

Reserved for recording
purposes ONLY.

Book 4766 Page 0892

Kristie Womble-Hughes - Circuit Clerk
Garland, AR
eFiled for Record
06/20/2025 11:32AM

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 22-005364-2

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ANDREA ROBERTS
(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 **September 3, 2025, at or about 12:00 PM**, the subject real property described herein below will be sold **at the main entrance to the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901** 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 Garland County, Arkansas more particularly described as follows:

Part of Lot 4, Block 101, Hot Springs Reservation of Hot Springs, Arkansas, described as follows: Commence at the SW corner of said Lot 4 on Northerly side of Prospect Avenue; thence along a curve run 26.99, which is subtended by a chord (North 85 deg. 24'43" East, 26.98 feet), to the Point of Beginning; thence North 02 deg. 49'01" West, 125.00 feet; thence North 89 deg. 54'23" East, 62.88 feet; thence South 04 deg. 18'56" West, 125.00 feet to a point on said Northerly side of Prospect Avenue; thence along Northerly side of Prospect Avenue and a curve 47.35 feet, subtended by a chord (South 89 deg. 37'46" West, 47.33 feet, to the Point of Beginning.

Street Address: 554 Prospect Avenue, Hot Springs, AR 71901

WHEREAS on July 19, 2018, Andrea Roberts, a single person executed a Mortgage in favor of Arvest Bank, which was recorded on **July 20, 2018, in Book 3966, Page 834, and modified in Book 4516, Page 241** in the real estate records of Garland 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 N. McKinley St., Suite 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 June 20, 2025.

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)

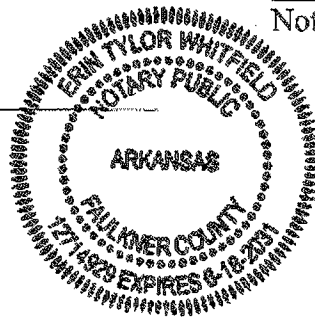
On this 20 day of June, 2025, before me, Eric Tylor Whitfield a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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.

20 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of June, 2025.

My Commission Expires:

6-18-2031

[PLG 22-005364-2]



Eric Tylor Whitfield
 Notary Public, State of Arkansas

Trans: 394123

Total Fees: \$180.00

Garland County, AR

I certify this instrument was Electronically filed
on 06/20/2025 11:32AM

in DEED Book 4766 Pages 0892 - 0895

Kristie Womble-Hughes - Circuit Clerk