2024R-00000289

I certify that this instrument was filed on 02/07/2024 10:02 AM and recorded in WESTERN district ANGELA SELF

Circuit Clerk - Clay County, AR

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Prepared by: ALBERTELLI LAW I INFORMATION WAY SUITE 201 LITTLE ROCK, AR 72202 (501) 406-0855 ALAW File 23-016373

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 12, 2024 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Clay County Courthouse, 800 W. 2nd St., Corning, AR 72422 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 Clay County, Arkansas more particularly described as follows:

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

LOT SEVEN (7) IN BLOCK THREE (3) IN LYNNDALE ADDITION TO THE CITY OF CORNING, ARKANSAS.

Street Address: 24 County Road 1412 Corning AR 72422

WHEREAS on July 23, 2020 Dylan Jordan, a single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank. Said Mortgage was recorded on July 23, 2020 in Book 108, Page 1064 in the real property records of Clay County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated March 03, 2023 and recorded on March 16, 2023 in Book 47, Page 162 in the real property records of Clay County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating

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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, 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 Juday of February, 2024. 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. 23-016373

ACKNOWLEDGEMENT

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STATE OF ARKANSAS COUNTY OF PULASKI

On this dayof February, ,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 Fu

My Commission Expires: U