

Reserved for recording
purposes ONLY.

2025R-02735
05/07/2025 10:01 AM
JEFFERSON COUNTY AR
FLORA COOK-BISHOP, CIRCUIT CLERK
RECORDING FEE 25.00
NOTICE OF DEFAULT 140.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 25-005097-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CAROLYN S CATES, RONALD D CATES
(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 **July 16, 2025, at or about 01:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Jefferson County Courthouse, 101 West Barraque Street, Pine Bluff, AR 71601** 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 Jefferson County, Arkansas more particularly described as follows:

**LOT SEVENTY-FIVE (75) OF COLONIAL PARK, PHASE II,
AN ADDITION TO THE CITY OF WHITE HALL,
ARKANSAS; SAME BEING LOCATED IN THE
SOUTHWEST QUARTER (SW 1/4) OF THE SOUTHWEST
QUARTER (SW 1/4) OF SECTION 15, TOWNSHIP 5 SOUTH,
RANGE 10 WEST OF THE 5TH P. M.**

Street Address: 14 Concord Drive, White Hall, AR 71602

WHEREAS on October 4, 2010, Ronald D Cates and Carolyn S Cates, husband and wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Simmons First National Bank, which was recorded on **October 8, 2010 in Book 1252, Page 245, and modified in Instrument Number 2022R-09872** in the real estate records of Jefferson 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 May 7, 2025.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING

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)

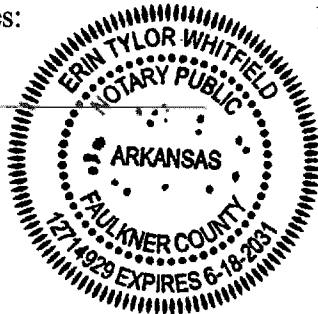
On this 7 day of May, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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.

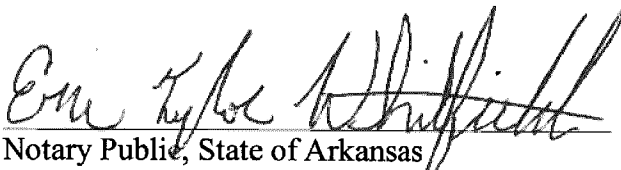
7 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of May, 2025.

My Commission Expires:

6-18-2031

[PLG 25-005097-1]




Notary Public, State of Arkansas