

IN THE CIRCUIT COURT OF  
JOHNSON COUNTY, ARKANSAS,  
CIVIL DIVISION  
ARVEST BANK, PLAINTIFF  
vs.

Case No.: 36CV-26-139  
THE ESTATE OF JAMES D.  
PHILLIPS, Deceased; THE UN-  
KNOWN SPOUSE OF JAMES D.  
PHILLIPS, if any; KENNETH BRIAN  
ROSS; CASSANDRA ANN  
BROOKS; The Unknown Spouse of  
Kenneth Brian Ross, if any; The  
Unknown Spouse of Cassandra  
Ann Brooks, if any; and The Ten-  
ants of 213 N. Skaggs Rd.,  
Clarksville, AR 72830, DEFEN-  
DANTS

NOTICE OF  
COMMISSIONER'S SALE

NOTICE IS HEREBY GIVEN that  
pursuant to the authority and di-  
rections contained in the Judg-  
ment and Decree of Foreclosure  
entered on the 8th day of Septem-  
ber, 2026, in Case No. 36CV-26-  
139 between ARVEST BANK,  
Plaintiff, and THE ESTATE OF  
JAMES D. PHILLIPS, Deceased,  
THE UNKNOWN SPOUSE OF  
JAMES D. PHILLIPS, if any, KEN-  
NETH BRIAN ROSS, CASSANDRA  
ANN BROOKS, The Unknown  
Spouse of Kenneth Brian Ross, if  
any, The Unknown Spouse of Cas-  
sandra Ann Brooks, if any, and The  
Tenants of 213 N. Skaggs Rd.,  
Clarksville, AR 72830, Defendants,  
the undersigned, as Commis-  
sioner of such Court, will offer for  
public sale to the highest bidder  
in the front entrance of the John-  
son County Courthouse, 215 West  
Main St., Clarksville, Johnson  
County, Arkansas 72830, within  
the hours prescribed by law for ju-  
dicial sales, on the 29th day of Oc-  
tober, 2026 at 11:00 a.m., the  
following described real property  
situated in Johnson County,  
Arkansas:

A part of the North Half of the  
Northwest Quarter of the South-  
west Quarter (N2 NW/4 SW/4) of  
Section 2, Township 9 North,  
Range 24 West, Johnson County,  
Arkansas, more particularly de-  
scribed as follows: Beginning at  
the Southeast corner of said N/2  
NW/4 SW/4, thence West 210 feet,  
thence North 210 feet, thence  
East 210 feet, thence South 210  
feet to the point of beginning, con-  
taining 1 acre, more or less.

Said property has a physical  
address of 213 N. Skaggs Rd.,  
Clarksville, AR 72830.

TERMS OF SALE: The purchaser  
will pay the full purchase price on  
the day of the sale or pay ten per-  
cent (10%) of the purchase price,  
non-refundable, with the balance  
due to the Commissioner, together  
with ten percent (10%) interest  
per annum from the date of the  
sale until fully paid, within three  
(3) months from the date of the  
sale. Prior to the commencement  
of bidding, any individual who  
shall desire to bid shall inform the  
Commissioner that they will pay  
the full purchase price in cash or  
he shall present a letter of credit  
or a bond as required by law to  
the Commissioner and shall re-  
ceive pre-approval by the Com-  
missioner to secure the payment  
of the remainder of the purchase  
price within three (3) months from  
the date of the sale. A lien shall  
be retained on the property sold to  
secure the payment of the pur-  
chase price until the balance is  
paid in full. The property shall be  
sold "as is", "where is", without  
warranty of any kind. The pur-  
chaser shall be responsible for the  
costs of the sale, as well as for  
any unpaid real estate taxes.

This sale is made subject to  
any and all stipulations made in  
the Decretal Order filed of record  
on September 8, 2026. The Com-  
missioner does not warrant title,  
boundary lines, taxes and or im-  
provements, if any, on this prop-  
erty in Johnson County, Arkansas.

Given under my hand this 28th  
day of September, 2026.

/s/ Monica King

Monica King,  
Johnson County

Commissioner in Circuit Court  
625794f