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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-029798

**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 November 5, 2024 at or about 11:30 AM, the subject real property described herein below will be sold at the Main Entrance of the Craighead County Courthouse, 511 S. Main St., Jonesboro, AR 72401 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 Craighead County, Arkansas more particularly described as follows:

LOT 32 IN BLOCK "B" OF EDEN HILLS ESTATES, PHASE II, JONESBORO, ARKANSAS,  
AS SHOWN BY PLAT RECORDED IN PLAT CABINET "C" PAGE 338 AT JONESBORO,  
ARKANSAS, SUBJECT TO BILL OF ASSURANCE RECORDED IN DOCUMENT #2019R-  
024186, AND TO CASEMENTS AS SHOWN ON RECORDED PLAT.

Street Address: 2509 Paradise Hills Lane Jonesboro AR 72405

WHEREAS on October 15, 2021 Kyle Wade Winders and Addie Winders, a married couple, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Community Bank. Said Mortgage was recorded on October 18, 2021 as Instrument No. 2021R-025360 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 May 24, 2023 and recorded on May 25, 2023 as Instrument No. 2023R-008966 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 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 February 1, 2024, 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 30<sup>th</sup> day of August, 2024. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law



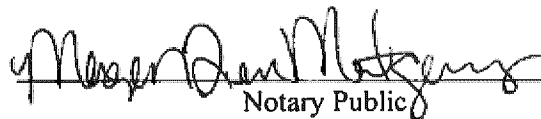
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501-406-0855  
A LAW No. 24-029798

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 30<sup>th</sup> day of August, 2024, before me, the undersigned officer, personally appeared James McPherson, 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

