

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 November 10, 2026, at or about 12:30 PM, the subject real property described herein below will be sold at the main entrance of the Dallas County Courthouse, 202 3rd Street West, Fordyce, AR 71742-3223 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 THE DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Dallas County, Arkansas more particularly described as follows:

Beginning sixty feet (60') due east from the southeast corner of Block thirty three (33) in A.B. Banks Addition to the Town of Fordyce, Arkansas, thence north 150 feet, thence east 150 feet, thence South 150 feet, thence west 150 feet to the point of beginning, all situated in what is known as A.B. Banks Reservation in the A.B. Banks Addition to the Town of Fordyce.

Street Address: 700 North Charlotte St, Fordyce, AR 71742

WHEREAS on December 21, 2005, Vanessa N Bradford an unmarried woman executed a Mortgage in favor of Regions Bank dba Regions Mortgage, which was recorded on December 22, 2005 in Book 2005, Page 1640, in the real estate records of Dallas County, Arkansas. The party initiating foreclosure is Regions Bank DBA Regions Mortgage 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 August 31, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR REGIONS BANK DBA REGIONS MORTGAGE

Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
627081f