

Reserved for recording
purposes ONLY.

CERTIFICATE OF RECORD
2025-001301
FILED: 05/05/2025 01:37 PM
OUACHITA COUNTY, ARKANSAS
GLADYS F NETTLES, CIRCUIT CLERK
3 165.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-012051-3

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: DAVID R BAKER, PATRICIA D BAKER
(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 10, 2025, at or about 11:00 AM**, the subject real property described herein below will be sold **at the Main Entrance of the Ouachita County Courthouse, 145 Jefferson Street SW, Camden, AR 71701** 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 Ouachita County, Arkansas more particularly described as follows:

Lots 10 & 11 in Block 10 of D.W. Green's Liberty Heights Addition, Camden, Arkansas, according to plat of said addition on file in the Circuit Clerk's Office of Ouachita County, Arkansas

Street Address: 154 Wilson Avenue, Camden, AR 71701

WHEREAS on June 4, 2007, Patricia D Baker, David R Baker, wife and husband executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Suntrust Mortgage, Inc., which was recorded on **June 5, 2007 in Book M200, Page 483 and Instrument Number M-2007-1080**, in the real estate records of Ouachita County, Arkansas. The beneficial interest of said Mortgage has been assigned to Barclays Mortgage Trust 2022-RPL1, Mortgage Backed Securities, Series 2022-RPL1, by U.S. Bank National Association, as indenture trustee, which is the party initiating foreclosure. The party initiating foreclosure is U.S. Bank Trust Company, National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2022-RPL1, Mortgage-Backed Securities, Series 2022-RPL1 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 5, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR U.S. BANK
TRUST COMPANY, NATIONAL ASSOCIATION,
AS INDENTURE TRUSTEE ON BEHALF OF
AND WITH RESPECT TO BARCLAYS
MORTGAGE TRUST 2022-RPL1, MORTGAGE-
BACKED SECURITIES, SERIES 2022-RPL1

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)

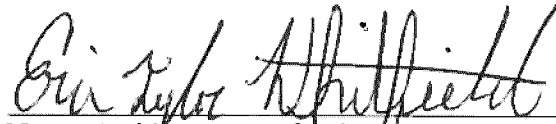
On this 5 day of May, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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 Trust Company, National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2022-RPL1, Mortgage-Backed Securities, Series 2022-RPL1, 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.

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

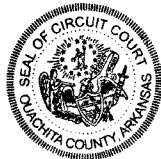
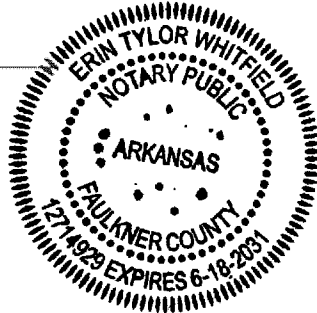
My Commission Expires:

6-18-2031

[PLG 24-012051-3]



Notary Public, State of Arkansas



**CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF OUACHITA
I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
2025-001301 05/05/2025 01:37 PM
GLADYS NETTLES, CIRCUIT CLERK
OUACHITA, AR**