

202603627

Date: 06/23/2026 10:33 AM

Certificate of Record  
State of Arkansas, County of Cleburne  
HEATHER SMITH, CIRCUIT CLERK  
Filed and Recorded in Cleburne County  
Fees: 25.00  
ER

Reserved for recording  
purposes ONLY.

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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 26-007418-1

**Grantor: TIMOTHY D. PADGETT, P.A.**  
**Grantee: KELLY MARIE HAZELWOOD, JAMES BRADLEY WEST**  
(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 **September 4, 2026, at or about 02:00 PM**, the subject real property described herein below will be sold **at the main entrance of the Cleburne County Courthouse, 301 West Main St, Heber Springs, AR 72543** 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 Cleburne County, Arkansas more particularly described as follows:

**The East 90.0 feet of the South half of the East half of the Northeast Quarter of the Northeast Quarter of the Northwest Quarter (S 1/2 E 1/2 NE 1/4 NE 1/4 NW 1/4) and the West 30.0 feet of the South Half of the West Half of the Northwest Quarter or the Northwest Quarter of the Northeast Quarter (2 1/2 W 1/2 NW 1/4 NW 1/4 NE 1/4) of section fourteen (14), Township Ten (10) North, Range Ten (10) West, Cleburne County, Arkansas**

**Street Address: 307 Lo Hawk Drive, Heber Springs, AR 72543**

WHEREAS on March 13, 2023, James Bradley West, an unmarried man, and Kelly Marie Hazelwood, an unmarried woman executed a Mortgage in favor of Mortgage Electronic Registration System, Inc., as mortgagee, as nominee for Wolfe Financial Inc., which was recorded on **March 21, 2023 as Instrument Number 202301519**, in the real estate records of Cleburne 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 June 22, 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 )

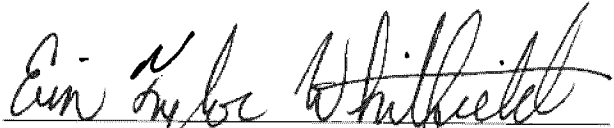
On this 22 day of June, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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.

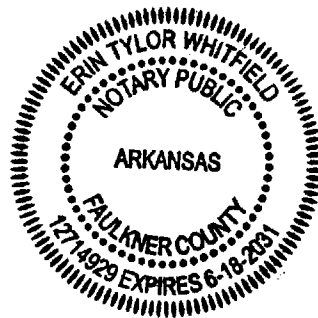
22 IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this day of June, 2026.

My Commission Expires:

6-18-2031

[PLG 26-007418-1]

  
Notary Public, State of Arkansas



**Certificate of Record**  
**State of Arkansas, County of Cleburne**  
**I hereby certify that this instrument was**  
**Filed and Recorded in the Official Records**  
**Document Number: 202603627**  
**Recorded Date and Time: 06/23/2026 10:33 AM**  
**Heather Smith, Circuit Clerk**  
**Cleburne, AR**

