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TYPE: LAND RECORDS FEE: $40.00 1 OF 3
REC: 11/02/2026 08:34:51 AM | B. BENNETT
KIND: MISC RECORDING
WHITE COUNTY, AR
SARA CARLTON, CIRCUIT CLERK
FILE NO: **L2026-15285**

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-007435-1

Grantor: **TIMOTHY D. PADGETT, P.A.**
Grantee: **Misty L Goss**
(or as otherwise noted by the recorder)

AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED July 10, 2026, AS INSTRUMENT NUMBER L2026-9622, IN THE OFFICE OF THE CIRCUIT CLERK OF WHITE COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM September 18, 2026 AT OR ABOUT 10:00 AM **TO January 6, 2027, AT OR ABOUT 10:00 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO October 20, 2026, and November 19, 2026.

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that on **January 6, 2027, at or about 10:00 AM,** the subject real property described herein below will be sold **at the Main Entrance to the White County Courthouse, 300 North Spruce Street, Searcy, AR 72143** to the highest bidder for cash. The sale will extinguish all interests, including those 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 White County, Arkansas more particularly described as follows:

A PART OF THE N1/2 NW1/4 OF SECTION 12, TOWNSHIP 9 NORTH, RANGE 5 WEST MORE PARTICULARLY DESCRIBED

AS FOLLOWS, TO-WIT: COMMENCING AT A POINT ON THE SOUTH SIDE OF THE COUNTY ROAD KNOWN AS VELVET RIDGE ROAD AND WHICH IS 700.00 FEET WEST OF THE NE CORNER OF SAID NW1/4 FOR THE POINT OF BEGINNING AND THENCE SOUTH 208.70 FEET; THENCE WEST 208.70 FEET; THENCE NORTH 208.70 FEET BACK TO THE SOUTH SIDE OF SAID COUNTY ROAD AND THENCE EAST 208.70 FEET BACK TO THE POINT OF BEGINNING.

Street Address: 940 Velvet Ridge Road, Bradford, AR 72020

WHEREAS on September 8, 2021, Misty L Goss and Scott Goss, Wife and Husband executed a Mortgage in favor of Mortgage Electronic Registration System, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc. which Mortgage was recorded on **September 9, 2021 in Book MORT 2021, Page 29956 and Instrument Number L202114105,** in the real estate records of White County, Arkansas. 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 N. McKinley St., Suite 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 30, 2026.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT 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 30 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 Company, 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., Company, the attorney-in-fact 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 Professional Association, 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 30 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

WHITE COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED ON
11/02/2026 08:34:51 AM
AND RECORDED IN REAL ESTATE
FILE NUMBER L2026-15285
SARA CARLTON, CIRCUIT CLERK

Sara B Carlton