

Reserved for recording
purposes ONLY.

L2026000457
Dallas County, AR Fee: \$165.00
Presented & Recorded 06/15/2026 2:28pm
Book DM 0090 Pg 0576-0578
Dori Keeton
Circuit Clerk & Recorder

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-006480-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: GARRETT DAVIS, NATALIE KIRKPATRICK
(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 **August 17, 2026, at or about 10:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Dallas County Courthouse, 202 3rd Street West, Fordyce, AR 71742-3223** 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 Dallas County, Arkansas more particularly described as follows:

**A PART OF THE SOUTHEAST QUARTER SECTION 6,
TOWNSHIP 7 SOUTH, RANGE 15 WEST BEGINNING AT
THE SW CORNER OF SAID SOUTHEAST QUARTER
SECTION 6, TOWNSHIP 7 SOUTH, RANGE 15 WEST;
THENCE NORTH 67 DEGREES 29 MINUTES EAST
ALONG R.O.W. STATE HIGHWAY 46, 163.0 FEET;
THENCE NORTH 50 DEGREES, 46 MINUTES EAST
ALONG SAID R.O.W., 342.3 FEET; THENCE NORTH 46
DEGREES, 33 MINUTES EAST ALONG SAID R.O.W. 304.10
FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 426.13**

FEET TO A GRADER BLADE; THENCE SOUTH 84 DEGREES, 27 MINUTES WEST 639.66 FEET, CONTAINING 2.63 ACRES.

Street Address: 98 Highway 46, Leola, AR 72084

WHEREAS on April 16, 2025, Natalie Kirkpatrick, a single person, and Garrett Davis, a single person executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Neighbors Bank, which was recorded on **April 21, 2025 in Book DM 84, Page 260 and Instrument Number L202500300**, in the real estate records of Dallas 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.

WITNESS my hand this June 10, 2026.

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

By: _____

Renee Price

Timothy D. Padgett, P.A.

415 North McKinley

Ste 1177

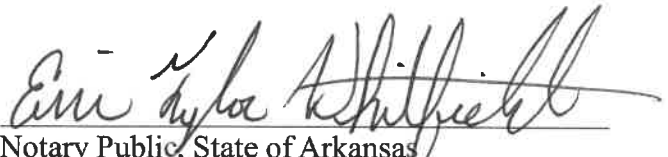
Little Rock, AR 72205

(850) 422-2520

STATE OF ARKANSAS)
) ss.
COUNTY OF PULASKI)

On this 10 day of June, 2026, before me, Erin Tylor Whitfield, 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.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this
10 day of June, 2026.


Notary Public, State of Arkansas

My Commission Expires:

6-18-2031

[PLG 26-006480-1]

