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Book 4928 Page 0180

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
10/13/2026 3:59PM

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-018892-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **CAROLYN MARIE MCKNIGHT, JAMES WESLEY MCKNIGHT**
(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 8, 2027, at or about 09:00 AM,** the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

A tract of land being a part of the NE1/4 SE1/4 of Section 6 Township 1 South, Range 19 West of the Fifth P. M. in Garland County, Arkansas, The Tract Perimeter being described as follows: Commence at the Northeast corner of the said NE1/4 SE1/4, said point being marked by a 2 inch diameter aluminum cap on a #5 rebar; then run North 87 degrees 49 minutes 05 seconds West along the North line of the said NE1/4 SE1/4 for a distance of 352.59 feet to the Point of beginning; thence continue at North 87 degrees 49 minutes 05 seconds West along the North line of the said NE1/4 SE1/4 for a distance of 351.63

feet to a 2 inch diameter aluminum cap on a #5 rebar, said point being on the centerline of an existing roadway, said roadway being a public easement as recorded in Deed Book 2767 Page 764 of the Garland County Deed Records; thence leaving the North line of the said NE1/2 SE1/4 and traversing the centerline of said roadway the following courses and distances, South 25 degrees 01 minute 25 second West for a distance of 102.25 feet to a point; thence South 48 degrees 54 minutes 58 seconds West for a distance of 56.12 feet to a point; thence leaving the centerline of said roadway at South 53 degrees 14 minutes 58 seconds East for a distance of 35.80 feet to a 2 inch diameter aluminum cap on a #5 rebar, said point being on the Southeasterly right of way of said roadway; thence continue at South 53 degrees 14 minutes 58 seconds East for a distance of 421.14 feet to a 2 inch diameter aluminum cap on a #5 rebar, said point being on the Northwesterly right of way of an existing roadway, said roadway being a public easement as recorded in Deed Book 2764 Page 721 of the Garland County Deed Records; thence continue at South 53 degrees 14 minutes 58 seconds East for a distance of 36.20 feet to a point, said point being on the centerline of said roadway; thence traversing the centerline of said roadway the following courses and distances, North 51 degrees 33 minutes 27 seconds East for a distance of 31.11 feet to a point; thence North 63 degrees 11 minutes 39 seconds East for a distance of 62.75 feet to a point; thence North 75 degrees 03 minutes 02 seconds East for a distance of 51.31 feet to a point; thence leaving the centerline of said roadway at North 14 degrees 07 minutes 19 seconds West for a distance of 35.0 feet to a 2 inch diameter aluminum cap on a #5 rebar, said point being on the Northwesterly right of way of said roadway, thence continue at North 14 degrees 07 minutes 19 seconds West for a distance of326.25 feet to the Point of Beginning. According to survey by Kenneth Tilley, PLS 31387 dated February 2, 2011. (Being referred to as Tract 12 in Jessieville)
AND
A tract of land being a part of the NW1/4 SW1/4 (00.717 ac.) of Section 5. Together with: A part of the NE1/4, of the SE1/4 (02.330 ac.) of Section 6, all in Township 1 South, Range 19 West of the Fifth P.M. in Garland County, Arkansas. The tract perimeter being described as follows: Begin at the Northwest corner of the NW1/4 SW1/4 of Section 5, said point being marked by a 2" diameter aluminum cap on a #5 rebar set by PLS. #953, thence run S87 degrees 30 minutes 16 seconds E, along the North line of the said NW1/4SW1/4, for a distance of 138.95 ft. to a 2" diameter aluminum cap on a #5 rebar, leaving

the North line of the said NW1/4 SW1/4 at S 18 degrees 22 minutes 37 seconds W, for a distance of 338.80 ft. to a 2" diameter aluminum cap on a #5 rebar, said point being on a Northerly R/W of an existing roadway, said roadway being a public easement as recorded in Deed Book 2764, Page 721 of the Garland County Records; thence continue at S 18 degrees 22 minutes 37 seconds W, for a distance of 36.07 ft. to a point, said point being on the centerline of said roadway, thence traversing the centerline of said roadway the following courses and distances, N 57 degrees 36 minutes 25 seconds W, for a distance of 34.68 ft. to a point; thence N 77 degrees 54 minutes 44 seconds W, for a distance of 6.36 ft. to a point, said point being on the East line of the NE1/4 SE1/4 of Section 6; thence continue at N 77 degrees 54 minutes 44 seconds W, for a distance of 36.55 ft. to a point; thence N 83 degrees 07 minutes 41 seconds W, for a distance of 52.52 ft. to a point; thence N 87 degrees 36 minutes 24 seconds W, for a distance of 78.90 ft. to a point; thence S 82 degrees 56 minutes 28 seconds W, for a distance of69.01 ft. to a point; thence S 75 degrees 03 minutes 02 seconds W, for a distance of 14.60 ft. to a point; thence leaving the centerline of the above-mentioned roadway at N 14 degrees 07 minutes 19 seconds W, for a distance of 35.00 ft. to a 2" diameter aluminum cap on a #5 rebar, thence continue at N 14 degrees 07 minutes 19 seconds W, for a distance of 326.25 ft. to a 2" diameter cap on a #5 rebar, said point being on the North line of the NE1/4 SE1/4 of Section 6; thence S 87 degrees 49 minutes 05 seconds E, along the North line of the said NE1/4 SE1/4, for a distance of 352.59 ft. to the point of beginning. The tract contains a total of 3.047 acres as surveyed by Kenneth Tilley, PLS #1387 on 02/06/2007.

Street Address: 255 Falcon Ridge Trail, Hot Springs Village, AR 71909

WHEREAS on February 2, 2024, JAMES WESLEY MCKNIGHT AND CAROLYN MARIE MCKNIGHT, HUSBAND AND WIFE, AS TENANCY BY THE ENTIRETY executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for GenHome Mortgage Corporation, its successors and assigns, which was recorded on **February 13, 2024 in Book 4627, Page 0240, and modified in Book 4732, Page 0157** in the real estate records of Garland County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust, National Association as Trustee for Tiki Series VI Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee for Tiki Series VI Trust and can be contacted at or in care of its servicer initiating foreclosure at: SN Servicing Corporation, 323 5th Street, Eureka, CA 95501, at Telephone Number (800) 603-0836; 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 12, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TIKI SERIES VI 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 12 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 U.S. Bank Trust National Association, as Trustee for Tiki Series VI 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 12 **day of October, 2026.**

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-018892-1]



Trans: 422540
Total Fees: $190.00

Garland County, AR
I certify this instrument was Electronically filed
on 10/13/2026 3:59PM
in DEED Book 4928 Pages 0180 - 0185
Kristie Womble-Hughes - Circuit Clerk