

2025R-000182
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SABRINA WILLIAMS
Circuit Clerk - Pike County, AR

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-001139

**MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION
IF THIS PROPERTY IS SOLD YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY
WHICH THEN EXISTS AND AN ACTION TO COLLECT IT MAY BE BROUGHT AGAINST
YOU
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL
BE USED FOR SUCH PURPOSE**

NOTICE IS HEREBY GIVEN that on April 14, 2025 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Pike County Courthouse, One Courthouse Square, Murfreesboro, AR 71958 to the highest bidder for cash. The sale will extinguish all interests, including those of existing lien holders or previous owners in the property. THE TERMS OF SALE ARE CASH THE TIME OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Pike County, Arkansas more particularly described as follows:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN PIKE COUNTY, STATE OF ARKANSAS:

A TRACT OF LAND BEING PART OF THE NE-4 NE-4 IN SECTION 8, TOWNSHIP 6 SOUTH, RANGE 25 WEST AND ALSO BEING PART OF THE SAME TRACT AS RECORDED IN BOOK 207, PAGE 748 IN PIKE COUNTY, ARKANSAS MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2" PIN W/CAP FOR THE NE CORNER OF SAID NE-4 NE-4, THENCE S01 DEGREES 29' 36"W, 866.68 FEET ALONG THE EAST LINE OF SAID NE-4 NE-4 (ALSO BEING ALONG AND WITH MUTT TURNER ROAD) TO 1/2" PIN IN THE NORTHERLY RIGHT OF WAY OF U.S. HIGHWAY NO. 70; THENCE S76 DEGREES 38' 17" W, 137.8 FEET ALONG WITH SAID RIGHT OF WAY LINE; THENCE S13 DEGREES 52' 43" E, 20.0 FEET ALONG SAID RIGHT OF WAY LINE; THENCE S75 DEGREES 36' 17" W, 35.24 FEET ALONG SAID RIGHT OF WAY LINE TO A 1/2" PIN; THENCE N35 DEGREES 29' 03" W, 561.02 FEET TO A 1/2" PIN (ALSO BEING THE SE CORNER OF GARRETT'S TRACT & NE CORNER OF O'NEAL'S 5 ACRE TRACT); THENCE N01 DEGREES 24' 23" E, 488.27 FEET ALONG THE WEST LINE OF EAST 500 FOOT OF SAID NE-4 NE-4 TO 1/2" PIN IN THE NORTH LINE OF SAID NE-4 NE-4 THENCE S87 DEGREES 52' 31" E, 500.00

FEET ALONG THE NORTH LINE OF SAID NE-4 NE-4 TO THE POINT OF BEGINNING, CONTAINING 8.82 ACRES OF LAND, MORE OR LESS.

LESS AND EXCEPT: A TRACT OF LAND BEING A PART OF THE NE-4 NE-4 IN SECTION 8, TOWNSHIP 6 SOUTH, RANGE 25 WEST AND ALSO BEING PART OF THE SAME TRACT AS RECORDED IN BOOK 207, PAGE 748 IN PIKE COUNTY ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A 1/2" PIN WITH CAP FOR THE NE CORNER OF SAID NE-4 NE-4, THENCE S01 DEGREES 29' 36" W-300 FEET ALONG AND WITH MUTT TURNER ROAD TO RR SPIKE; THENCE S70 DEGREES 00' W-396.24 FEET ALONG FLAGGED LINE TO 1/2" PIN; THENCE S01 DEGREES 24' 23" W - 211.39 FEET TO A 1/2" PIN IN THE NORTHEASTERLY LINE OF JAMES SCALLION'S 2.10 ACRE TRACT THENCE N35 DEGREES 29' 03" W - 217.56 FEET ALONG SAID NORTHEASTERLY LINE TO A 1/2" PIN AT THE NE CORNER OF JAMES SCALLION'S 5 ACRE TRACT (ALSO BEING THE NORTH CORNER OF SAID 2.10 ACRE TRACT); THENCE N01 DEGREES 24' 23" E - 488.27 FEET ALONG HACKED, PAINED & STAKED LINE TO 1/2" PIN (NORTH LINE OF SAID NE-4 NE-4); THENCE S87 DEGREES 52' 31" E - 500.00 FEET ALONG AND WITH DOWN FENCE (PARTLY HACKED/PAINTED LINE TO THE POINT OF BEGINNING, CONTAINING 4.90 ACRES OF LAND, MORE OR LESS. (SUBJECT TO ALL EXISTING COUNTY ROAD RIGHT OF WAYS AND 10 FOOT EASEMENT ALONG WEST LINE OF SAID 4.90).

