

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 13, 2026, at or about 10:30 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 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 Benton County, Arkansas more particularly described as follows:

****LOT 2, SOUTHLAND ADDITION TO THE CITY OF PEA RIDGE, BENTON COUNTY, ARKANSAS, AS SHOWN ON PLAT RECORD BOOK E AT PAGE 76.**

SUBJECT TO EASEMENTS, RIGHTS-OF WAY AND OTHER RESTRICTIONS OF RECORD, IF ANY.**

Street Address: 530 Smith Street, Pea Ridge, AR 72751

WHEREAS on August 29, 2022, KENNETH MUDD AND JORDANN MUDD, HUSBAND AND WIFE executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for ARVEST BANK, ITS SUCCESSORS AND ASSIGNS, which was recorded on August 31, 2022 as Instrument Number L202257069, in the real estate records of Benton County, Arkansas. The beneficial interest of said Mortgage has been assigned to Alabama Housing Finance Authority , which is the party initiating foreclosure. The party initiating foreclosure is Alabama Housing Finance Authority and can be contacted at or in care of its servicer initiating foreclosure at: P.O. Box 242828, Montgomery, AL 36124-2928; 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 September 9th, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ALABAMA HOUSING FINANCE AUTHORITY

Zachary Johnson

Timothy D. Padgett, P.A.

415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
26-013749
627932f