

Reserved for recording purposes ONLY.

2026R000494  
STATE OF ARKANSAS  
COUNTY OF ST. FRANCIS  
FILED FOR RECORD ON:  
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ALAN T. SMITH, CIRCUIT CLERK  
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\*ELECTRONICALLY RECORDED\*

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**THIS FORM PREPARED BY:**

**Timothy D. Padgett, P.A.**  
**415 North McKinley**  
**Ste 1177**  
**Little Rock, AR 72205**  
**(850) 422-2520**  
**PLG 25-018474-1**

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: SHERRIUNTA PORTER**  
(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 **April 16, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance of the St. Francis County Courthouse, 313 South Izard, Forrest City, AR 72335** 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 St. Francis County, Arkansas more particularly described as follows:

**Lot 185 of Forrest Hills Addition No. 5 as recorded in City Plat Book 3 at Page 3 of the Records of St. Francis County, Arkansas.**

**Street Address: 2204 Sycamore Drive, Forrest City, AR 72335**

WHEREAS on December 28, 2023, Sherriunta Porter, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Sente Mortgage, Inc., its successors and assigns, which was recorded on **December 29, 2023 as Instrument Number 2023R004311**, in the real estate records of St. Francis County, Arkansas. The beneficial interest of said Mortgage has been assigned to Planet Home Lending, LLC, which is the party initiating foreclosure. The party initiating foreclosure is Planet Home Lending, LLC and can be contacted at or in care of its servicer initiating foreclosure at: Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, at Telephone Number (203) 303-5283; 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 February 6, 2026.

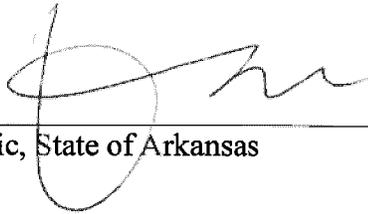
TIMOTHY D. PADGETT, P.A.  
SUBSTITUTE TRUSTEE FOR PLANET HOME LENDING, LLC

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 )

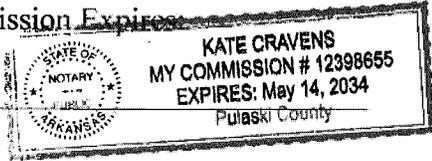
On this 6th day of February, 2026, before me, Kate Cravens, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to execute 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 Planet Home Lending, LLC, 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.

6th IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of February, 2026.



\_\_\_\_\_  
Notary Public, State of Arkansas

My Commission Expires \_\_\_\_\_



[PLG 25-018474-1]