

Reserved for recording  
purposes ONLY.

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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 25-006740-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: SHARON KAY HANNA**  
(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 14, 2025, at or about 10:30 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Miller County Courthouse, 400 Laurel Street, Texarkana, AR 71854** 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 Miller County, Arkansas more particularly described as follows:

**A tract of land in the NW 1/4 of the NW 1/4 of Section 25, Township 16 South, Range 28 West, Miller County, Arkansas and being more particularly described as follows: Beginning at an iron pipe on the Northeast right of way line of US Highway 71, 306.63 feet South and 959.47 feet East of the Northwest Corner of the NW 1/4 of the NW 1/4 of Section 25, Township 16 South, Range 28 West; thence South 31 degrees 28' East with said right of way line 140.00 feet to an iron pipe; thence North 61 degrees 56' East 160.00 feet to an iron pipe; thence North 84 degrees 45' East 151.85 feet to an iron pipe; thence North 185.00**

**feet to an iron pipe; thence South 71 degrees 54' West 204.37 feet to an iron pipe; thence South 61 degrees 56' West, 194.00 feet to the point of beginning containing 1.179 acres of land, more or less. Subject to restrictions, reservations, easements covenants, oil, gas or mineral rights of record, if any.**

**Street Address: 8820 Highway 71, Texarkana, AR 71854**

WHEREAS on May 10, 2016, Sharon Hanna, unmarried executed a Mortgage in favor of Regions Bank, which was recorded on **May 26, 2016 as Instrument Number 2016R004391**, in the real estate records of Miller County, Arkansas. The party initiating foreclosure is Regions Bank and can be contacted at or in care of its servicer initiating foreclosure at: Regions Bank dba Regions Mortgage, 1900 Fifth Avenue North, Birmingham, AL 35203, at Telephone Number 1-800-748-9498; 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.  
SUBSTITUTE TRUSTEE FOR REGIONS BANK

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    )

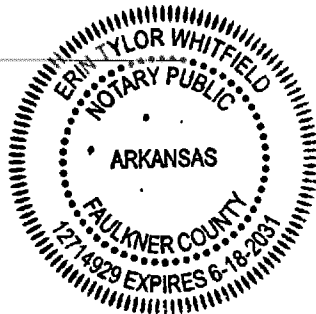
On this 2 day of June, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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 Regions Bank, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-006740-1]



*Erin Tylor Whitfield*  
Notary Public, State of Arkansas