Reserved for recording purposes ONLY.

L202503023
ASHLEY CO. AR FEE \$165.00
PRESENTED & RECORDED
09/22/2025 08:52:04
VICKIE STELL
Circuit Clerk

BK: MS 2025 PG: 2068 - 2070

BY: CHASTITY MONROE DEPUTY CLERK

THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520 PLG 25-011141-1

Grantor: TIMOTHY D. PADGETT, P.A. Grantee: WILLIAM BRIER SMITH

(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 5, 2025, at or about 01:00 PM, the subject real property described herein below will be sold at the main entrance of the Ashley County Courthouse, 205 East Jefferson, Hamburg, AR 71646 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 Ashley County, Arkansas more particularly described as follows:

Lot Number 10, Block Number 98, as shown on the Plat of the City of Crossett, Arkansas, as filed in the Office of the Circuit Clerk and Recorder for Ashley County, Arkansas, in Plat Record Book Number 1 at Page Number 3.

Street Address: 802 Elm Street, Crossett, AR 71635

WHEREAS on October 30, 2023, William Brier Smith, an unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everett Financial, Inc., dba Supreme Lending, which was recorded on November 1, 2023 in Book MR 2023, Page 3659 and Instrument Number L202303341, in the real estate records of Ashley County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank Trust National Association, as Trustee of the LB-Igloo Series VI Trust, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust National Association, as Trustee of LB-Igloo 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 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 September	P	, 2025.
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TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE OF LB-IGLOO SERIES VI TRUST

Bv

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF ASHLEY
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202503023
09/22/2025
08:52:04 AM
Vickie Stell
Ashley COUNTY Circuit Clerk

Book 2025 Page 2069

STATE OF ARKANSAS) ss. **COUNTY OF PULASKI**

On this ______ day of September, 2025, 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 of LB-Igloo 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.

19 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of September, 2025.

ARKANSAS

My Commission Expires:

6-18-2031

Notary Public, State of Arkansas

[PLG 25-011141-1]