

Filed For Record  
Drew County, AR  
Beverly Burks, Circuit Clerk  
By TB

JUN 27 2025

(A)M1/2/3/4/5/6/7/8/9/10(11)/12PM

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 25-008082

**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 August 29, 2025 at or about 10:30AM, the subject real property described herein below will be sold at the Main Entrance of the Drew County Courthouse, 210 South Main, Monticello, AR 71655 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 Drew County, Arkansas more particularly described as follows:

PARCEL OF LAND LOCATED IN THE NORTH HALF OF THE SOUTHWEST QUARTER (N 1/2 OF SW 1/4 ) OF SECTION 36, TOWNSHIP 12 SOUTH, RANGE 7 WEST, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER, THENCE NORTH 00 DEGREES 01 MINUTES 44 SECONDS EAST ALONG THE EAST BOUNDARY OF SAID FORTY A DISTANCE OF 111.0 FEET TO A POINT ON THE NORTH BOUNDARY OF HILLCREST DRIVE RIGHT-OF-WAY (HILLCREST DRIVE HAVING A 40 FOOT RIGHT-OF-WAY) THENCE RUN NORTH 89 DEGREES 16 MINUTES 26 SECONDS WEST ALONG SAID NORTH BOUNDARY RIGHT-OF-WAY A DISTANCE OF 92.05 FEET TO A FOUND 3/8 INCH REBAR TO THE POINT OF BEGINNING FOR THE LAND HEREBY DESCRIBED; THENCE FROM SAID POINT OF BEGINNING CONTINUE ALONG SAID NORTH BOUNDARY RIGHT-OF- WAY NORTH 89 DEGREES 52 MINUTES 55 SECONDS WEST A DISTANCE OF 180.38 FEET TO A SET 1/2 INCH

IRON PIPE; THENCE LEAVING SAID NORTH BOUNDARY RIGHT-OF-WAY, RUN NORTH 07 DEGREES 01 MINUTES 59 SECONDS EAST A DISTANCE OF 144.15 FEET TO A FENCEPOST THEREFOUND; THENCE RUN NORTH 88 DEGREES 53 MINUTES 00 SECONDS EAST ALONG SAID FENCE A DISTANCE OF 163.94 FEET TO A FOUND 1" ANGLE IRON; THENCE SOUTH 00 DEGREES 27 MINUTES 33 SECONDS WEST ALONG A FENCE THERE FOUND A DISTANCE OF 146.64 FEET, BACK TO THE POINT OF BEGINNING, CONTAINING 0.57ACRE OF LAND, MORE OR LESS;

Street Address: 641 Hillcrest Street Monticello AR 71655

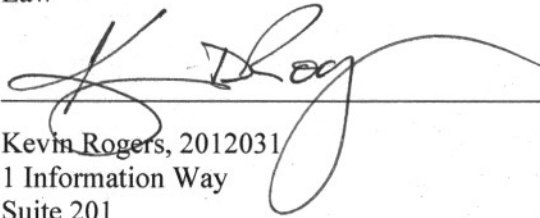
WHEREAS on March 29, 2019 Tyvion Shaw and Dai'Brina Shaw, Husband and Wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, N.A., a National Banking Association. Said Mortgage was recorded on March 29, 2019 as Instrument No. 97460 in the real property records of Drew County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated January 22, 2021 and recorded on February 1, 2021 as Instrument No. 102257 in the real property records of Drew 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 September 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.

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WITNESS my hand this 24<sup>th</sup> day of June, 2025. Citizens Bank, N.A., by its attorney-in-fact, Albertelli Law



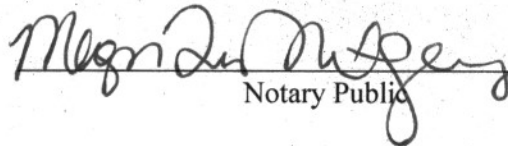
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 25-008082

ACKNOWLEDGEMENT

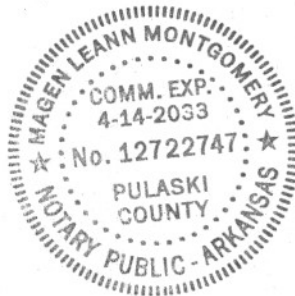
STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 24<sup>th</sup> day of June, 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



State of Arkansas  
County of Drew

I hereby certify that this instrument was filed for record and recorded as follows:

DATE 6/27/25 TIME 11:19

INSTRUMENT# 113436  
By Beverly Burks, Recorder of Drew County TB