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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-013501

**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 January 8, 2026 at or about 11:30AM, the subject real property described herein below will be sold at the Main Entrance of the Cross County Courthouse, 705 E. Union, Wynne, AR 72396 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 Cross County, Arkansas more particularly described as follows:

LOTS 11 AND 12, SECTION 3 OF KILLOUGH HILL ADDITION TO THE CITY OF WYNNE, ARKANSAS, LESS AND EXCEPT A TRIANGULAR TRACT MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 12, THENCE NORTH 79 DEGREES 38 MINUTES 58 SECONDS EAST ALONG THE NORTH LINE OF SAID LOT 12, 50 FEET; THENCE SOUTHERLY ON A STRAIGHT LINE TO THE SOUTHWEST CORNER OF SAID LOT 11; THENCE NORTH 14 DEGREES 06 MINUTES WEST ALONG THE WEST LINES OF SAID LOT 11 AND 12 TO THE POINT OF BEGINNING.

Street Address: 1550 Hamilton Ave E, Wynne AR 72396

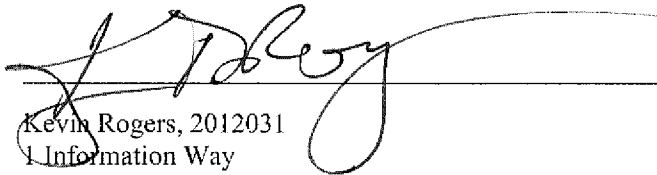
WHEREAS on May 5, 2023 Curtis Tyler Cole, an unmarried person and Lana Danielle Duvall, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans, Inc. Said Mortgage was recorded on May 11, 2023 as Instrument No. LR-2023-0909 in the real property records of Cross County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated April 17, 2025 and recorded on April 21, 2025 as Instrument No. LR-2025-0732 in the real property records of Cross 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, 10561 Telegraph Road Glen Allen, Virginia 23059, at Telephone No. ;800-234-6002 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 , 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 29th day of October, 2025. CITIZENS BANK NA f/k/a RBS Citizens NA, by its attorney-in-fact, Albertelli Law



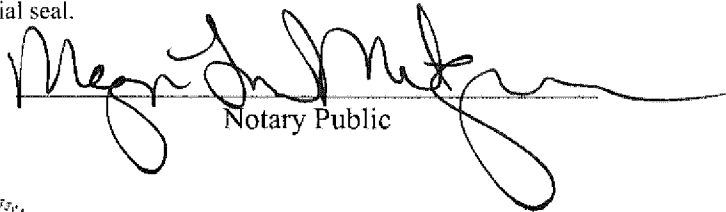
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-013501

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 29th day of October, 2025, 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

