

2025R001452  
STATE OF ARKANSAS  
COUNTY OF ST. FRANCIS  
FILED FOR RECORD ON:  
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ALAN T. SMITH, CIRCUIT CLERK  
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Prepared by:  
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1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-031781

**MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL  
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION  
IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY  
WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST  
YOU  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on July 09, 2025 at or about 11:15 A.M., the subject real property described herein below will be sold at the Main Entrance of the St. Francis County Courthouse, 313 South Izard, Forrest City, AR 72335 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 TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

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

THE FOLLOWING LANDS LYING AND SITUATED IN ST. FRANCIS COUNTY, ARKANSAS TO-WIT;

TRACT ONE:

A PART OF LOT TWELVE (12) OF THE TOWN OF PALESTINE, ARKANSAS, ACCORDING TO PLAT THEREOF RECORDED IN THE CITY PLAT BOOK PAGE 30-A, ST. FRANCIS COUNTY, ARKANSAS, AND ALSO A PART OF THE SOUTHWEST QUARTER (SW 1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION NINE (9), TOWNSHIP FOUR (4) NORTH, RANGE TWO (2) EAST OF THE FIFTH PRINCIPAL MERIDIAN, ST. FRANCIS COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION (9); THENCE EAST 1320 FEET TO A CORNER; THENCE SOUTH 1667.8 FEET TO A CORNER, THENCE S 80 DEGREES 45' W 1224 FEET ALONG

AN OLD FENCE ROW TO THE POINT OF BEGINNING; THENCE FROM THE POINT OF BEGINNING. CONTINUE S 80 DEGREES 45' W 75 FEET; THENCE S 6 DEGREES E 186.3 FEET, THENCE N 72 DEGREES 15' E 75 FEET; THENCE N 5 DEGREES 30' W 173 FEET TO THE POINT OF BEGINNING.

TRACT TWO:

PART OF LOT TWELVE (12) OF TOWN OF PALESTINE ACCORDING TO PLAT THEREOF RECORDED IN CITY PLAT BOOK AT PAGE 30-A OF THE RECORDS OF ST. FRANCIS COUNTY, ARKANSAS. BEING ALSO A PART OF THE SOUTHWEST QUARTER (SW 1/4) OF THE NORTHWEST QUARTER (NW 1/4) OF SECTION NINE (9), IN TOWNSHIP FOUR (4) NORTH, RANGE TWO (2) EAST OF THE FIFTH PRINCIPAL MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS COMMENCING AT THE NORTHWEST CORNER OF SAID SECTION 9, THENCE EAST 1320 FEET TO A CORNER; THENCE SOUTH 1667.8 FEET TO A CORNER; THENCE S 80 DEGREES 45' W, 1299 FEET ALONG AN OLD FENCE ROW TO THE POINT OF BEGINNING, SAID POINT BEING THE NORTHWEST CORNER OF THE TRACT CONVEYED TO RALPH HENRY ROSS AND MARILYN ROSS, HIS WIFE, BY WARRANTY DEED RECORDED IN BOOK 280 AT PAGE 249; THENCE CONTINUE S 80 DEGREES 45' W, 51.3 FEET, MORE OR LESS, TO THE WEST LINE OF THE NORTHWEST QUARTER (NW 1/4) OF SAID SECTION 9. THENCE SOUTH ALONG THE WEST LINE OF THE NORTHWEST QUARTER (NW 1/4) OF SAID SECTION 9, 191 4 FEET, MORE OR LESS, TO THE SOUTHWEST CORNER OF THE TRACT CONVEYED TO TALMADGE SULCER BY DEED RECORDED IN BOOK 142 AT PAGE 423 OF THE RECORDS OF ST FRANCIS COUNTY, ARKANSAS; THENCE N 72 DEGREES 15' E TO THE SOUTHWEST CORNER OF THE TRACT CONVEYED BY WARRANTY DEED RECORDED IN BOOK 280 AT PAGE 249; THENCE N 6 DEGREES W 186.3 FEET ALONG THE WEST LINE OF THE TRACT CONVEYED BY WARRANTY DEED IN BOOK 280 AT PAGE 249 AS AFORESAID. TO THE POINT OF BEGINNING.

Street Address: 101 Crews, Palestine, AR 72372

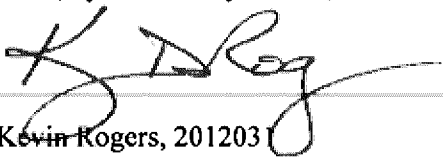
WHEREAS on November 7, 2018 Steven C. Drummond, single man, executed a Mortgage in favor of Triad Manufactured Home Financial Services, Inc. Said Mortgage was recorded on December 7, 2018 in Book 907, Page 132 in the real property records of St. Francis County, Arkansas. Said Mortgage was subsequently assigned to United Bank by virtue of an assignment dated December 17, 2018 and recorded on December 20, 2018 in Book 907, Page 580 in the real property records of St. Francis County, Arkansas. On or before November 1, 2019, United Bank merged with and into People's United Financial, Inc. with People's United Bank continuing as the surviving company in the merger. On or about April 2, 2022, M&T Bank completed its acquisition of People's United Bank and is now known as M&T Bank. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Triad Financial Services, Inc., 13901 Sutton Park Dr. S., Jacksonville, FL 32224 at Telephone No. (800) 522-2013; 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, specifically the installment due

, and each subsequent payment to date are now due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

WITNESS my hand this 29<sup>th</sup> day of April, 2025. Triad Financial Services, Inc., as servicer for M&T Bank, by its attorney-in-fact, Albertelli Law



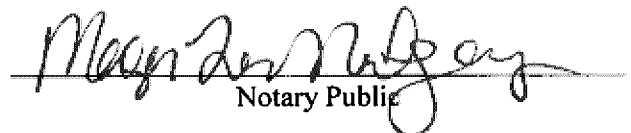
Kevin Rogers, 201203  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 24-031781

#### ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 29<sup>th</sup> day of April, 2025, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
Notary Public

My Commission Expires: 4/14/2033

