

Reserved for recording
purposes ONLY.



TYPE: LAND RECORDS FEE: \$165.00 1 OF 3
REC: 10/05/2026 12:29:24 PM | J. CREASON
KIND: NOTICE OF DEFAULT
WASHINGTON COUNTY, AR
KYLE SYLVESTER, CIRCUIT CLERK
FILE NO: **2026-29564**

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 24-003020-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: WILLIAM R. HARDING
(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 **December 10, 2026, at or about 03:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Washington County Courthouse, 280 North College, Fayetteville, AR 72701** 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 Washington County, Arkansas more particularly described as follows:

Part of the Northwest Quarter (MW1/4) of the Northeast Quarter (NE1/4) of Section 26, Township 16 North, Range 31 West, being more particularly described as follows, to wit: Commencing at the Northeast Corner of said 40 acre Tract, thence running North 87 degrees 56 minutes 39 seconds West a distance of 405.10 feet; Thence South 02 degrees 03 minutes 21 seconds West a distance of 167.00 feet to the point of beginning; said point being a set 5/8 inch rebar with a cap inscribed "M. James PLS 1845", thence South 87 degrees 46 minutes 45 seconds East a distance of 95.99 feet to a set 5/8

inch rebar with a cap inscribed "M. James PLS 1845"; Thence South 01 degrees 52 minutes 44 seconds West a distance of 83.02 feet to a found 1 inch iron pipe; Thence South 88 degrees 38 minutes 48 seconds East a distance of 47.26 feet to a found 1 inch iron pipe; Thence South 02 degrees 03 minutes 21 seconds West a distance of 130.80 feet to a found 1 inch iron pipe; Thence North 87 degrees 44 minutes 07 seconds West a distance of 143.50 feet to a set 5/8 inch rebar with a cap inscribed "M. James PLS 1845"; Thence North 02 degrees 03 minutes 20 seconds East a distance of 213.00 feet to the point of beginning. Containing 0.61 acres more or less and being subject to any and all easements, encumbrances, rights-of-way, and protective covenants of record, if any.

Street Address: 72 Neal Street, Farmington, AR 72730

WHEREAS on February 14, 2018, William R Harding, a single person executed a Mortgage in favor of Arvest Bank, which was recorded on **February 16, 2018, as Instrument Number 2018-00004596, and modified in Instrument Number 2021-00018354** in the real estate records of Washington 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 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 October 2, 2026.

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)

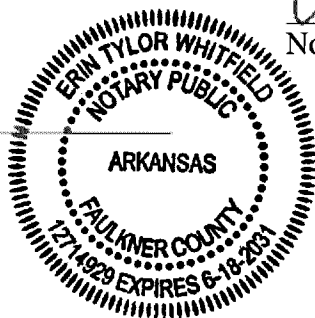
On this 2 day of October, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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 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.

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

My Commission Expires:

6-18-2031

[PLG 24-003020-2]



Erin Tylor Whitfield
Notary Public, State of Arkansas

WASHINGTON COUNTY, AR
I CERTIFY THIS INSTRUMENT WAS FILED ON
10/05/2026 12:29:24 PM
AND RECORDED IN REAL ESTATE
FILE NUMBER 2026-29564
KYLE SYLVESTER, CIRCUIT CLERK

Kyle Sylvester