

(this space left for blank for recording)

Prepared by:
A.BERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-005847

**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 May 28, 2024 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Craighead County Courthouse, 107 Cobean Blvd., Lake City, AR. 72437 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Craighead County, Arkansas more particularly described as follows:

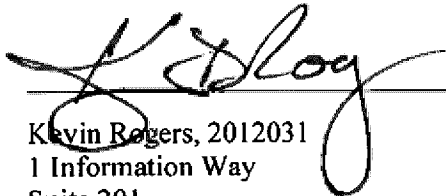
LOT 6 OF RIVER PARK SUBDIVISION, PHASE 1, TO THE CITY OF LAKE CITY,
EASTERN DISTRICT OF CRAIGHEAD COUNTY, ARKANSAS, AS SHOWN BY PLAT
RECORDED IN PLAT BOOK 129 PAGE 827 AT LAKE CITY, ARKANSAS, AND TO
EASEMENTS AS SHOWN ON RECORDED PLAT.
Street Address: 90 Skylark Lane Lake City AR 72437

WHEREAS on June 6, 2017 Zachery L. Barnes, a single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, a Tennessee Corporation. Said Mortgage was recorded on June 7, 2017 as Instrument No. 2017R-009977 in the real property records of Craighead County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated July 25, 2022 and recorded on July 26, 2022 as Instrument No. 2022R-016531 in the real property records of Craighead County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank, N.A. 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 November 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 21 day of March, 2024. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law



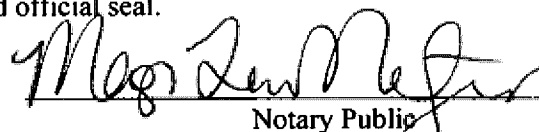
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-005847

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 21 day of March, 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: 4/10/2023

