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2025R003186  
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CHERYL E. WILSON  
UNION COUNTY  
EL DORADO, AR  
REC FEE: 25.00  
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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 25-006034-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: KATHRYN BLACK**  
(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 **August 25, 2025, at or about 10:00 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Union County Courthouse, 101 North Washington, El Dorado, AR 71730** 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 Union County, Arkansas more particularly described as follows:

**The following property lying in the County of Union, State of Arkansas, to-wit:**

**The North 5 feet of Lot 5 and the South 64.7 feet of Lot 6, block A, Tanglewood Addition, to the City of El Dorado, Union County, Arkansas according to the plat thereof, recorded in Plat Book 3, Page 48.**

**Street Address: 111 Tanglewood Drive, El Dorado, AR 71730**

WHEREAS on June 3, 2016, Kathryn Black, a single person executed a Mortgage in favor of Wells Fargo Bank, N.A, which was recorded on **June 10, 2016, as Instrument Number 2016R004281**, in the real estate records of Union County, Arkansas. The beneficial interest of said Mortgage has been assigned to NewRez LLC DBA Shellpoint Mortgage Servicing, which is the party initiating foreclosure. The party initiating foreclosure is NewRez LLC dba Shellpoint Mortgage Servicing 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 June 13, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING

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    )

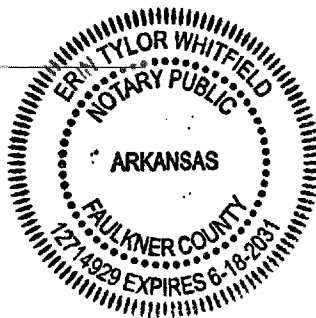
On this 13 day of June, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 NewRez LLC dba Shellpoint Mortgage Servicing, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-006034-1]



*Erin Tylor Whitfield*  
Notary Public, State of Arkansas