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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-004492

**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 July 8, 2024 at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

A tract of land situated in the Northwest Quarter of the Northwest Quarter of Section Thirty-two, Township Three South, Range Twenty West of the Fifth Principal Meridian (NW1/4- NW1/4 Sec. 32, T-3-S, R-20-W 5th P.M.) located in Garland County, Arkansas, being more particularly described as follows: Commencing at the Northwest corner of the Northwest Quarter of the Northwest Quarter of Section Thirty-two, Township Three South, Range Twenty West of the Fifth Principal Meridian (NW Cor. NW1/4 - NW1/4 Sec. 32, T-3-S, R-20-W 5th P.M.), said point being a cotton-picker spindle in the centerline of South Moore Road. Thence South 89 degrees 13 minutes 36 seconds East for a distance of 153.20 feet to a 1/2" rebar, said point being the Point of beginning. Thence South 89 degrees 13 minutes 36 seconds East for a distance of 142.80 feet to a 1/2" rebar; thence North 88 degrees 39 minutes 02 seconds East for a distance of 201.98 feet to a 10" post at a fence corner; thence South 01 degrees 52 minutes 56 seconds West for a distance of 296.60 feet along a fence to a 1/2" rebar; thence South 88 degrees 46 minutes 26 seconds West for a distance of 201.45 feet to a 3/4" rebar; thence North 89 degrees 13 minutes 36 seconds West for a distance of 142.88 feet to a 5/8" rebar; thence North 01 degrees 47 minutes 55 seconds East for a distance of 296.14 feet to the Point of Beginning. (According to survey by Scott E. Connelly, RPLS, dated August 16, 2020.)

Street Address: 130 Kidder Ln Hot Springs AR 71913

WHEREAS on September 1, 2020 , Brandon Leuck, a single person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank. Said Mortgage was recorded on September 1, 2020 in Book 4199, Page 0565 in the real property records of Garland County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated September 9, 2022 and recorded on September 9, 2022 in Book 4486, Page 0381 in the real property records of Garland County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank 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.

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WITNESS my hand this 3 day of May, 2024. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law

[Handwritten Signature]

Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-004492

ACKNOWLEDGEMENT

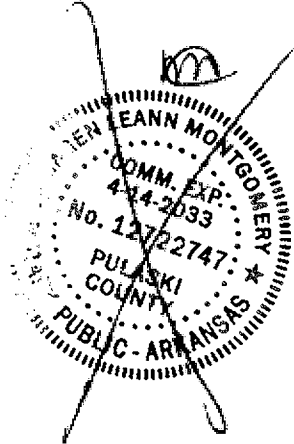
STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 3 day of May, 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.

[Handwritten Signature]
Notary Public

My Commission Expires: 4/14/2033



Trans: 371846
Total Fees: \$180.00

Garland County, AR
I certify this instrument was Electronically filed
on 05/06/2024 2:00PM
in DEED Book 4648 Pages 0160 - 0163
Kristie Womble-Hughes - Circuit Clerk