2026-021891
I certify this instrument
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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 26-018609-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **HANK WRAY**
(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 15, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015** 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 Saline County, Arkansas more particularly described as follows:

ALL THAT PART OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER AND PART OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 29, AND PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 28, TOWNSHIP 2 SOUTH, RANGE 14 WEST, SALINE COUNTY, ARKANSAS, MORE FULLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF THE NE1/4 SE1/4, SEC. 29; THENCE SOUTH 00°18` WEST ALONG THE EAST LINE

THEREOF FOR 80.4 FEET TO THE CENTERLINE OF COUNTY ROAD; THENCE SOUTH 76°37` WEST ALONG CENTER OF ROAD FOR 194.8 FEET; THENCE SOUTH 73°47` WEST ALONG CENTER OF ROAD 25.0 FEET; THENCE NORTH 13°51` WEST, 373.56 FEET; THENCE NORTH 76°9` EAST, 229.86 FEET TO THE WEST LINE OF ABANDONED RAILROAD (ROCK ISLAND TRAIL); THENCE SOUTH 6°51` EAST ALONG WEST LINE OF RAILROAD, 66.96 FEET; THENCE SOUTH 17°43` EAST ALONG RAILROAD LINE, 104.98 FEET; THENCE SOUTH 20°05` EAST ALONG RAILROAD LINE, 204.37 FEET TO THE CENTERLINE OF COUNTY ROAD (BAUXITE C/O); THENCE SOUTH 76°37` WEST ALONG CENTER OF ROAD, 31.2 FEET TO THE POINT OF BEGINNING. SUBJECT TO THAT PART OF THE SOUTH 35 FEET TAKEN BY COUNTY ROAD RIGHT-OF-WAY AND WATER LINE EASEMENT.

Street Address: 4521 Bauxite Cutoff Road, Bauxite, AR 72011

WHEREAS on January 24, 2002, HANK WRAY AND SHANNON E. WRAY HUSBAND AND WIFE AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP executed a Mortgage in favor of FREEDOM FINANCIAL SERVICE OF ARKANSAS, INC., which was recorded on **February 1, 2002 in Book Doc 02, Page 8519,** in the real estate records of Saline County, Arkansas. The party initiating foreclosure is COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF PRET 2025-RPL3 TRUST and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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 2, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF PRET 2025-RPL3 TRUST

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 2 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 COMPUTERSHARE DELAWARE TRUST COMPANY, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE OF PRET 2025-RPL3 TRUST, 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.

2 **IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 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 26-018609-1]