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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-029518

**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 October 7, 2024 at or about 11:30AM, the subject real property described herein below will be sold at the Main Entrance of the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104 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 Hot Spring County, Arkansas more particularly described as follows:

A PART OF THE NE 1/4 NE 1/4 SECTION 27, TOWNSHIP 4 SOUTH, RANGE 17 WEST, ALSO SHOWN ON THE TAX BOOKS AT PART OF LOT 1 BLOCK 121 LUND AND HILL DESCRIBED AS STARTING AT THE CORNER OF SECTION 22, 23, 26 AND 27 IN TOWNSHIP 4 SOUTH, RANGE 17 WEST, AND RUN 364 FEET WEST TO THE NW CORNER OF THE R.P. GOODMAN TRACT OF LAND WHICH HE PURCHASED FROM C.A. BRYAN AND RUN THENCE SOUTH 565 FEET TO THE PLACE OF BEGINNING, THENCE EAST 150 FEET, THENCE SOUTH 45 FEET, THENCE IN A SOUTHWESTERLY DIRECTION ALONG THE NORTH LINE OF HIGHLAND AVENUE A DISTANCE OF 62 FEET, THENCE WEST ALONG THE NORTH LINE OF SAID AVENUE A DISTANCE OF 100 FEET TO THE INTERSECTION OF LOCUST STREET AND HIGHLAND AVENUE, THENCE NORTH 75 FEET TO THE PLACE OF BEGINNING.

ALSO

A PART OF THE NE 1/4 NE 1/4 OF SECTION 27, TOWNSHIP 4 SOUTH, RANGE 17 WEST ALSO SHOWN ON TAX BOOKS AS PART OF LOT 1 BLOCK 121 LUND AND HILL AND MORE MINUTELY DESCRIBED AS FOLLOWS: BEGINNING AT THE SE CORNER OF A TRACT OF LAND FORMERLY OWNED BY ALBERTA SEBREN AS SHOWN BY DEED BOOK 57 PAGE 396 WHICH LANDS WERE FORMERLY OWNED BY J.D. BRAY AND WIFE, AND WHICH SAID PLACE OF BEGINNING IS ON HIGHLAND AVE., THENCE NORTH 58 FEET, MORE OR LESS TO THE LANDS FORMERLY OWNED BY W.W. MORRISON, THENCE WEST 6 FEET, THENCE SOUTH TO SAID HIGHLAND AVENUE, THENCE EAST 6 FEET TO THE PLACE OF BEGINNING, BEING A STRIP OF LAND APPROXIMATELY 58 X 6 FEET.

Street Address: 1327 Locust Street Malvern AR 72104

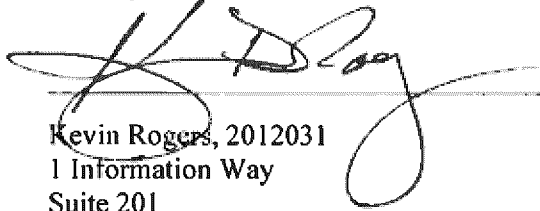
WHEREAS on September 15, 2022 Jimmy E. Isley, a single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, N.A., a National Banking Association. Said Mortgage was recorded on September 20, 2022 in Book 510, Page 243 in the real property records of Hot Spring County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated May 17, 2024 and recorded on May 17, 2024 in Book 288, Page 22 in the real property records of Hot Spring 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 March 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 27 day of August, 2024. 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. 24-029518

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 27 day of August, 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

