L202551590

BENTON CO. AR FEE \$165.00 PRESENTED & E-RECORDED 09/15/2025 10:53:38 AM BRENDA DESHIELDS

Reserved for recording purposes ONLY.

THIS FORM PREPARED BY: Timothy D. Padgett, P.A. 415 North McKinley Ste 1177 Little Rock, AR 72205 (850) 422-2520 PLG 25-011595-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: JUDY SHOOK

(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 21, 2025, at or about 09:00 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 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 Benton County, Arkansas more particularly described as follows:

Tract 1: Lots 3 through 10, Block 3, Johnson's Addition, Cave Springs, Arkansas. LESS AND EXCEPT Lots 8, 9 & 10, Block 3 of Johnson's Addition to the Town of Cave Springs, Arkansas ALSO LESS AND EXCEPT Part of Lot 5, Block 3 of Johnson's Addition to the Town of Cave Springs, Arkansas, described as beginning at the SE Corner of said Lot 5, thence run S 89°33'28" W 118 feet along the South Line of said Lot 5, thence run N 01°28'11" W 16.83 feet; thence run N 89°33'28" E 118 feet, more or less to the East Line of said Lot 5, thence run S 01°28'11" E 16.83 feet to the point of beginning. ALSO LESS AND EXCEPT

Lots 1 and 2, part of Lots 3 and 4, one-half of a closed street on the North side of said Lots 1 and 2, and closed alley between said Lots 1, 2, 3 and 4, all in Block 3, Johnson's Addition to the City of Cave Springs, Benton County, Arkansas, as shown in Plat Record "A" at Page 64, described as Beginning at a set iron pin at the NE Corner of said Lot 1, Block 3, thence South 00°34'37" East 85 feet to a set iron pin; thence North 86°01'55" West 264.61 feet to a set iron pin; thence North 02°51'21" East 63.10 feet to a set iron pin at the NW Corner of said Lot 2; thence North 00°34'37" West 25.00 feet to a set iron pin; thence North 89°11'35" East 259.90 feet to a set iron pin; thence South 00°48'25" East 25.00 feet to the Point of Beginning. Subject to any easements of record or fact. Tract 2: Part of Lots 8, 9 and 10, Block 3 of Johnson's Addition to the Town of Cave Springs, Arkansas, and part of the abandoned alley lying between Lots 7 and 8, of said Block 3, described as beginning at the NW Corner of said Lot 8, Block 3, thence run N 89°33'28" E 2 feet, thence S 01°28'11' E 59 feet, thence S 89°33'28" W 155 feet, more or less, to the West side of said Lot 10, thence N 13°48'55" E 9 feet, more or less, to the NW Corner of said Lot 10, thence N 89°33'28" E along the North Line of said Lot 10, 142 feet to the centerline of said abandoned alley, thence N 01°28'11" W 50 feet; thence N 89°33'28" E 10 feet, to the point of beginning. Tract 3: All that portion of the abandoned alley lying within and adjacent to the above described tracts.

Street Address: 448 South Main Street, Cave Springs, AR 72718

WHEREAS on December 3, 2013, Judy Shook, a single person executed a Mortgage in favor of Arvest Mortgage Company, which was recorded on **December 10, 2013, in Book 2013, Page 259416**, in the real estate records of Benton County, Arkansas. The party initiating foreclosure is Arvest Bank, Successor in Interest by Merger to Arvest Mortgage Company 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.

ODII	gor to reinstate or pay off a mortgage or deed of trust.
WIT	NESS my hand this September, 2025.
TIMOTHY D. PADGETT, P.A. SUBSTITUTE TRUSTEE FOR ARVEST BANK, SUCCESSOR IN INTEREST BY MERGER TO ARVEST MORTGAGE COMPANY	
Ву:	Renee Price Timothy D. Padgett, P.A. 415 North McKinley Ste 1177
	Little Rock, AR 72205

STATE OF ARKANSAS)) ss.
COUNTY OF PULASKI)

(850) 422-2520

On this <u>12</u> day of September, 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, Successor in Interest by Merger to Arvest Mortgage Company, 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.



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202551590**09/15/2025 10:53:38 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder