

**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 October 28, 2026, at or about 11:00 AM, 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 all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH. THE DAY OF SALE 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:

Lot 106, The Apple Orchard Subdivision, Springdale, Washington County, Arkansas as shown on Final Revised Plat Record 15-138.

Street Address: 2691 Fruit Tree Avenue, Springdale, AR 72764

WHEREAS on December 16, 2020, Raetiera Ruataake, a single man executed a Mortgage in favor of Arvest Bank, which was recorded on December 23, 2020 as Instrument Number 2020-00047318, 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 11, 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 August 6, 2026.

TIMOTHY D. PADGETT, P.A.

SUBSTITUTE TRUSTEE FOR ARVEST BANK

Zachary Johnson

Timothy D. Padgett, P.A.

415 North McKinley

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