LESS AND EXCEPT: A TRACT OF LAND BEING PART OF THE NE-4 NE-4 IN SECTION 8, TOWNSHIP 6 SOUTH, RANGE 25 WEST, AND ALSO BEING PART OF THE SOME TRACT AS RECORDED IN BOOK D207 AT PAGE 748, IN PIKE COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT A 1/2" PIN W/CAP FOR THE NE CORNER OF SAID NE-4 NE-4, THENCE S01 DEGREES 29' 36" W, 861.26 FEET ALONG THE EAST LINE OF SAID NE-4 NE-4 TO RR SPIKE (EAST LANE OF MUTT TURNER ROAD) FOR THE POINT OF BEGINNING; THENCE S01 DEGREES 29' 36" W, 5.42 FEET TO A 1/2" PIN IN THE NORTHERLY RIGHT OF WAY OF US HIGHWAY 70; THENCE S76 DEGREES 38' 17" W, 137.79 FEET ALONG SAID RIGHT OF WAY TO A POINT THENCE S13 DEGREES 52' 43" E, 20.00 FEET ALONG SAID RIGHT OF WAY TO A POINT; THENCE S75 DEGREES 36' 17" W, 35.24 FEET ALONG SAID RIGHT OF WAY TO 1/2" PIN; THENCE N35 DEGREES 29' 03" W, 131.82 FEET ALONG NORTHEASTERLY LINE OF SCALLION'S 2.10 ACRE TRACT TO 1/2" PIN; THENCE N81 DEGREES 04' 35" E 170.87 FEET TO A RR SPIKE IN EXISTING DRIVE; THENCE S38 DEGREES 13' 49" E, 21.49 FEET ALONG WITH EXISTING DRIVE (JOINT DRIVE FOR SCALLION/O'NEAL-HOCKADAY); THENCE S48 DEGREES 21'45"E, 77.54 FEET ALONG WITH SAID JOINT DRIVE TO THE POINT OF BEGINNING, CONTAINING 0.40 ACRES OF LAND, MORE OR LESS.

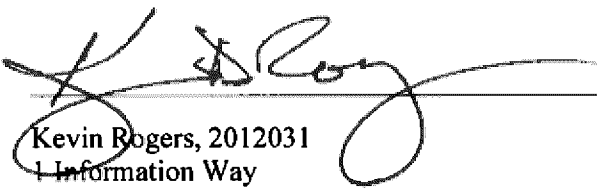
Street Address: 3243 Highway 70 W Kirby AR 71950

WHEREAS on March 24, 2023 Amanda Higgs, a single woman, Kenneth Higgs, a single man, and Tammy Tanner, a single woman with joint tenancy with right of survivorship, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans Inc. Said Mortgage was recorded on April 17, 2023 in Book M377, Page 593, in the real property records of Pike County, Arkansas. Said Mortgage was subsequently assigned to Planet Home Lending, LLC by virtue of an assignment dated December 19, 2024 and recorded on December 19, 2024 as Instrument No. 2024R-001911 in the real property records of Pike County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Planet Home Lending, LLC 321 Research Parkway, Suite 303 Meriden CT 06450-8301 at Telephone No. 855-884-2250; 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, specifically the installment due August 1, 2024, and each subsequent payment to date are now due; and the holder of the debt has requested the undersigned to sell the property to satisfy said indebtedness. This sale is subject to all matters shown on any applicable recorded plat or bill(s) of assurance; any restrictive covenants, easements, set back liens or encroachments; any unpaid and/or delinquent taxes or special assessments; any statutory redemption rights of any governmental entity; any prior liens or encumbrances as well as any priority created by a UCC or fixture filing; and, to any matter that an accurate survey of the property might disclose. This property is being sold "as is" with no representation as the condition of any structure(s) thereon or the accuracy of the above legal description. Transfer taxes and recording fees are the responsibility of the purchaser.

WITNESS my hand this 4 day of February, 2025. Planet Home Lending, LLC, by its attorney-in-fact, Albertelli Law

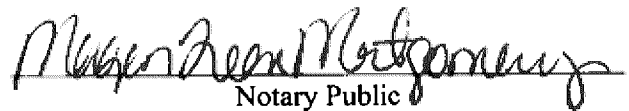

Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-001139

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 4 day of February, 2025, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.


Notary Public

My Commission Expires: 4/14/2033

