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purposes ONLY.

BOOK RECORD2025 PAGE 3252
Recorded and Filed in MORTGAGE
05/20/2025 12:51 PM
TAMEKIA FRANKLIN
Circuit Clerk – PHILLIPS County, AR

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-009763-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: LARRY J. BROWN, MARTHA J. BROWN
(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 **July 31, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Phillips County Courthouse, 620 Cherry Street Helena, AR 72342** 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 Phillips County, Arkansas more particularly described as follows:

LOTS NUMBERED TWENTY (20) OF CARNATHAN & WATERS SUBDIVISION NO.1 AS PER DEED OF DEDICATION RECORDED IN BOOK 482 AT PAGE 486 AND AMENDED PLAT THEREOF RECORDED IN PLAT BOOK 1 AT PAGE 51-A, OFFICIAL RECORDS OF PHILLIPS COUNTY, ARKANSAS, SAME BEING A SUBDIVISION OF A PART OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION ELEVEN (11) TOWNSHIP TWO (2) SOUTH, RANGE FOUR (4) EAST, PHILLIPS COUNTY, ARKANSAS, SUBJECT TO SEWER EASEMENT.

Street Address: 224 Jane Street, West Helena, AR 72390

WHEREAS on October 11, 2000, Martha J. Brown (married)(wife) and Larry J. Brown (husband) executed a Mortgage in favor of Jim Walter Homes, Inc., a Florida corporation, which was recorded on **November 6, 2000, in Book 771, Page 372, and modified in Book 2024, Page 1883** in the real estate records of Phillips County, Arkansas. The beneficial interest of said Mortgage has been assigned to US Bank NA as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State, Trust X, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 May 19, 2025.

TIMOTHY D. PADGETT, P.A.
 SUBSTITUTE TRUSTEE FOR U.S. BANK, N.A.,
 AS TRUSTEE, SUCCESSOR IN INTEREST TO
 WACHOVIA BANK, NATIONAL ASSOCIATION,
 AS TRUSTEE, SUCCESSOR BY MERGER TO
 FIRST UNION NATIONAL BANK AS TRUSTEE,
 FOR MID-STATE TRUST X

By: 
 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)

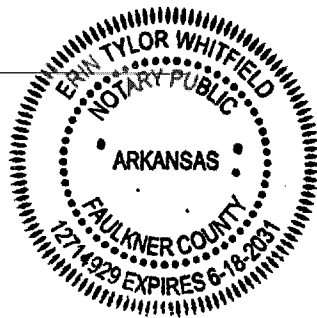
On this 19 day of May, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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, N.A., as Trustee, successor in interest to Wachovia Bank, National Association, as Trustee, successor by merger to First Union National Bank as Trustee, for Mid-State Trust X, 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 May, 2025.

My Commission Expires:

6-18-2031

[PLG 24-009763-2]



Erin Tylor Whitfield
 Notary Public, State of Arkansas

I certify that this instrument was
 filed on 05/20/2025 12:51 PM
 and recorded in
 MORTGAGE Book 2025
 TAMEKIA FRANKLIN
 Circuit Clerk - PHILLIPS County, AR

by *Charity DeLoach*