

Reserved for recording
purposes ONLY.

LR-2025-1203
RHONDA SULLIVAN
CIRCUIT CLERK & RECORDER
CROSS COUNTY AR
RECORDED ON
06/25/2025 02:59 PM
REC FEE: 40.00
PAGES: 3

This document was eRecorded

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-002921-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: Melissa Fay Belcher,
(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 March 21, 2025, AS INSTRUMENT NUMBER LR-2025-0533, IN THE OFFICE OF THE CIRCUIT CLERK OF CROSS COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM May 29, 2025 AT OR ABOUT 01:00 PM **TO August 21, 2025, AT OR ABOUT 11:30 AM.** SAID SALE DATE HAD PREVIOUSLY BEEN AMENDED TO July 10, 2025.

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 **August 21, 2025, at or about 11:30 AM**, the subject real property described herein below will be sold **at the main entrance of the Cross County Courthouse, 705 East Union, Wynne, AR 72396** 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 Cross County, Arkansas more particularly described as follows:

Part of Lot Four (4) of C.E. Martin's Second Addition to the City of
Wynne, Cross County, Arkansas, more particularly described as

follows: Commencing at the Southwest corner of Lot Four (4) in C.E. Martin's Second Addition to the City of Wynne, Arkansas, according to plat thereof recorded in Plat Book 1 at Page 141 of the records of Cross County, Arkansas; thence East, in the South line of said Lot Four (4), 250 feet to the point of beginning; thence Northeast parallel with the West line of said Lot Four (4), 105 feet; thence East parallel with the South line of said Lot Four (4), 70 feet; thence South Westerly parallel with the West line of said Lot Four (4), 5 feet; thence in a Southwesterly direction to a point on the South line of said Lot Four (4), said point being 84 feet West of the Southeast corner of Lot Four (4) and being also the Southwest corner of the lot deeded from Louise Vestal to John. L. Hunsucker as recorded in Deed Book 127 at Pages 23 and 24 of the records of Cross County, Arkansas; thence West on and along the said South line of Lot Four (4), 86 feet to the point of beginning.

Street Address: 587 Vestal Lane, Wynne, AR 72396

WHEREAS on February 17, 2023, Melissa Fay Belcher, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc. which Mortgage was recorded on **February 17, 2023 in Instrument Number LR-2023-0289**, in the real estate records of Cross County, Arkansas. Said Mortgage is now held by Servbank, SB and which is the party initiating foreclosure. The party initiating foreclosure is Servbank, SB and can be contacted at or in care of its servicer initiating foreclosure at: 3138 E. Elwood St. Phoenix, AZ 85034; 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 25, 2025.

TIMOTHY D. PADGETT, P.A.
ATTORNEYS-IN-FACT FOR SERVBANK, SB

By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

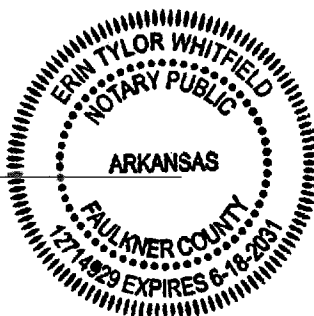
STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 25 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 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 Servbank, SB, 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 25 day of June, 2025.

My Commission Expires:

6-18-2031



Erin Tylor Whitfield
Notary Public, State of Arkansas