

BOOK 2017 PAGE 7004
Recorded in MORTGAGE-EAST Book
10/12/2023 09:24 AM
SARA HOFFMAN
Circuit Clerk - CARROLL County.

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-009838

**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 December 1, 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, 210 W. Church Ave., Berryville, AR 72616 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:

A PART OF THE NORTHEAST QUARTER (NE1/4) OF THE SOUTHWEST QUARTER (SW1/4), SECTION TWENTY-NINE (29), TOWNSHIP TWENTY (20) NORTH, RANGE TWENTY-FOUR (24) WEST, DESCRIBED AS COMMENCING AT A POINT WHERE FORSYTHE STREET (A/K/A EAST CHURCH STREET) CROSSES THE WEST LINE THEREOF; THENCE SOUTH EIGHTY-EIGHT (88) DEGREES EAST TWELVE (12) RODS AND SIXTEEN LINKS; THENCE CONTINUE SOUTH EIGHTY-EIGHT (88) DEGREES EAST 295 FEET FOR A POINT OF BEGINNING; THENCE SOUTH ONE HUNDRED FIFTY (150) FEET; THENCE SOUTH EIGHTY-EIGHT (88) DEGREES EAST TO THE BRANCH; THENCE IN A NORTHEASTERLY DIRECTION WITH THE WEST SIDE OF THE BRANCH TO FORSYTHE STREET (A/K/A EAST CHURCH STREET); THENCE NORTH EIGHTY-EIGHT (88) DEGREES WEST ONE HUNDRED THIRTY-FOUR (134) FEET TO THE PLACE OF BEGINNING.

Street Address: 621 E Church Avenue Berryville AR 72616

WHEREAS on April 18, 2017 James L. Herrera and Amber L. Herrera, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Cornerstone Bank, a Arkansas Corporation. The said Mortgage was recorded on April 25, 2017 in Book 2017, Page 2840 in the real property records of Carroll County, Arkansas. Mortgage was subsequently assigned to Citizens

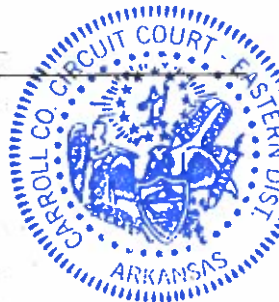
Bank, N.A. by virtue of an assignment dated July 8, 2019 and recorded on July 17, 2019 in Book 2019, Page 4808 in the real property records of Carroll County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: CITIZENS BANK NA f/k/a RBS 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 April 1, 2023, 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 26 day of September, 2023. Citizens Financial Group, Inc., 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. 23-009838



I certify that this instrument was filed on 10/12/2023 09:24 AM and recorded in MORTGAGE-EAST Book 2023 PAGE HUYEMAN SARA HUYEMAN Circuit Clerk - CARROLL County,

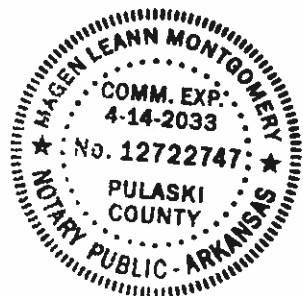
Norma Ballinger DC

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 26 day of September, 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.



Notary Public

My Commission Expires: 4/14/2033