

**L202551590**

BENTON CO. AR FEE \$165.00

PRESENTED &amp; E-RECORDED

09/15/2025 10:53:38 AM

BRENDA DESHIELDS

Circuit Clerk &amp; Recorder

Reserved for recording  
purposes ONLY.

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**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.





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