

TRUSTEE'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 November 4, 2026, 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 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 Deed of Trust is located in Jefferson County, Arkansas more particularly described as follows:

PART OF THE SOUTHEAST QUARTER (SE1/4) OF THE SOUTHEAST QUARTER (SE1/4) OF SECTION 5, TOWNSHIP 5 SOUTH, RANGE 10 WEST OF THE 5TH P.M., LYING EAST OF THE CENTERLINE OF ARKANSAS HIGHWAY NO. 365, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SECTION 5, TOWNSHIP 5 SOUTH, RANGE 10 WEST, THENCE NORTH 1 DEGREE 11 MINUTES WEST ALONG THE EAST LINE OF SAID SECTION 5, 424.2 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 73 DEGREES 02 MINUTES WEST 127.2 FEET TO A POINT ON THE EASTERLY RIGHT-OF-WAY LINE OF HIGHWAY 365; THENCE NORTH 16 DEGREES 33 MINUTES WEST ALONG SAID RIGHT-OF-WAY 99 FEET; THENCE NORTH 85 DEGREES 45 MINUTES EAST 80 FEET; THENCE NORTH 73 DEGREES 27 MINUTES EAST 71.3 FEET TO THE EAST LINE OF SAID SECTION 5; THENCE SOUTH 1 DEGREE 11 MINUTES EAST ALONG SAID LINE 84.1 FEET TO THE POINT OF BEGINNING

Street Address: 10803 Dollarway Road, White Hall, AR 71602

WHEREAS on April 7, 2014, LARRY MARTIN ASHCRAFT AND JULI ANN ASHCRAFT, HUSBAND AND WIFE executed a Deed of Trust to Craig Hunt, as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS BENEFICIARY, AS NOMINEE FOR SIMMONS FIRST NATIONAL BANK, which was recorded on April 11, 2014 in Book 1357, Page 704, in the real estate records of Jefferson County, Arkansas. The beneficial interest of said Deed of Trust has been assigned to U.S. BANK NATIONAL ASSOCIATION, ITS SUCCESSORS AND ASSIGNS, which is the party initiating foreclosure. The party initiating foreclosure is U.S. BANK NATIONAL ASSOCIATION and can be contacted at or in care of its servicer initiating foreclosure at: U.S. Bank National Association, 2800 Tamarack Road, Owensboro, KY 42301, at Telephone Number 1-800-365-7772; and

WHEREAS, the undersigned is acting on and with the consent and authority of the beneficiary as substitute Trustee in the place of the original Trustee or any other substituted trustee, upon the contingency and in the manner authorized by said beneficiary; 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 August 26th, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR U.S. BANK NATIONAL ASSOCIATION

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

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