

Reserved for recording  
purposes ONLY.

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 25-011379-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**

**Grantee: BARBARA A. ROUSSEAU**

(or as otherwise noted by the recorder)

**TRUSTEE'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 2, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Miller County Courthouse, 400 Laurel Street, Texarkana, AR 71854** 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 Deed of Trust is located in Miller County, Arkansas more particularly described as follows:

**Lot Numbered Seven (7) in Block Numbered Twenty-five (25) of BRAMBLES HIGHLAND PARK ADDITION (previously called Bramble's Highland Park Addition) to the City of Texarkana, Miller County, Arkansas, according to the map or plat thereof recorded in Volume II, Page 325 of the Deed Records of Miller County, Arkansas.**

**Street Address: 1231 Orleans Street, Texarkana, AR 71854**

WHEREAS on September 10, 2004, Barbara A Rousseau, a single person executed a Deed of Trust to Walton Maurras, as Trustee for the benefit of BancorpSouth Bank, State Chartered Institution, which was recorded on **September 13, 2004 in Book 2004, Page 18217**, in the real estate records

of Miller County, Arkansas. The party initiating foreclosure is Cadence Bank f/k/a BancorpSouth Bank and can be contacted at or in care of its servicer initiating foreclosure at: BancorpSouth Bank, P.O. Box 789, 2778 W. Jackson Street, Tupelo, MS 38802, at Telephone Number 1.662.678.7679; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 19, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR CADENCE BANK F/K/A BANCORPSOUTH BANK

By: Renee Price

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

[illegible]

On this 19 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 Cadence Bank f/k/a BancorpSouth Bank, 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.

**My Commission Expires:**

6-18-2031

Notary Public, State of Arkansas

[PLG 25-011379-1]

