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2025-009955

I certify this instrument was filed on: 06/04/2025 11:33:07 AM Myka Bono Sample Saline County Circuit Clerk

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THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520 PLG 25-005245-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: John Camron Flippo

(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 30, 2025 AND RECORDED AS INSTRUMENT NUMBER 2025-007577, IN THE OFFICE OF THE CIRCUIT CLERK OF SALINE COUNTY, ARKANSAS IS BEING AMENDED TO CHANGE THE DATE OF SALE FROM July 07, 2025 AT OR ABOUT 01:00 PM TO October 6, 2025, AT OR ABOUT 01:00 PM.

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 October 6, 2025, at or about 01:00 PM, the subject real property described herein below will be sold at the Main Entrance to the Saline County Courthouse, 200 North Main Street, Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

Lot 83, Shannon Hills Subdivision, Annex No. 2, in Saline County, Arkansas.

Street Address: 11124 Charlotte Drive, Shannon Hills, AR 72103

WHEREAS on November 18, 2022, John Camron Flippo, an unmarried man executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Financial Services, LLC which Mortgage was recorded on November 29, 2022 in Instrument Number 2022-026811, in the real estate records of Saline County, Arkansas. Said Mortgage is now held by Alabama Housing Finance Authority and which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 2, 2025.

TIMOTHY D. PADGETT, P.A.

ATTORNEYS-IN-FACT FOR ALABAMA HOUSING FINANCE AUTHORITY

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	j

On this _____ 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 Alabama Housing Finance Authority, 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 _____ day of

June, 2025.

My Commission Expires:

6-18-2031

Notary Public, State of Arkansas