

Reserved for recording
purposes ONLY.

L202652647
BENTON CO. AR FEE \$185.00
PRESENTED & E-RECORDED
09/14/2026 10:58:22 AM
BRENDA DESHIELDS
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 26-013814-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: CINDY BURTON
(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 **November 18, 2026, at or about 11:00 AM**, the subject real property described herein below will be sold **at the main entrance of the Benton County Courthouse, 102 Northeast A Street, Bentonville, AR 72712** 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 Benton County, Arkansas more particularly described as follows:

**A PART OF THE SE 1/4 OF THE SW 1/4 OF SECTION 32,
TOWNSHIP 21 NORTH, RANGE 33 WEST, BENTON
COUNTY, ARKANSAS, MORE PARTICULARLY
DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN
AT THE SE CORNER OF SAID SE 1/4 OF THE SW 1/4 OF
SECTION 32, SAID POINT BEING IN THE COUNTY
ROAD; THENCE NORTH 90 DEGREES 00 MINUTES 00
SECONDS WEST 774.52 FEET ALONG AND IN SAID
ROAD; THENCE LEAVING SAID ROAD NORTH 00
DEGREES 02 MINUTES 26 SECONDS WEST 667.70 FEET**

TO AN IRON PIN; THENCE SOUTH 83 DEGREES 54 MINUTES 57 SECONDS EAST 92.42 FEET TO AN IRON PIN; THENCE SOUTH 36 DEGREES 10 MINUTES 54 SECONDS EAST 276.51 FEET TO AN IRON PIN; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS EAST 519.48 FEET TO AN IRON PIN; THENCE SOUTH 00 DEGREES 02 MINUTES 56 SECONDS EAST 519.48 FEET TO AN IRON PIN; THENCE SOUTH 00 DEGREES 02 MINUTES 56 SECONDS EAST 434.72 FEET TO THE POINT OF BEGINNING AND BEING SHOWN AS PARCEL 2 ON PLAT RECORD 34 AT PAGE 256. SUBJECT TO THE RIGHT OF WAY OF A COUNTY ROAD AND UTILITY EASEMENT.AND PART OF THE SE1/4 OF THE S1/4 OF SECTION 32 TOWNSHIP 21 NORTH, RANGE 33 WEST, BENTON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS BEGINNING AT A POINT NORTH 00 DEGREES 02 MINUTES 26 SECONDS WEST 687.90 FEET FROM THE SE CORNER OF SAID SE1/4 OF THE SW1/4 OF SECTION 32; THENCE NORTH 00 DEGREES 02 MINUTES 26 SECONDS WEST 101.44 FEET; THENCE SOUTH 89 DEGREES 51 MINUTES 23 SECONDS EAST 292.92 FEET; THENCE NORTH 00 DEGREES 08 MINUTES 32 SECONDS EAST 150.00 FEET; THENCE NORTH 89 DEGREES 51 MINUTES 28 SECONDS WEST 293.40 FEET; THENCE NORTH 00 DEGREES 02 MINUTES 26 SECONDS WEST 379.69 FEET; THENCE SOUTH 89 DEGREES 53 MINUTES 29 SECONDS EAST 1316.83 FEET; THENCE SOUTH 00 DEGREES 02 MINUTES 56 SECONDS EAST 881.82 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST 519.48 FEET; THENCE NORTH 36 DEGREES 10 MINUTES 54 SECONDS WEST 276.51 FEET; THENCE NORTH 83 DEGREES 54 MINUTES 57 SECONDS WEST 522.81 FEET; THENCE SOUTH 77 DEGREES 29 MINUTES 15 SECONDS WEST 117.34 FEET TO THE POINT OF BEGINNING. SUBJECT TO THE RIGHT OF WAY OF A TWENTY FOOT WIDE ACCESS EASEMENT AND UTILITY EASEMENT.ALSO, A 20 FOOT WIDE ACCESS EASEMENT DESCRIBED AS FOLLOWS: A PART OF THE SE ¼ OF THE SW ¼ OF SECTION 32, TOWNSHIP 21 NORTH, RANGE 33 WEST, BENTON COUNTY, ARKANSAS, SAID EASEMENT BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS, TO-WIT: BEGINNING AT A POINT OF THE EAST LINE OF SAID FORTY ACRE TRACT WHICH IS NORTH 01 DEGREE 24 MINUTES 36 SECONDS EAST 688.69 FEET FROM THE SE CORNER THEREOF AND RUNNING THENCE SOUTH 81

DEGREES 45 MINUTES 09 SECONDS WEST 31.34 FEET TO THE CENTERLINE OF BIG SPRINGS ROAD; THENCE ALONG SAID CENTERLINE ALONG A CURVE TO THE LEFT HAVING A RADIUS OF 124.20 FEET FOR A CHORD BEARING AND DISTANCE OF NORTH 24 DEGREES 28 MINUTES 12 SECONDS WEST 20.83 FEET; THENCE LEAVING SAID CENTERLINE NORTH 81 DEGREES 45 MINUTES 09 SECONDS EAST 40.56 FEET TO THE EAST LINE OF SAID FORTY ACRE TRACT; THENCE ALONG SAID EAST LINE SOUTH 01 DEGREE 24 SECONDS 36 MINUTES WEST 20.29 FEET TO THE POINT OF BEGINNING.

Street Address: 21222 West Big Springs Road, Gravette, AR 72736

WHEREAS on March 31, 2021, Cindy Burton, a single woman executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans, Inc., its successors and assigns, which was recorded on **April 2, 2021 as Instrument Number L202124492, and re-recorded on April 5, 2021 as Instrument Number L202124791**, in the real estate records of Benton 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 September 11, 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)

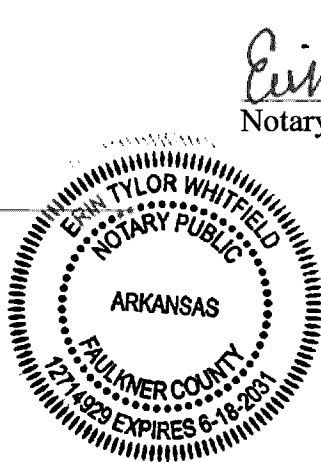
On this 11 day of September, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, 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.

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

My Commission Expires:

6-18-2031

[PLG 26-013814-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202652647
09/14/2026 10:58:22 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder