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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-039392

**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 March 6, 2025 at or about 2:00PM, the subject real property described herein below will be sold at the Main Entrance of the Benton County Courthouse, 102 Northeast A St., Bentonville, AR 72712 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 Benton County, Arkansas more particularly described as follows:

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE STATE OF ARKANSAS, COUNTY OF BENTON, AND DESCRIBED AS FOLLOWS:

A PART OF THE NW 1/4 OF THE NW 1/4 OF SECTION 10, TOWNSHIP 18 NORTH, RANGE 32 WEST, BENTON COUNTY, ARKANSAS, ALSO KNOWN AS LOT 2, OF EAGLE RIDGE ESTATES, AS SHOWN IN PLAT BOOK 2005 AT PAGE 1467, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT THAT IS S 02 DEGREES 46 MINUTES 37 SECONDS W 274.08 FEET; THENCE N 89 DEGREES 46 MINUTES 37 SECONDS E 25.03 FEET; AND N 89 DEGREES 46 MINUTES 37 SECONDS E 339.97 FEET FROM THE NORTHWEST CORNER OF THE NW 1/4 OF THE NW 1/4 OF SAID SECTION 10; THENCE S 02 DEGREES 28 MINUTES 00 SECONDS W 212.88 FEET; THENCE N 86 DEGREES 59 MINUTES 25 SECONDS

178.38 FEET; THENCE N 02 DEGREES 28 MINUTES 00 SECONDS E 202.81 FEET; THENCE N 89 DEGREES 46 MINUTES 37 SECONDS E 178.57 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.85 ACRES. MORE OR LESS.

Street Address: 15945 W Highway 12 Gentry AR 72734

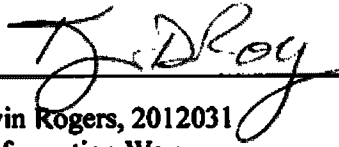
WHEREAS on June 11, 2021 Justin Bombagi and Marcie Bombagi, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Priority Bank, FSB. Said Mortgage was recorded on June 14, 2021 as Instrument No. L202144066 in the real property records of Benton County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A., by virtue of an assignment dated October 23, 2024 and recorded on October 25, 2024 as Instrument No. L202457328 in the real property records of Benton County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: CITIZENS BANK NA f/k/a RBS CITIZENS NA 1 Citizens Plaza Providence RI 02903 at Telephone No. 877-745-7364; 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.

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WITNESS my hand this 24th day of December, 2024. Citizens Bank, N.A., by its attorney-in-fact,
Albertelli Law



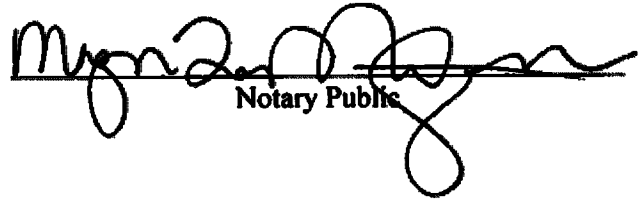
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-039392

ACKNOWLEDGEMENT

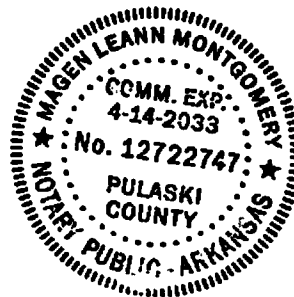
STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24th day of December, 2024, 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





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 L202468848**
12/27/2024 10:00:46 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder