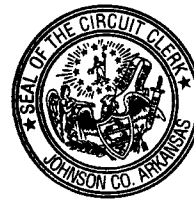


Reserved for recording
purposes ONLY.



L202604363
JOHNSON CO. AR FEE \$30.00
PRESENTED & RECORDED
09/29/2026 08:10:03
MONICA KING
CIRCUIT CLERK
BY: ANNA GILMER
DEPUTY CLERK
BK: 1 2026017
PG: 843 - 846

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-018860-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: TRENTON NICHOLS,
(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:

Lot 6A, Block 10, College Addition to the City of Clarksville
the same being described
as follows: Part of Lot 6, Block 10, of College Addition to the
City of Clarksville, in Johnson County,
Arkansas, being more particularly described as follows and as
shown on survey plat (surveyed by
Cornerstone Land Surveying on 10-28-2014, for Travis Horn,
Job#14-367 and indicated as Lot 6A)
Commencing at a set iron pin for the NE Corner of said Lot 6,
thence along the North Line thereof North

89 degrees 03 minutes 51 seconds West 128.60 feet to a set iron pin for the true point of beginning, thence South 01 degrees 33 minutes 30 seconds West 99.53 feet to a set iron pin on the South Line of said Lot 6, thence North 88 degrees 57 minutes 52 seconds West 128.66 feet to a set iron pin for the SW corner of said Lot 6, thence North 01 degrees 25 minutes 45 seconds East 99.30 feet to a set iron pin for the NW corner of said Lot 6, thence South 89 degrees 03 minutes 51 seconds East 128.88 feet to the point of beginning, containing 0.29 acre more or less.

Street Address: 720 North Johnson Street, Clarksville, AR 72830

WHEREAS on July 31, 2024, TRENTON NICHOLS AND ALAYNA NICHOLS, HUSBAND AND WIFE executed a Mortgage in favor of ARVEST BANK, which was recorded on **August 7, 2024 as Instrument Number L202403006**, 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

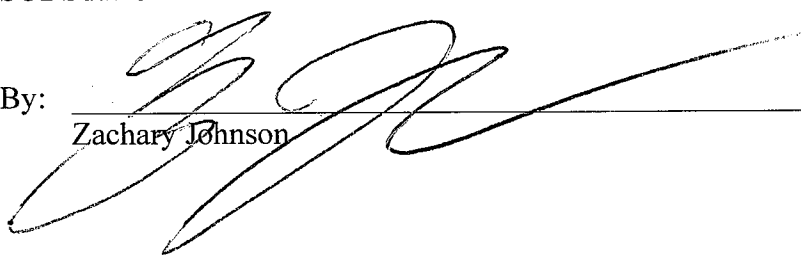
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged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

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

On this 28 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.

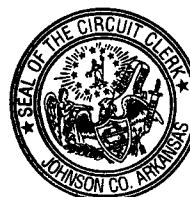
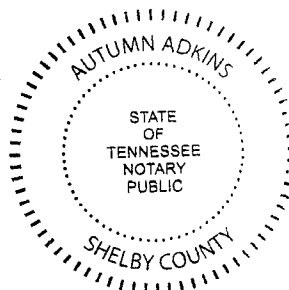
28 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of September, 2026.

My Commission Expires:

6/6/29

Autumn Adkins
Notary Public, State of ~~Arkansas~~
Tennessee

[PLG 26-018860-1]



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 L202604363
09/29/2026 08:10:03 AM
MONICA KING
JOHNSON COUNTY CIRCUIT CLERK
By: A. GILMER