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purposes ONLY.

2025-018048

I certify this instrument
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Myka Bono Sample
Saline County Circuit Clerk

Pages: 3
ER

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-012284-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: MIGEL A. PELAYO

(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 8, 2025, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015** 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 Saline County, Arkansas more particularly described as follows:

ALL THAT PART OF THE NW1/4 OF THE SW1/4, SECTION 15, TOWNSHIP 2 SOUTH, RANGE 13 WEST, SALINE COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EAST LINE OF SAID NW1/4 SW1/4 THAT IS 643.7 FEET SOUTH OF THE NORTHEAST CORNER THEREOF; THENCE NORTH 57 DEGREES WEST 350.5 FEET TO EAST LINE OF SARDIS ROAD; THENCE SOUTH 41 DEGREES 30 MINUTES WEST, ALONG EAST LINE OF ROAD FOR 300 FEET; THENCE SOUTH 57 DEGREES EAST FOR 590 FEET TO THE EAST

**LINE OF SAID NW1/4 OF SW1/4 AT A POINT 354 FEET
SOUTH OF POINT OF BEGINNING; THENCE NORTH 354
FEET TO THE POINT OF BEGINNING.**

Street Address: 22511 North Sardis Road, Mabelvale, AR 72103

WHEREAS on July 6, 2018, Migel A. Pelayo, unmarried person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Centennial Bank, which was recorded on **July 9, 2018, as Instrument Number 2018-012709**, in the real estate records of Saline County, Arkansas. The beneficial interest of said Mortgage has been assigned to U.S. Bank National Association, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; 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 24, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

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)

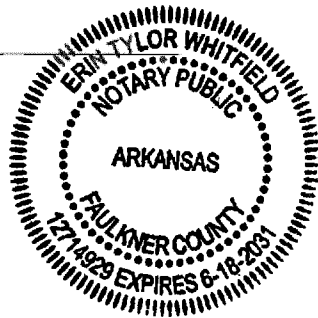
On this 24 day of September, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 NATIONAL ASSOCIATION, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-012284-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas