

This Instrument Prepared by:
JW Law Firm
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I hereby certify that this instrument was filed for record

Recording Date: 09/01/2026 10:55:12 AM

Series: MTG Book: W-25 Page: 53

Debbie Wise

Debbie Wise, Circuit Clerk & Recorder, Randolph County, Arkansas

By: *Carlene Cox* D.C.



3 Page(s)
NODE 202602307

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

On March 9, 2010, Ronnie Ratliff executed a security instrument conveying certain property therein described to Urban Financial Group as Mortgagee, its successors and assigns, which was recorded on April 5, 2010, as Book U-14 Page 513 in the real estate records of Randolph County, Arkansas.

A default has occurred due to the failure to make timely payments as required under the terms of the Note and indebtedness. Because of the failure to fully cure the default, the indebtedness was accelerated and is now wholly due. The mortgagee or beneficiary has requested the property to be sold to satisfy said indebtedness, together with all fee and costs associated with these proceedings continuing to accrue, pursuant to the terms and conditions of the promissory note and security instrument. The mortgagee or beneficiary has complied with the conditions to exercise the power of sale as set for in ACA §18-50-102. The party initiating this action is AVROM DOV LLC.

On Tuesday, November 3, 2026, at or about, 1:30 pm. at the Randolph County Courthouse, 107 W. Broadway St., Pocahontas, AR 72455, the real property described below will be sold to the highest bidder for the terms described:

SEE EXHIBIT "A", ATTACHED.

Parcel ID: **001-3530-001**

More commonly known as: **6257 Highway 115, Pocahontas, Arkansas 72455**

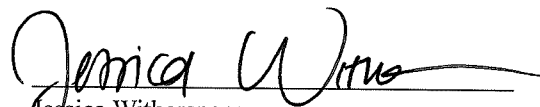
The Purchase of said property shall pay the price bid with certified funds paid at the conclusion of the sale and shall assume all transfer taxes and recording fees. If the sale is rescinded for any reason; the purchaser shall be entitled to any funds paid and shall have no further recourse.

The property is sold "as is" and is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easement, or setback lines that may be applicable; any statutory rights of redemption of any governmental agency, state or federal; any prior lines or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above. In the event of inclement weather, the right is reserved to postpone the sale to a date to be specified via mailed notices.

EXHIBIT A: LEGAL DESCRIPTION

SITUATE IN THE COUNTY OF RANDOLPH, STATE OF ARKANSAS: PART OF THE NW 1/4 OF THE SW 1/4 OF SECTION 35, TOWNSHIP 20 NORTH, RANGE 1 EAST, DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHWEST CORNER OF SAID NW 1/4 SW 1/4; THENCE SOUTH 0° 12' 46" EAST ALONG THE WEST LINE OF SAID NW 1/4 SW 1/4 322.25 FEET; THENCE NORTH 88° 46' 14" EAST 95.07 FEET TO THE POINT OF BEGINNING; THENCE 447.42 FEET ALONG A 46° 38' 47" CURVE TO THE RIGHT IN THE SOUTHEASTERLY RIGHT OF WAY LINE OF ARKANSAS HIGHWAY 115, 40 FEET FROM AND PARALLEL WITH THE CENTERLINE THEREOF, SAID CURVE HAVING A RADIUS OF 549.56 FEET AND A CHORD DIRECTION AND DISTANCE OF NORTH 51° 21' 39" EAST, 435.16 FEET; THENCE CONTINUE ALONG SAID SOUTHEASTERLY RIGHT OF WAY LINE OF ARKANSAS HIGHWAY 115 NORTH 69° 06' 55" EAST 121.22 FEET; THENCE SOUTH 13° 40' 20" EAST 312.48 FEET; THENCE SOUTH 88° 46' 14" WEST 527.14 FEET TO THE POINT OF BEGINNING; CONTAINING 2.333 ACRES. ACCORDING TO A SURVEY PREPARED BY BERNARD J. DECLERK SURVEYING AND MAPPING, FILED FEBRUARY 14, 1995 IN SURVEY RECORD BOOK "D" AT PAGE 368 OF THE RECORDS OF RANDOLPH COUNTY, ARKANSAS.


Jessica Witherspoon

ACKNOWLEDGMENT

STATE OF ARKANSAS

COUNTY OF PULASKI

Before me, the undersigned notary public of the state and county aforesaid, personally appeared Jessica Witherspoon with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, acknowledged such person to be an Attorney (or other such officer authorized to execute the instrument) of JW Law and that such officer executed the foregoing instrument for the purposes therein contained by personally signing hereto.

Witness my hand and seal at office in Sherwood, Arkansas this 31st day of August, 2026.



Notary Public

My Commission Expires

06/06/2034

