

Doc Num 2025010392

\$165.00

11/13/2025 13:59:52

Filed & Recorded in the Official Records of
SHARON BLOUNT BAKER, CIRCUIT CLERK
BY: CINDIE HOOPER

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 25-014122-1

Grantor: TIMOTHY D. PADGETT, P.A.

Grantee: DUSTIN STERLING CARNES, MARY REBECCA MILLER

(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 **January 20, 2026, at or about 01:30 PM**, the subject real property described herein below will be sold **at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956** 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 Crawford County, Arkansas more particularly described as follows:

Part of the Northeast Quarter of the Southwest Quarter of Section 25, Township 11 North, Range 32 West, Crawford County, Arkansas, being more particularly described as follows: Commencing at the Northeast corner of the Northeast Quarter of the Southwest Quarter; thence along the East line of said forty, South 01 degree 58 minutes 47 seconds West, 282.50 feet to the point of beginning; thence continue along said East line South 01 degree 58 minutes 47 seconds West, 171.41 feet; thence leaving said East line West 1248.30 feet to the centerline of a county road; thence along said centerline North 10 degrees 41

minutes 12 seconds West, 166.51 feet; thence continue along said centerline North 04 degrees 06 minutes 00 seconds West, 7.70 feet; thence leaving said centerline East, 1285.65 feet to the point of beginning, according to survey by Satterfield Land Surveyors, dated June 16, 1993, Job No. 15,027. Except public roads, rights-of-way and any easements of record.

Street Address: 11404 Lucian Wood Road, Cedarville, AR 72932

WHEREAS on November 15, 2016, Mary Rebecca Miller, a single person, and Dustin Sterling Carnes, a single person executed a Mortgage in favor of Arvest Bank, which was recorded on **November 17, 2016, as Instrument Number 2016010798**, in the real estate records of Crawford 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 November 7th, 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)

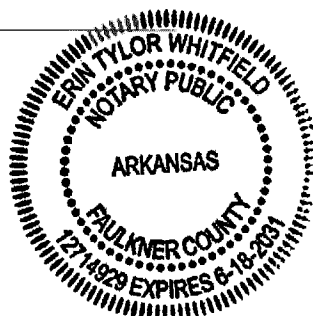
On this 7 day of November, 2025, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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.

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

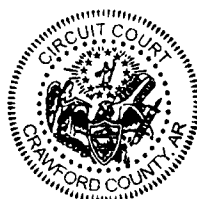
My Commission Expires:

 6-18-2031

[PLG 25-014122-1]



Erin Tylor Whitfield
 Notary Public, State of Arkansas



CERTIFICATE OF RECORD
 STATE OF ARKANSAS, COUNTY OF CRAWFORD
 I hereby certify that this instrument was
 Filed and Recorded in the Official Records
 Doc Num 2025010392
 11/13/2025 01:59:52 PM
 SHARON BLOUNT BAKER
 CRAWFORD COUNTY CIRCUIT CLERK
 BY: CINDIE HOOPER