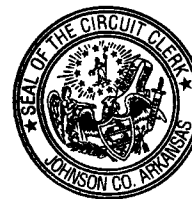


Reserved for recording
purposes ONLY.



L202604364
JOHNSON CO. AR FEE \$25.00
PRESENTED & RECORDED
09/29/2026 08:10:55
MONICA KING
CIRCUIT CLERK
BY: ANNA GILMER
DEPUTY CLERK
BK: 1 2026017
PG: 847 - 849

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-018721-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JUSTIN AUSTIN,
(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 9, 2026, at or about 09:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Johnson County Courthouse, 215 West Main Street, Clarksville, AR 72830** 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 Johnson County, Arkansas more particularly described as follows:

**A PART OF LOT 26, ROGERS SOUTH SUBDIVISION, TO
THE CITY OF
CLARKSVILLE, JOHNSON COUNTY, ARKANSAS, MORE
PARTICULARLY DESCRIBED AS
FOLLOWS: BEGINNING AT THE SE CORNER OF SAID
LOT 26; THENCE NORTH 87 DEGREES 21
MINUTES 23 SECONDS WEST 50.78 FEET; THENCE
NORTH 02 DEGREES 17 MINUTES 09
SECONDS EAST 207.79 FEET; THENCE SOUTH 87
DEGREES 20 MINUTES 30 SECONDS EAST**

**50.78 FEET; THENCE SOUTH 02 DEGREES 17 MINUTES
06 SECONDS WEST 207.77 FEET TO THE
POINT OF BEGINNING. CONTAINING 0.24 ACRES,
MORE OR LESS**

**Street Address: 410 West Mckennon Street, Clarksville, AR
72830**

WHEREAS on August 31, 2022, JUSTIN AUSTIN AKA JUSTIN TODD AUSTIN, A SINGLE MAN executed a Mortgage in favor of ARVEST BANK, which was recorded on **September 2, 2022 as Instrument Number L202204271**, in the real estate records of Johnson 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

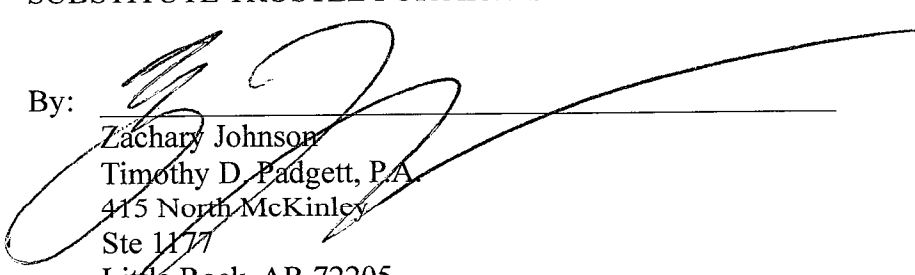
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged 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 September 28, 2026.

TIMOTHY D. PADGETT, P.A.
SUBSTITUTE TRUSTEE FOR ARVEST BANK

By: _____


Zachary Johnson
Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520

STATE OF Tennessee)
Shelby) ss.
COUNTY OF PULASKI)

On this 28th day of September, 2026, before me, Autumn Adkins, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Zachary Johnson 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.

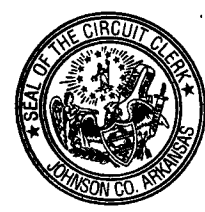
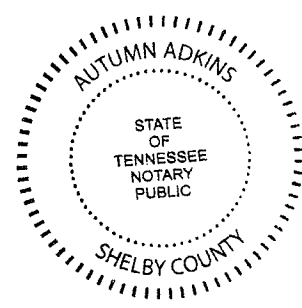
28th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of September, 2026.

My Commission Expires:

6/6/29

Aut Adkins
Notary Public, State of Arkansas
Tennessee

[PLG 26-018721-1]



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF JOHNSON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202604364
09/29/2026 08:10:55 AM
MONICA KING
JOHNSON COUNTY CIRCUIT CLERK
By: A. GILMER