

Reserved for recording
purposes ONLY.

File# 2025-00025977

THIS FORM PREPARED BY:
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-009206-3

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JUANITA M CLARK, JUANITA M SMITH
(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 25, 2025, at or about 11:30 AM**, the subject real property described herein below will be sold **at the Main Entrance to the Washington County Courthouse, 280 North College, Fayetteville, AR 72701** 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 Washington County, Arkansas more particularly described as follows:

PARCEL I: PART OF THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION TEN (10) IN TOWNSHIP SEVENTEEN (17) NORTH, OF RANGE THIRTY-ONE (31) WEST, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT TWENTY (20) RODS EAST OF THE NORTHWEST QUARTER OF SAID TRACT, AND RUNNING, THENCE SOUTH EIGHTY (80) RODS; THENCE EAST EIGHTEEN (18) RODS; THENCE NORTH SIXTY-FOUR (64) RODS; THENCE WEST TWO AND ONE-HALF (2 1/2) RODS; THENCE NORTH SIXTEEN (16) RODS; THENCE WEST FIFTEEN AND ONE-HALF (15

1/2) RODS TO THE PLACE OF BEGINNING, CONTAINING EIGHT AND SEVENTY-FIVE HUNDREDTHS (8.75) ACRES, MORE OR LESS. Being that parcel of land conveyed to Walter Sam Smith and Juanita Smith, husband and wife, as tenants by the entirety from W.W. Ford and Savannah B. Ford, his wife by that deed dated 09/21/1960 and recorded 09/22/1960 in Deed Book 543, at Page 525 of the Washington County, AR Public Registry. Note: Walter Sam Smith departed life 04/21/1976, leaving Juanita Smith as surviving tenant by the entirety.

PARCEL II: PART OF THE NORTHWEST QUARTER (NW 1/4) OF THE SOUTHWEST QUARTER (SW 1/4) OF SECTION TEN (10), TOWNSHIP SEVENTEEN (17) NORTH, RANGE THIRTY-ONE (31) WEST, MORE PARTICULARLY DESCRIBED AS FOLLOWS: STARTING AT A POINT 453.13 FEET WEST AND 30 FEET SOUTH OF THE NORTHEAST CORNER OF SAID 40 ACRE TRACT, THENCE WEST 289.50 FEET TO THE POINT OF BEGINNING, THENCE SOUTH 233.15 FEET, THENCE NORTH 88 DEGREES 15' 32" EAST 41.25 FEET, THENCE NORTH TO A POINT 41.25 FEET EAST OF THE POINT OF BEGINNING, THENCE WEST 41.25 FEET TO THE POINT OF BEGINNING. Being that parcel of land conveyed to Walter Sam Smith and Juanita Smith, husband and wife from W. L. Baskin and Emma Jo Baskin, his wife by that deed dated 10/30/1975 and recorded 11/03/1975 in Deed Book 895, Page 343 of the Washington County, AR Public Registry.

Street Address: 2597 Wildcat Creek Boulevard, Springdale, AR 72762

WHEREAS on March 22, 2004, JUANITA M. CLARK AKA JUANITA M. SMITH, AN UNMARRIED PERSON executed a Mortgage in favor of BANK OF AMERICA, N.A., which was recorded on April 1, 2004, as Instrument Number 2004-00011996, and modified in Instrument Number 2004-00019633 in the real estate records of Washington County, Arkansas. The beneficial interest of said Mortgage has been assigned to MCLP ASSET COMPANY, INC., ITS SUCCESSORS, TRANSFEREES AND ASSIGNS FOREVER, which is the party initiating foreclosure. The party initiating foreclosure is MCLP Asset Company, Inc. and can be contacted at or in care of its servicer initiating foreclosure at: Selene Finance LP 3501 Olympus Boulevard 5th Floor, Suite 500 Dallas, TX 75019 at Telephone Number (877) 768-3759; 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

