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Doc Num 2026010696
$170.00
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Filed & Recorded in the Official Records of
SHARON BLOUNT BAKER. CIRCUIT CLERK
BY: CHERILYN MALONE

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-021209-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **MEGAN LYNN FISHER, JONATHAN PATRICK TYSON,**
(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 19, 2027, at or about 01:30 PM**, the subject real property described herein below will be sold ***IF NON-JUDICIAL***at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956. ***IF JUDICIAL***at the Main Entrance of the Circuit Clerk Complex, 317 Main Street, Van Buren, AR 72956** 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 Crawford County, Arkansas more particularly described as follows:

Part of the Southwest Quarter of the Southwest Quarter of Section 20, Township 9 North, Range 30 West, Crawford County, Arkansas being more particularly described as follows: Commencing at an existing p/k nail on the Southwest corner of the Southwest Quarter of the Southwest Quarter, same being on the center line of Arkansas Highway 162. Thence along the \Vest line of said Forty and along said cente1· line, North 01°58'00" East, 810.36

feet to an existing p/k nail and the Point of Beginning. Thence continue along said West line and said center line, North 01°58'00" East, 142.65 feet to an existing p/k nail. Thence leaving said West line and said center line, South 88°08'50" East, 304.52 feet to an existing iron pin. Thence South 01°33'17" West, 143.07 feet to an existing iron pin. Thence North 88°04'11" West, 305.55 feet to the Point of Beginning.

Street Address: 234 North Kibler Highway, Alma, AR 72921

WHEREAS on June 9, 2023, Megan Lynn Fisher, a single person and Jonathan Patrick Tyson, a single person executed a Mortgage in favor of Mortgage Electronic Registration System, Inc. as nominee for Gateway Mortgage, a division of Gateway First Bank, its successors and assigns, which was recorded on **June 13, 2023 as Instrument Number 2023004982,** in the real estate records of Crawford 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 November 10, 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 10th day of November, 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.

10th **IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of November, 2026.**

Autumn Adkins
Notary Public, State of Tennessee

My Commission Expires:

6/16/29

[PLG 26-021209-1]

AUTUMN ADKINS
STATE OF TENNESSEE NOTARY PUBLIC
SHELBY COUNTY

CIRCUIT COURT
CRAWFORD COUNTY, AR

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF CRAWFORD
I hereby certify that this instrument was
Filed and Recorded in the Official Records
Doc Num 2026010696
11/12/2026 12:25:01 PM
SHARON BLOUNT BAKER
CRAWFORD COUNTY CIRCUIT CLERK
BY: CHERILYN MALONE