BOOK RECORD2026 PAGE 8057
Recorded and Filed in MORTGAGE
11/17/2026 11:26 AM
TAMEKIA FRANKLIN
Circuit Clerk - PHILLIPS County, AR

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 26-021135-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **MANUEL L. THOMAS,**
(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 28, 2027, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Phillips County Courthouse, 620 Cherry Street Helena, AR 72342** 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 Phillips County, Arkansas more particularly described as follows:

Tract I

Part of the N 1/2 SE 1/4 NE 1/4 of Section 33 Township 01 South, Range 04 East, Phillips County, Arkansas, more particularly described as follows: Commencing at a found 2 inch post for the SE corner of said N 1/2 SE 1/4 NE 1/4; Thence S 89 degrees 57 minutes 49 seconds West along the South line of said N 1/2 SE 1/4 NE 1/4, a distance of 1,332.29 feet to the point of beginning; thence North 00 degrees 00 minutes 38 seconds West along the West line of said North 1/2 SE 1/4 NE

1/4, a distance of 208.70 feet to a point; thence North 89 degrees 57 minutes 49 seconds East a distance of 22.45 feet to a set 5/8 inch rebar with cap (PLS 1784); thence continue thence North 89 degrees 57 minutes 49 seconds East a distance of 186.06 feet to a set 5/8 inch rebar with cap (PLS 1784); thence South 00 degrees 15 minutes 11 seconds East a distance of 208.70 feet to a 5/8 inch rebar with cap (PLS 1784) set on the South line of said North 1/2 SE 1/4 NE 1/4; thence South 89 degrees 57 minutes 40 seconds West along the South line of said North 1/2 SE 1/4 NE 1/4 a distance of 184.37 feet to a set 5/8 inch rebar with cap (PLS 1784); thence continue South 89 degrees 57 minutes 49 seconds West a distance of 25.02 feet to the point of beginning, containing 1.00 acres more or less.

Tract 2

Part of the North 1/2 SE 1/4 NE 1/4 of Section 33 Township 01 South, Range 04 East, Phillips County, Arkansas more particularly described as follows: Commencing at a found 2 inch post for the SE corner of said North 1/2 SE 1/4 NE 1/4; thence South 88 degrees 57 minutes 48 seconds West along the South line of said North 1/2 SE 1/4 NE 1/4 a distance of 1,122.90 feet to a set 5/8 inch rebar with cap (PLS 1784) being the point of beginning; thence North 00 degrees 15 minutes 11 seconds West a distance of 208.70 feet to a set 5/8 inch rebar with cap (PLS 1784); thence South 89 degrees 57 minutes 49 seconds West a distance of 186.06 feet to a set 5/8 inch rebar with cap (PLS 1784); thence continue South 89 degrees 57 minutes 49 seconds West a distance of 22.45 feet to a point on the West line of said North 1/2 SE 1/4 NE 1/4; thence North 00 degrees 00 minutes 38 seconds West along the West line of said North 1/2 SE 1/4 NE 1/4 a distance of 61.70 feet to a point; thence North 89 degrees 57 minutes 49 seconds East a distance of 21.70 feet to a set 5/8 inch rebar with cap (PLS 1784); thence continue North 89 degrees 57 minutes 49 seconds East a distance of 300.67 feet to a set 5/8 inch rebar with cap (PLS 1784); thence South 00 degrees 15 minutes 11 seconds East a distance of 270.40 feet to a 5/8 inch rebar with cap (PLS 1784) set on the South line of said North 1/2 SE 1/4 NE 1/4; Thence South 89 degrees 57 minutes 49 seconds West along the South line of said North 1/2 SE 1/4 NE 1/4 a distance of 114.12 feet to the point of beginning, containing 1.00 acres more or less.

Street Address: 478 Phillips 213 Road, West Helena, AR 72390

WHEREAS on August 28, 2023, Manuel L. Thomas, a married man and Pamela W. Thomas, his wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Rocket Mortgage, LLC, its successors and assigns, which was recorded on **September 5, 2023 in Book 2023, Page 6059,** in the real estate records of Phillips County, Arkansas. The beneficial interest of said Mortgage has been assigned to Rocket Mortgage, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Rocket Mortgage, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 November 12, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ROCKET MORTGAGE, 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 12 day of November, 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 Rocket Mortgage, 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.

12 **IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 12 day of November, 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 26-021135-1]

I certify that this instrument was
filed on 11/17/2026 11:26 AM
and recorded in
MORTGAGE Book 2026
TAMEKIA FRANKLIN
Circuit Clerk - PHILLIPS County, AR

by Chrisity Deach