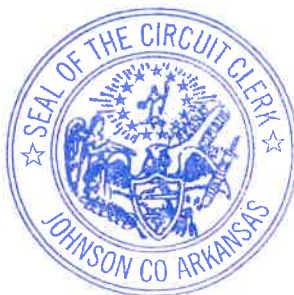


Reserved for recording
purposes ONLY.



L202503541

JOHNSON CO, AR FEE \$25.00

PRESENTED: 09-02-2025 02:58:36 PM

RECORDED: 09-02-2025 02:58:36 PM

MONICA KING

CIRCUIT CLERK

BY: ANNA GILMER

DEPUTY CLERK

BK: 1 2025014

PG: 799-801

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

Little Rock, AR 72205

(850) 422-2520

PLG 25-010477-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: BRANDEN ALFORD

(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 **November 5, 2025, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Johnson County Courthouse, 215 West Main Street, Clarksville, AR 72830** 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 Johnson County, Arkansas more particularly described as follows:

Lot 22 of Taylor Estates, Phase II, being part of the Northeast Quarter of the Northwest Quarter (NE/4 NW/4) pf Section 26, Township 10 North, Range 23 West, filed December 14, 2018, in the survey records of Johnson County, Arkansas in Drawer 35.

Street Address: 226 Private Road 3533, Clarksville, AR 72830

WHEREAS on March 21, 2024, Branden Alford and Whitney Alford, his wife executed a Mortgage in favor of Arvest Bank, which was recorded on **March 26, 2024, in Book 2024005, Page 526**, in the real estate records of Johnson County, Arkansas. The party initiating foreclosure is Arvest Bank and can be contacted at or in care of its servicer initiating foreclosure at: Arvest Bank, 801 John Barrow, Suite 1, Little Rock, AR 72205, at Telephone Number 501-716-3894; 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 22, 2025.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ARVEST BANK

By: Renee Price
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 22 day of August, 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 Arvest Bank, 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.

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

My Commission Expires:

6-18-2031

[PLG 25-010477-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas

CERTIFICATE OF RECORD

STATE OF ARKANSAS
COUNTY OF JOHNSON

I HEREBY CERTIFY THAT THIS INSTRUMENT WAS
FILED AND RECORDED IN THE OFFICIAL RECORDS
IN BOOK 2514 PAGE 199-801

DATE 9-2-25 TIME 2:58pm

JOHNSON COUNTY CIRCUIT CLERK

BY

A. Gilman

