

L202536780**BENTON CO. AR FEE \$185.00**

PRESENTED & E-RECORDED

07/02/2025 11:24:28 AMBRENDA DESHIELDS
Circuit Clerk & Recorder**Reserved for recording
purposes ONLY.**

THIS FORM PREPARED BY:**Timothy D. Padgett, P.A.****415 North McKinley****Ste 1177****Little Rock, AR 72205****(850) 422-2520****PLG 25-008164-1****Grantor: TIMOTHY D. PADGETT, P.A.****Grantee: BRITT L. HOUSER, MELISSA D. KOPASKA****(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 **September 5, 2025, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** 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 Benton County, Arkansas more particularly described as follows:

The land referred to herein below is situated in the County of Benton, State of AR, and is described as follows: A part of the SE 1/4 of the NW 1/4 and a part of the SW 1/4 of the NE 1/4 of Section 28, Township 19 North, Range 29 West, Benton County, Arkansas, and being more particularly described as follows: Commence at the SE corner of said SE 1/4 of the NW 1/4, thence North 2 degrees, 20 minutes, 24 seconds East 380.12 feet, for the Point of Beginning, thence North 85 degrees, 43 minutes, 00 seconds West 87.93 feet, thence North 12 degrees, 16 minutes, 30 seconds West 208.71 feet, thence South 85 degrees, 43 minutes,

00 seconds East 250.00 feet, thence South 12 degrees, 16 minutes, 30 seconds East 208.71 feet, thence North 85 degrees, 43 minutes, 00 seconds West 162.07 feet, to the Point of Beginning, containing 1.15 acres more or less, subject to all easements of record or fact. Being the same property as conveyed from Wylie M. Sims and Trinh D. Sims, husband and wife to Melissa Kopaska, a single person as set forth in Deed Book #2011 Page #52341 dated 10/26/2011, recorded 10/31/2011, Benton County, Arkansas.

And

A part of the Southeast (SE 1/4) Quarter of the Northwest (NW 1/4) Quarter of Section Twenty-Eight (28), Township Nineteen (19) North, Range Twenty-Nine (29) west of the Fifth Principal Meridian, Benton County, Arkansas, and being more particularly as follows: Commencing at the SE corner of the SE 1/4 of the NW 1/4 of said Section 28, said point being a found stone; thence along the East line of said SE 1/4 of the NW 1/4, North 02 degrees 34 minutes 46 seconds East a distance of 379.86 feet to a point; thence along the South line of a parcel, as described in warranty deed book 2011, page 52341, North 85 degrees 41 minutes 10 seconds West a distance of 91.01 feet to the point of beginning, thence leaving said South line, North 85 degrees 41 minutes 10 seconds West a distance of 41.74 feet to a point; thence North 12 degrees 18 minutes 23 seconds West a distance of 250.11 feet to a point, thence South 85 degrees 44 minutes 53 seconds East a distance of 321.09 feet to a point; thence along and in canal street (50 foot right of way), South 05 degrees 40 minutes 33 seconds East a distance of 243.70 feet to a found magnetic nail; thence along and in canal street (50 foot right of way), North 11 degrees 43 minutes 18 seconds West a distance of 208.09 feet to a point; thence North 85 degrees 44 minutes 53 seconds West a distance of 252.22 feet to a point; thence South 12 degrees 18 minutes 23 seconds East a distance of 208.43 feet to the point of beginning, containing 0.51 acres (23,307 square feet), more or less, and subject to the right of way of canal street (50 foot right of way) along the East side thereof, and any other rights of way, easements and restrictive covenants of record or fact. Being the same property as conveyed from El Camino Management, LLC to Melissa Kopaska, an unmarried person as set forth in Deed Instructions #L201934482 dated 06/28/2019, recorded 07/08/2019, Benton County, Arkansas.

Street Address: 14076 Canal Street, Rogers, AR 72758

WHEREAS on August 24, 2021, Melissa D. Kopaska and Britt L. Houser, as joint tenants with right of survivorship executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Ruoff Mortgage Company, Inc., which was recorded on **September 1, 2021 as Instrument Number L202165460, and modified in Instrument Number L202412772** in the real estate records of Benton County, Arkansas. The beneficial interest of said Mortgage has been assigned to Ruoff Mortgage Company, Inc., which is the party initiating foreclosure. The party initiating foreclosure is Ruoff Mortgage Company, Inc. 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 July 2, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR RUOFF MORTGAGE COMPANY, INC.

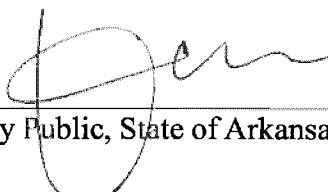
By: Renee Price
Renee Price
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF ARKANSAS)
) ss.
 COUNTY OF PULASKI)

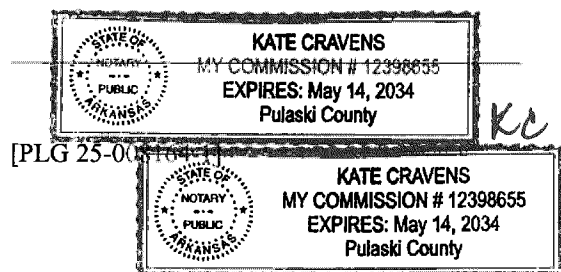
On this 2nd day of July, 2025, before me, Kate Cravens, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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 Ruoff Mortgage Company, Inc., 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.

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

My Commission Expires:



 Notary Public, State of Arkansas





CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202536780**
07/02/2025 11:24:28 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder