FROST AKA DON FROST AND JOYCE FROST, HUSBAND AND WIFE executed a Mortgage in favor of REGIONS BANK, which was recorded on **February 12, 2013 as Instrument Number 2013000736**, in the real estate records of Boone County, Arkansas. The party initiating foreclosure is REGIONS and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; and

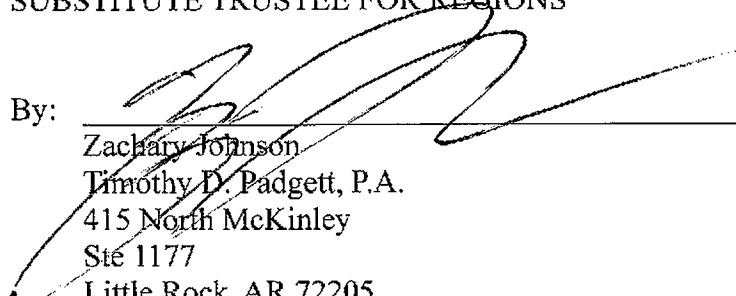
WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

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 28, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS

By: 

Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ~~ARKANSAS~~ ^{Tennessee})
COUNTY OF ~~FULASKI~~ ^{shelby}) ss.

On this 28th 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 REGIONS, 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.

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

My Commission Expires:

6/6/29

Aut. Adkins
Notary Public, State of ~~Arkansas~~ ^{Tennessee}

[PLG 26-018264-1]

