

L202514664
WHITE CO. AR FEE \$175.00
PRESENTED & RECORDED
11/14/2025 10:48:27
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: BRIDGITTE BENNETT
DEPUTY
BK: MISC 2025
PG: 12030 - 12031

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-014985

**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 January 22, 2026 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the White County Courthouse, 300 N. Spruce, Searcy, AR 72143 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 White County, Arkansas more particularly described as follows:

PART OF THE NE 1/4 OF THE SE 1/4 OF SECTION 7, TOWNSHIP 5 NORTH, RANGE 8 WEST, WHITE COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: THE NORTH 150 FEET OF THE SOUTH 300 FEET OF THE WEST 100 FEET OF THE EAST 1022.41 FEET OF THE NE 1/4, OF THE SE 1/4 OF SECTION 7, TOWNSHIP 5 NORTH, RANGE 8 WEST, WHITE COUNTY, ARKANSAS.

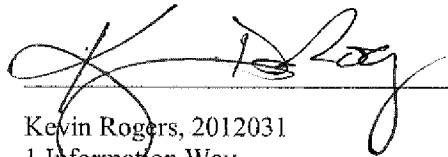
Street Address: 907 W Fisher St Beebe AR 72012

WHEREAS on February 13, 2024 Nicki Hardrick, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans, Inc. Said Mortgage was recorded on February 20, 2024 in Book MORT 2024, Page 3713 in the real property records of White County, Arkansas. Said Mortgage was subsequently assigned to Planet Home Lending, LLC by virtue of an assignment dated September 29, 2025 and recorded on October 1, 2025 in Book MISC 2025, Page 10331 in the real property records of White 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 May 1, 2025, 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 13th day of November, 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. 25-014985

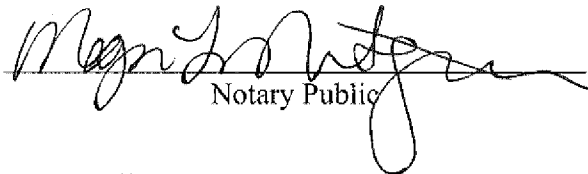
CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF WHITE
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202514664
11/14/2025 10:48:27 AM
SARA BROWN-CARLTON
WHITE COUNTY CIRCUIT CLERK
By: _____

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 13th day of November, 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

