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Prepared by
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-000020

**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 3, 2024, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Grant County Courthouse, 101 W. Center, Sheridan, AR 72150 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 Grant County, Arkansas more particularly described as follows:

PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 5 SOUTH, RANGE 12 WEST, GRANT COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER NORTHEAST QUARTER, THENCE SOUTH 86 DEGREES 43 MINUTES 47 SECONDS WEST FOR 187.26 FEET, THENCE SOUTH 3 DEGREES 51 MINUTES 18 SECONDS EAST FOR 187.67 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 3 DEGREES 51 MINUTES 18 SECONDS EAST FOR 91.31 FEET; THENCE SOUTH 86 DEGREES 43 MINUTES 44 SECONDS WEST FOR 684.51 FEET; THENCE NORTH 3 DEGREES 35 MINUTES 16 SECONDS WEST FOR 120.00 FEET; THENCE SOUTH 84 DEGREES 42 MINUTES 10 SECONDS EAST FOR 192.44 FEET; THENCE NORTH 86 DEGREES 43 MINUTES 44 SECONDS EAST FOR 493.96 FEET TO THE POINT OF BEGINNING, CONTAINING 1.50 ACRES MORE OR LESS.

LESS AND EXCEPT FOR WATER METER: PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER, SECTION 3, TOWNSHIP 5 SOUTH, RANGE 12 WEST, GRANT COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER NORTHWEST QUARTER, THENCE SOUTH 86 DEGREES 43 MINUTES 47 SECONDS WEST FOR 187.26 FEET; THENCE SOUTH 3 DEGREES 51 MINUTES 18 SECONDS EAST FOR 279.00 FEET; THENCE SOUTH 86 DEGREES 43 MINUTES 44 SECONDS WEST FOR 450.81 FEET; THENCE NORTH 3 DEGREES 16 MINUTES 16 SECONDS WEST FOR 4.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 69 DEGREES 46 MINUTES 35 SECONDS WEST FOR 3.00 FEET; THENCE NORTH 14 DEGREES 15 MINUTES 31 SECONDS EAST FOR 3.00 FEET; THENCE SOUTH 69 DEGREES 46 MINUTES 35 SECONDS EAST FOR 3.00 FEET; THENCE SOUTH 14 DEGREES 15 MINUTES 31 SECONDS WEST FOR 3.00 FEET TO THE POINT OF BEGINNING.

TOGETHER WITH EXISTING EASEMENT; A STRIP OF LAND BEING AN EASEMENT FOR INGRESS AND EGRESS AND BEING DESCRIBED AS:

PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 3, TOWNSHIP 5 SOUTH, RANGE 12 WEST, GRANT COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER NORTHEAST QUARTER, THENCE SOUTH 86 DEGREES 43 MINUTES 47 SECONDS WEST FOR 187.26 FEET, THENCE SOUTH 3 DEGREES 51 MINUTES 18 SECONDS EAST FOR 279.00 FEET; THENCE SOUTH 86 DEGREES 43 MINUTES 44 SECONDS WEST FOR 397.60 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 3 DEGREES 42 MINUTES 18 SECONDS EAST 568.02 FEET TO THE NORTH RIGHT OF WAY OF HIGHWAY #270; THENCE NORTH 85 DEGREES 55 MINUTES 18 SECONDS WEST ALONG SAID RIGHT OF WAY FOR 50.48 FEET; THENCE NORTH 3 DEGREES 42 MINUTES 18 SECONDS WEST FOR 561.56 FEET; THENCE NORTH 86 DEGREES 43 MINUTES 44 SECONDS EAST FOR 50.02 FEET TO THE POINT OF BEGINNING.

SUBJECT TO NEW EASEMENT FOR INGRESS AND EGRESS AND UTILITIES: A STRIP OF LAND BEING AN EASEMENT FOR INGRESS AND EGRESS AND BEING DESCRIBED AS:

PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER, SECTION 3, TOWNSHIP 5 SOUTH, RANGE 12 WEST, GRANT COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID NORTHEAST QUARTER NORTHEAST QUARTER, THENCE SOUTH 86 DEGREES 43 MINUTES 47 SECONDS WEST FOR 187.26 FEET; THENCE SOUTH 3 DEGREES 51 MINUTES 18 SECONDS EAST FOR 279.00 FEET; THENCE SOUTH 86 DEGREES 43 MINUTES 44 SECONDS WEST FOR 420.51 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 86 DEGREES 43 MINUTES 44 SECONDS WEST FOR 25.00 FEET; THENCE NORTH 19 DEGREES 20 MINUTES 58 SECONDS WEST FOR 95.04 FEET; THENCE NORTH 86 DEGREES 43 MINUTES 44 SECONDS EAST FOR 25.00 FEET; THENCE SOUTH 19 DEGREES 20 MINUTES 58 SECONDS EAST FOR 95.04 FEET TO THE POINT OF BEGINNING.

Street Address: 7054 Highway 270 E Sheridan AR 72150

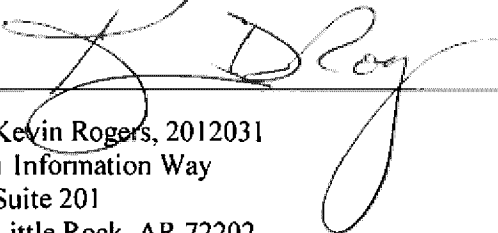
WHEREAS on June 17, 2021, Amy M. Duckworth, a married woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for FirstTrust Home Loans, Inc. said Mortgage was recorded on July 2, 2021, in Book 2021 Page 105 in the real property records of Grant County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated October 21, 2022, and recorded on October 26, 2022, in Book 2022 Page 658 in the real property records of Grant 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 January 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 26 day of February, 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. 24-000020

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

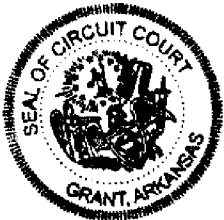
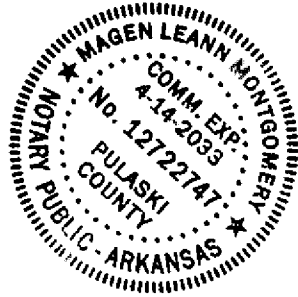
On this 26 day of February, 2024, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public

My Commission Expires: 4/14/2033



I certify that this instrument was filed on 02/28/2024 11:07 AM and recorded in DEED Book 324 Page 715 - 718 GERAL D. HARRISON JR. Circuit Clerk - GRANT County, AR