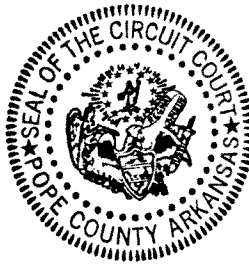


Reserved for recording
purposes ONLY.



CERTIFICATE OF RECORD
DOCUMENT NUMBER: 2026-08030
FILED: 10/05/2026 08:40 AM
POPE COUNTY, ARKANSAS
RACHEL L. OERTLING
LEILANY CHAVEZ, D.C.
PAGES: 3
FEE: \$ 165.00

THIS FORM PREPARED BY:

Timothy D. Padgett, P.A.
415 North McKinley
Ste 1177
Little Rock, AR 72205
(850) 422-2520
PLG 26-017597-1

Grantor: TIMOTHY D. PADGETT, P.A.
Grantee: JOHN PHOMSITHI
(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 **December 14, 2026, at or about 01:00 PM**, the subject real property described herein below will be sold **at the Main Entrance to the Pope County Courthouse, 100 West Main, Russellville, AR 72801** 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 Pope County, Arkansas more particularly described as follows:

A part of the SE 1/4 of the NW 1/4 of Section 17, Township 8 North, Range 19 West, Pope County, Arkansas, more particularly described as follows: Commencing at the SE Corner of said SE 1/4 of the NW 1/4; thence North 01 degree 05 minutes 49 seconds East, along the East line thereof, 339.50 feet; thence North 63 degrees 28 minutes 11 seconds West, 301.76 feet to the Point of Beginning; Thence North 78 degrees 43 minutes 21 seconds West, 300.00 feet to a point on the Easterly right-of-way of State Highway No. 124; thence North 48 degrees 10 minutes 40 seconds East, along said right-of-way,

201.74 feet; thence leaving said right-of-way South 88 degrees 13 minutes 31 seconds East, 290.08 feet; thence South 38 degrees 24 minutes 49 seconds West, 235.10 feet to the Point of Beginning. Containing 1.18 acres as surveyed by Barrett and Associates dated April 18, 2025 as Job No. 321-404. Subject to any right-of-way dedications and easements of record.

Street Address: 8150 Sr 124, Russellville, AR 72802

WHEREAS on April 28, 2025, John Phomsithi, a married man, and Kathy Khamvongsa executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for FirstTrust Home Loans, Inc., its successors and assigns, which was recorded on **May 1, 2025 as Instrument Number 2025-03156**, in the real estate records of Pope 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 October 2, 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)

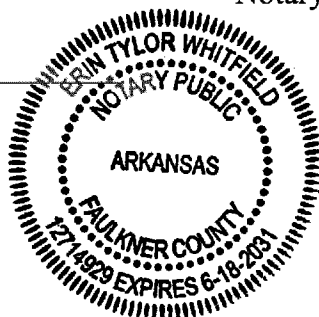
On this 2 day of October, 2026, before me, Erin Tylor Whitfield, a Notary Public, duly commissioned, qualified and acting, within and for said County and State, appeared in person the within named Renee Price of Timothy D. Padgett, P.A., being the person authorized by said Professional Association, to 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.

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

My Commission Expires:

6-18-2031

[PLG 26-017597-1]



Erin Tylor Whitfield
Notary Public, State of Arkansas