

BOOK 2023 PAGE 2863
Recorded In MORTGAGE-WEST Book
05/09/2023 03:45 PM
SARA HUFFMAN
Circuit Clerk - CARROLL County, AR

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Prepared by
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-004330

**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 June 30, 2023, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Carroll County Courthouse, 44 South Main Street, Eureka Springs, AR 72632 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 Carroll County, Arkansas more particularly described as follows:

LOT 1, BLOCK 5, UNIT 6, HOLIDAY ISLAND, ARKANSAS, AS PLATTED FOR RECORD IN THE OFFICE OF THE CIRCUIT CLERK AND EX-OFFICIO RECORDER IN AND FOR THE WESTERN DISTRICT, CARROLL COUNTY, ARKANSAS, EXCEPTING ALL UNDERGROUND WATER IN, UNDER OR FLOWING THROUGH SAID LANDS AND WATER RIGHTS APPURTENANT THERETO.

Street Address: 166 Hawk Dr Holiday Island AR 72631

WHEREAS on October 30, 2017, Kenneth P. Money, a single person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Cornerstone Bank, A Arkansas Corporation said Mortgage was recorded on October 30, 2017, in Book 2017 Page 7273 in the real property records of Carroll County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated December 31, 2019, and recorded on January 13, 2020, in Book 2020 Page 291 in the real property records of Carroll County, Arkansas. The party initiating foreclosure

can be contacted at or in care of its servicer initiating foreclosure at: CITIZENS BANK NA, 1 Citizens Plaza, Providence, RI 02903, at Telephone No. 1-800-234-6002; 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 July 1, 2020, 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 24 day of April, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law

[Handwritten Signature]

Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-004330



I certify that this instrument was filed on 05/09/2023 03:56 PM and recorded in MORTGAGE-WEST Book 2023 SARA HUFFMAN Circuit Clerk - CARROLL County, AR
[Handwritten Signature]

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24 day of April, 2023, 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.



[Handwritten Signature]
Notary Public

My Commission Expires: 4/14/2033