

Reserved for recording
purposes ONLY.

L202605836
BENTON CO. AR FEE \$170.00
PRESENTED & E-RECORDED
02/02/2026 10:58:41 AM
BRENDA DESHIELDS
Circuit Clerk & Recorder

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 23-012221-3

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: LARRY KNOX, LARRY NEIL KNOX, LISA KNOX
(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 **April 14, 2026, 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:

**THE FOLLOWING DESCRIBED REAL PROPERTY
SITUATE IN THE CITY OF GARFIELD, COUNTY OF
BENTON, AND STATE OF ARKANSAS, TO WIT: A PART
OF THE SOUTHEAST QUARTER (SE 1/4) OF THE
SOUTHWEST QUARTER (SW 1/4) OF SECTION ELEVEN
(11), TOWNSHIP TWENTY (20) NORTH, RANGE TWENTY-
EIGHT (28) WEST, BEING MORE PARTICULARLY
DESCRIBED AS FOLLOWS: COMMENCING AT THE
SOUTHEAST CORNER OF SAID 40 ACRE TRACT, SAID
POINT BEING AN EXISTING METAL T-POST; THENCE**

N00 DEGREES 31 MINUTES 05 SECONDS E ALONG THE EAST LINE OF SAID 40 ACRE TRACT 492.23 FEET TO A SET 1/2" IRON REBAR FOR THE TRUE POINT OF BEGINNING; THENCE S89 DEGREES 59 MINUTES 43 SECONDS W 392.24 FEET TO A SET 1/2" IRON REBAR; THENCE N 00 DEGREES 31 MINUTES 05 SECONDS E 711.84 FEET TO A POINT IN THE CENTER OF ARKANSAS HIGHWAY 127 AND FROM WHICH A 1/2" IRON REBAR REFERENCE IRON SET ON THE SOUTHERLY RIGHT-OF-WAY LINE OF SAID HIGHWAY BEARS S 00 DEGREES 31 MINUTES 05 SECONDS W 49.00 FEET; THENCE ALONG THE CENTER OF SAID HIGHWAY, THE FOLLOWING BEARINGS AND DISTANCES: S55 DEGREES 32 MINUTES 36 SECONDS E 12.87 FEET; S53 DEGREES 05 MINUTES 54 SECONDS E 42.63 FEET; S51 DEGREES 14 MINUTES 19 SECONDS E 49.06 FEET; S49 DEGREES 27 MINUTES 49 SECONDS E 96.46 FEET; S49 DEGREES 07 MINUTES 06 SECONDS E 103.46 FEET; S50 DEGREES 50 MINUTES 47 SECONDS E 45.14 FEET; S53 DEGREES 15 MINUTES 20 SECONDS E 43.18 FEET; S56 DEGREES 32 MINUTES 09 SECONDS E 36.15 FEET; S60 DEGREES 16 MINUTES 49 SECONDS E 43.88 FEET; S63 DEGREES 55 MINUTES 20 SECONDS E 19.13 FEET TO A POINT FROM WHICH AN EXISTING IRON REBAR BEARS S00 DEGREES 31 MINUTES 05 SECONDS W 55.24 FEET; THENCE LEAVING THE CENTER OF SAID HIGHWAY S00 DEGREES 31 MINUTES 05 SECONDS W 413.36 FEET TO THE POINT OF BEGINNING, CONTAINING 5.00 ACRES, MORE OR LESS, BENTON COUNTY, ARKANSAS. THE ABOVE DESCRIBED 5.00 ACRE TRACT BEING SUBJECT TO THE RIGHT-OF-WAY OF ARKANSAS HIGHWAY 127 ALONG THE NORTHERLY BOUNDARY.

Street Address: 20441 North Highway 127, Garfield, AR 72732

WHEREAS on March 12, 2007, LARRY NEIL KNOX AND LISA M. KNOX executed a Mortgage in favor of BANK OF AMERICA, N. A., which was recorded on **April 6, 2007, in Book 2007, Page 79933**, in the real estate records of Benton County, Arkansas. The party initiating foreclosure is Wells Fargo Bank, N.A., as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2007-5 and can be contacted at or in care of its servicer initiating foreclosure at: 75 Beattie Place, Suite 300, Greenville, SC 29601; 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 North McKinley, Ste 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 January 30, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR WELLS FARGO BANK, N.A., AS TRUSTEE FOR BANC OF AMERICA FUNDING CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-5

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 30 day of January, 2026, 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 Wells Fargo Bank, N.A., as Trustee for Banc of America Funding Corporation Mortgage Pass-Through Certificates, Series 2007-5, 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.

30 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of January, 2026.

Erin Tylor Whitfield
Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 23-012221-3]





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 L202605836
02/02/2026 10:58:41 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder