

Reserved for recording  
purposes ONLY.

---

**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 24-004144-2

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: RICHARD LOUIS BEDNAR, III, LESLIE RASCHAEL BEDNAR**  
(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 **August 13, 2025, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Arkansas County Courthouse - Northern District, 302 South College Street, Stuttgart, AR 72160** 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 Arkansas (Stuttgart - Northern District) County, Arkansas more particularly described as follows:

**Lot Thirteen (13), of Shady Grove, Phase II, a subdivision of the  
City of Stuttgart, Northern District of Arkansas County,  
Arkansas.**

**Street Address: 2209 Shady Grove Road, Stuttgart, AR 72160**

WHEREAS on September 30, 2020, Richard Louis Bednar, III and Leslie Raschael Bednar, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Bank of England, which was recorded on **October 7, 2020 in Book DM 2020, Page 6551 and Instrument Number L202001883**, in the real estate records of Arkansas (Stuttgart - Northern District) County, Arkansas. The beneficial interest of said Mortgage has been assigned to Bank of England Mortgage, which is the party initiating foreclosure. The party initiating foreclosure is Bank of England Mortgage and can be contacted at or in care of its servicer initiating foreclosure at: BOE Mortgage 5 Statehouse Plaza, Suite 500 Little Rock, AR 72201; 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 June 9, 2025.

TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR BANK OF ENGLAND MORTGAGE

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    )

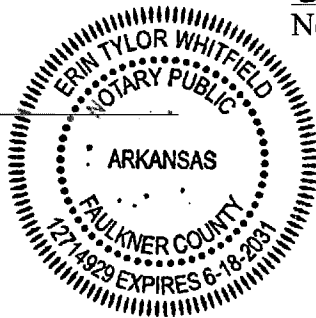
On this   9   day of June, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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 Bank of England Mortgage, 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.

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

My Commission Expires:

  6-18-2031  

[PLG 24-004144-2]



Erin Tylor Whitfield  
Notary Public, State of Arkansas



Myra J. Duke

CERTIFICATE OF RECORD  
ARKANSAS COUNTY, ARKANSAS  
I hereby certify that this instrument was  
filed and recorded in the official records  
in book 2025 at page 3088  
06/10/2025 10:24 AM  
Sarah Merchant, Circuit Clerk & Recorder