

202400282

Date: 01/22/2024 10:30 AM

Certificate of Record
State of Arkansas, County of Cleburne
HEATHER SMITH, CIRCUIT CLERK
Filed and Recorded in Cleburne County
Fees: 20.00
ER

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Prepared by:
ALBERTO L. LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-016425

**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 26, 2024 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Cleburne County Courthouse, 301 West Main St., Heber Springs, AR 72543 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 Cleburne County, Arkansas more particularly described as follows:

THE FOLLOWING DESCRIBED LANDS IN CLEBURNE COUNTY ARKANSAS, TO-WIT:

THAT PART OF LOT SEVEN (7), SECTION THREE (3), TOWNSHIP ELEVEN (11) NORTH, RANGE TEN (10) WEST, DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE EAST LINE OF SAID LOT 7 WITH THE NORTH RIGHT-OF-WAY LINE OF STATE HIGHWAY 92, RUN THENCE NORTH 02 DEGREES 34 MINUTES WEST 311.7 FEET TO THE TRUE POINT OF BEGINNING; RUN THENCE NORTH 02 DEGREES 34 MINUTES WEST 210.0 FEET; RUN THENCE SOUTH 88 DEGREES 02 MINUTES WEST 210.0 FEET; RUN THENCE SOUTH 02 DEGREES 34 MINUTES EAST 210.0 FEET; RUN THENCE NORTH 88 DEGREES 02 MINUTES EAST 210.0 FEET TO THE TRUE POINT OF BEGINNING, CONTAINING 1.0 ACRE, MORE OR LESS.

Street Address: 3076 Greers Ferry Rd Drasco AR 72530

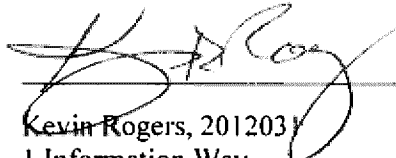
WHEREAS on May 9, 2022 Brianna Stenger, a single woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, N.A. Said Mortgage was recorded on May 11, 2022 as Instrument No. 202203291 in the real property records of Cleburne County,

Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated April 27, 2023 and recorded on April 28, 2023 as Instrument No. 202302189 in the real property records of Cleburne 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, 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 19 day of January, 2024. Citizens Financial Group, Inc. f/k/a RBS Citizens NA, 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. 23-016425


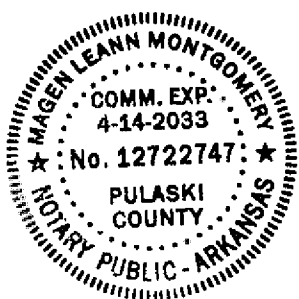
ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

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On this 19 day of January, 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