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L202502913

STATE OF ARKANSAS, FULTON COUNTY  
AMENDED NOTICE OF DEFAULT 3 Pages

FEE \$40.00

RECORDED: 06-02-2025 02:49:14 PM

VICKIE BISHOP

CIRCUIT CLERK

MICHELE TOMLINSON

CHIEF DEPUTY/RECORDER

BK: REC 2025 PG: 7612-7614

**THIS FORM PREPARED BY:**

Timothy D. Padgett, P.A.  
415 North McKinley  
Ste 1177  
Little Rock, AR 72205  
(850) 422-2520  
PLG 25-001734-1

Grantor: **TIMOTHY D. PADGETT, P.A.**  
Grantee: **Tyler Dowling**  
(or as otherwise noted by the recorder)

**AMENDED MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL**

THE "MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL" RECORDED April 22, 2025, AS BOOK REC 2025, PAGE 5640, IN THE OFFICE OF THE CIRCUIT CLERK OF FULTON COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM JUNE 24, 2025, AT OR ABOUT 10:00 AM TO **JULY 25, 2025, AT OR ABOUT 10:00 AM.**

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST YOU

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED  
WILL BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on **July 25, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance to the Fulton County Courthouse, 123 South Main, Salem, AR 72576** to the highest bidder for cash. The sale will extinguish all interests, including those 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 Fulton County, Arkansas more particularly described as follows:

**Lot Twenty-Four (24), Block Twelve (12), Tohatchie Addition to Cherokee Village Subdivision per recorded plat or plats and subject to easements notes and other indicated restrictions, if any, on said plat or**

**plats and subject to the conditions and restrictions set forth in the Bill of Assurance and amendments thereto, if any, of record in the office of the Circuit Court Clerk and Ex-Officio Recorder of Fulton County, Arkansas.**

**Street Address: 21 Tohatchi Circle, Cherokee Village, AR 72529**

WHEREAS on June 10, 2021, Tyler Dowling an unmarried man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Wintrust Mortgage, a Division of Barrington Bank and Trust Co., N.A. which Mortgage was recorded on **June 11, 2021 in Instrument Number 2021-2808**, in the real estate records of Fulton County, Arkansas. Said Mortgage is now held by Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A. and which is the party initiating foreclosure. The party initiating foreclosure is Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A. and can be contacted at or in care of its servicer initiating foreclosure at: Nationstar Mortgage LLC, PO Box 619080, Dallas, TX 75261, at Telephone Number 214-756-2432; 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 30, 2025.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR WINTRUST MORTGAGE, A DIVISION OF BARRINGTON BANK & TRUST COMPANY, N.A.

By:



Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

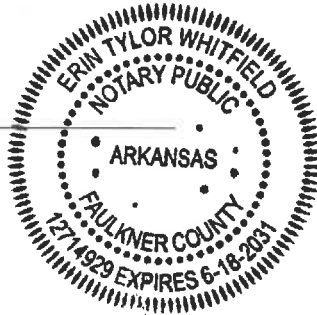
STATE OF ARKANSAS                     )  
   ) ss.  
COUNTY OF PULASKI                     )

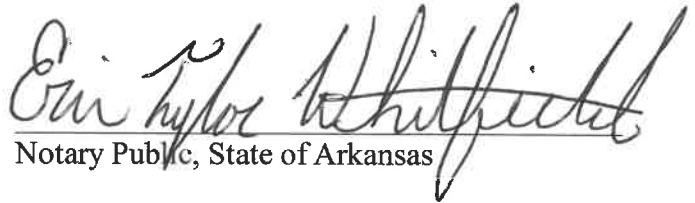
On this 30 day of May, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Company, to execute such instrument, 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., Company, the attorney-in-fact for Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A., and was duly authorized in their respective capacity to execute the foregoing instrument for and in the name and behalf of said Professional Association, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 30 day of May, 2025.

My Commission Expires:

6-18-2031



  
Notary Public, State of Arkansas