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STATE OF ARKANSAS
COUNTY OF ST. FRANCIS
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ALAN T. SMITH, CIRCUIT CLERK
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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 26-003049-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: ALEX JONE ADAMS
(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 **June 25, 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 Financial Crimes Enforcement Network ("FinCEN"), a bureau of the U.S. Department of Treasury, now requires the collection, certification and reporting of certain information relating to non-financed transfers of real property to legal entities and/or trusts, which such information the successful bidder(s) shall be expected to provide to the auctioneer at the time of the subject sale. Interested bidders with questions regarding the necessary information to be provided are hereby directed, generally, to FinCEN's website and, more specifically to the FinCEN Real Estate Report located in the forms bank thereof.* 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:

Tract Twenty-eight (28), a parcel of property located in the South, Half (S1/2) of Section Five (5), Township Five (5) North, Range Three (3) East, St Francis County, Arkansas, and further described as follows: Commencing at the Southeast

corner of said Section Five (5); thence South 88° 46`57" West 3125.27 feet along the South line of said Section 5 to the point of beginning; thence from the point of beginning, continue South 88°46`57" West 211.21 feet, thence North 670.88 feet, thence East 211.16 feet; thence South 666.39 feet to the point of beginning, containing a total of 3.24 acres, more or less. Subject to a 25 foot easement across the entire South side of the above described property.

Street Address: 253 Meeks Road, Colt, AR 72326

WHEREAS on March 12, 2021, Alex Jone Adams, a married person, and Amanda Rae Adams executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **March 12, 2021, as Instrument Number 2021R000745**, 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.

