

IN THE CIRCUIT COURT OF CRAWFORD COUNTY, ARKANSAS
CIVIL DIVISION

CS BANK

PLAINTIFF

v.

CASE NO.: 17CV-26-460

CARA S. SPENCER a/k/a
CARA SPENCER; and
SCOTT WILHITE

DEFENDANTS

NOTICE OF COMMISSIONER'S SALE

NOTICE IS GIVEN, that in pursuance of the authority contained in the Default Judgment and Foreclosure Decree of the Crawford County Circuit Court, entered on September 8, 2026, (the “Decree”), the undersigned, as Commissioner, will offer for sale at public venue to the highest bidder, at the Crawford County Circuit Clerk Complex, located at 317 Main Street, Van Buren, Arkansas 72956, within the hours prescribed by law for judicial sales at 10:30 AM on Wednesday, November 4, 2026 the following described real estate, situated in Crawford County, Arkansas to-wit and improvements thereon:

Part of the South Half of the Southwest Quarter of Section 21, Township 12 North, Range 30 West, Crawford County Arkansas being more particularly described as follows: Beginning at an existing ½ inch rebar marking the Northwest Corner of the Southeast Quarter of the Southwest Quarter. Thence along the North line of said Forty, South 86 Degrees 56 Minutes 52 seconds East 126.94 feet to a set nail on the centerline of an existing road. Thence leaving said North line and along said centerline the following bearings and distances: South 24 degrees 05 minutes 13 seconds East, 60.80 feet to a set nail. South 17 degrees 30 minutes 27 seconds East, 72.19 feet to a set nail. South 27 degrees 42 minutes 39 seconds East, 39.09 feet to a set nail. South 23 degrees 16 minutes 47 seconds East, 173.43 feet to a set nail. South 19 degrees 08 minutes 56 seconds East, 72.23 feet to a set nail. South 00 degrees 14 minutes 28 seconds West, 25.29 feet to a set nail. South 18 degrees 22 minutes 51 seconds West, 37.36 feet to a set nail. South 28 degrees 34 minutes 16 seconds West, 56.15 feet to a set nail. Around a curve to the right having a radius of 147.10 feet and subtended by a chord bearing and distance of South 62 degrees 49 minutes 58

seconds West, 165.63 feet to a set nail. North 82 degrees 54 minutes 19 seconds West, 118.41 feet to a set nail. North 77 degrees 23 minutes 20 seconds West, 95.70 feet to a set nail. North 64 degrees 12 minutes 55 seconds West, 38.74 feet to a set nail. North 50 degrees 12 minutes 54 seconds West, 38.06 feet to a set nail. North 39 degrees 45 minutes 49 seconds West, 82.77 feet to a set nail. Thence leaving said centerline, North 36 degrees 14 minutes 26 seconds West, 113.07 feet to a set rebar. Thence North 40 degrees 32 minutes 51 seconds East, 457.18 feet to the Point of Beginning, according to survey by Satterfield Land Surveyors, P.A. dated March 23, 2004, Job No. 30,844.

Also and also subject to a 50 foot Road and Utility Easement being 25.00 feet each side of a Center line described as follows: Commencing at the Northwest Corner of the Southeast Quarter of the Southwest Quarter, thence along the North line of said Forty, South 86 degrees 56 minutes 52 seconds East, 126.94 feet to the Point of Beginning. South 24 degrees 05 minutes 13 seconds East, 60.80 feet to a set nail, South 17 degrees 30 minutes 27 seconds East, 72.19 feet to a set nail. South 27 degrees 42 minutes 39 seconds East, 39.09 feet to a set nail. South 23 degrees 16 minutes 47 seconds East, 173.43 feet to a set nail. South 19 degrees 08 minutes 56 seconds East, 72.23 feet to a set nail. South 00 degrees 14 minutes 28 seconds West, 25.29 feet to a set nail. South 18 degrees 22 minutes 51 seconds West, 37.36 feet to a set nail. South 28 degrees 34 minutes 16 seconds West, 56.15 feet to a set nail. Around a curve to the right having a radius of 147.10 feet and subtended by a chord bearing and distance of South 62 degrees 54 minutes 19 seconds West, 118.41 feet to a set nail. North 77 degrees 23 minutes 20 seconds West, 95.70 feet to a set nail. North 64 degrees 12 minutes 55 seconds West, 38.74 feet to a set nail. North 50 degrees 12 minutes 54 seconds West, 38.06 feet to a set nail. North 39 degrees 45 minutes 49 seconds West, 82.77 feet to a set nail. North 51 degrees 46 minutes 29 seconds West, 53.91 feet. North 78 degrees 11 minutes 38 seconds West, 36.88 feet. South 59 degrees 35 minutes 40 seconds West, 26.16 feet. South 34 degrees 03 minutes 07 seconds West, 40.28 feet. South 30 degrees 53 minutes 53 seconds West, 41.00 feet. South 48 degrees 40 minutes 50 seconds West, 21.02 feet. South 62 degrees 05 minutes 02 seconds West, 30.22 feet. South 59 degrees 37 minutes 14 seconds West, 46.93 feet. Around a curve to the left having a radius of 88.90 feet and subtended by a chord bearing and distance of South 27 degrees 29 minutes 36 seconds West, 94.55 feet. South 04 degrees 38 minutes 03 seconds East, 39.59 feet to the centerline of West Fort Avenue and the Point of Termination.

(Commonly known as: 2706 West Front Avenue, Chester, AR 72934).

TERMS OF SALE: The property will be sold on a credit of three (3) months and otherwise subject to the terms of the sale set forth in the Decree. On the date of sale, the purchaser(s) shall be required to pay the full purchase price or ten percent (10%) of the purchase price, which is non-refundable, and to execute a bond, with an approved surety, to assure the payment of the purchase price, plus interest at the rate of ten percent (10%) per annum from date of sale until paid; however, said rate shall be no more than the Federal Reserve Discount Rate (or other applicable rate) plus five percent (5%). A lien shall be retained on the respective parcel as additional security for the payment of the purchase price. Any successful bidder will be responsible, if required by law, for all revenue transfer stamps for the Commissioner's Deed.

This sale is made subject to any and all stipulations made in the decretal Order filed of record on September 8, 2026. The Commissioner does not warrant title, boundary lines, taxes and or improvements, if any, on this property in Crawford County, Arkansas.

Given under my hand this 21st day of September, 2026.

**CIRCUIT CLERK OF CRAWFORD COUNTY,
COMMISSIONER**

By:

Sharon Blount Baker

Printed Name:

Sharon Blount Baker

Prepared by:

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