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CERTIFICATE OF RECORD  
2026-001102  
FILED: 04/21/2026 11:58 AM  
OUACHITA COUNTY, ARKANSAS  
GLADYS F NETTLES, CIRCUIT CLERK  
3 165.00

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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 26-004986-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: MICHAEL BRANDON VINT**  
(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 29, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold at the **Main Entrance of the Ouachita County Courthouse, 145 Jefferson Street SW, Camden, AR 71701** 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 Ouachita County, Arkansas more particularly described as follows:

**A part of Lot 2 of the Rostock Development, a platted division of part of the SE 1/4 of the SW 1/4 and SW 1/4 of the SE 1/4, Section 28, Township 12 South, Range 16 West, Ouachita County, Arkansas, being more particularly described as**

**follows: Commence at the NE corner of Lot 2 of the Rostock Development for the point of beginning of the tract herein described; thence S19°03'29"W, along the East side of said lot, 205.11 feet; thence N83°57'30"W 200.45 feet; thence N73°46'49"E 81.81 feet; thence N19°03'29"E 162.19 feet to the North line of said lot; thence S88°33'44"E 134.85 feet to the point of beginning. And also an easement for ingress and egress in Easement Deed dated January 29, 2010, from Mark Dement Gibbs and Tracey M. Gibbs, husband and wife, to Norman H Anderson and Marcia Kay Anderson, husband and wife, recorded in Book D192, Page 476, Ouachita County, Arkansas.**

**Street Address: 143 Lydia Street, Camden, AR 71701**

WHEREAS on January 17, 2025, Michael Brandon Vint and Andrea Renee Vint, Husband and Wife executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., which was recorded on **January 22, 2025 as Instrument Number 2025-000168**, in the real estate records of Ouachita County, Arkansas. The beneficial interest of said Mortgage has been assigned to Planet Home Lending, LLC, its successors and assigns, 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.

