



DocId:8051928

Tx:4033574

2025R-01012

02/25/2025 10:18 AM

JEFFERSON COUNTY AR

FLORA COOK-BISHOP, CIRCUIT CLERK

RECORDING FEE 40.00

NOTICE OF DEFAULT 140.00

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-001565

**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 2, 2025 at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the Jefferson County Courthouse, 101 W. Barraque St., Pine Bluff, AR 71601 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 Jefferson County, Arkansas more particularly described as follows:

DEEDED DESCRIPTION:

COMMENCING AT THE NORTHWEST CORNER OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 3, TOWNSHIP 6 SOUTH, RANGE 11 WEST OF THE 5TH PRINCIPAL MERIDIAN, JEFFERSON COUNTY, ARKANSAS; THENCE SOUTH 40 FEET, MORE OR LESS, TO THE SOUTH RIGHT OF WAY LINE OF COUNTY ROAD; THENCE EASTERLY 1391 FEET ALONG THE SOUTH RIGHT OF WAY LINE OF SAID COUNTY ROAD FOR A POINT OF BEGINNING; THENCE EASTERLY 643 FEET ALONG SAID ROAD TO A FENCE; THENCE SOUTH 136 FEET ALONG SAID FENCE TO A FENCE; THENCE WESTERLY 650 FEET ALONG SAID FENCE TO A FENCE; THENCE NORTHERLY 155 FEET ALONG FENCE TO THE SOUTH LINE OF SAID COUNTY ROAD, THE POINT OF BEGINNING.

SURVEYED LEGAL DESCRIPTION:

ALL THAT PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 3, TOWNSHIP 6 SOUTH, RANGE 11 WEST, JEFFERSON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 40.00 FEET TO THE SOUTH RIGHT OF WAY LINE OF PRINCETON PIKE; THENCE SOUTH 87 DEGREES 26 MINUTES 33 SECONDS EAST ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 1391.00 FEET TO A FENCE AND THE POINT OF BEGINNING; THENCE CONTINUE SOUTH 87 DEGREES 26 MINUTES 33 SECONDS EAST ALONG SAID RIGHT OF WAY A DISTANCE OF 641.05 FEET TO A REBAR AT A FENCE; THENCE SOUTH 01 DEGREE 46 MINUTES 17 SECONDS WEST ALONG SAID FENCE A DISTANCE OF 129.45 FEET TO A REBAR AND FENCE; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST ALONG SAID FENCE A DISTANCE OF 644.48 FEET TO A REBAR AND FENCE; THENCE NORTH 02 DEGREES 55 MINUTES 24 SECONDS EAST ALONG SAID FENCE A DISTANCE OF 158.19 FEET TO THE POINT OF BEGINNING, CONTAINING 2.12 ACRES MORE OR LESS.

TOGETHER WITH AN EASEMENT FOR LOCATION OF SEPTICE SYSTEM: ALL THAT PART OF THE FRACTIONAL NORTHWEST QUARTER OF SECTION 3, TOWNSHIP 6 SOUTH, RANGE 11 WEST, JEFFERSON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 40.00 FEET TO THE SOUTH RIGHT OF WAY LINE OF PRINCETON PIKE; THENCE SOUTH 87 DEGREES 26 MINUTES 33 SECONDS EAST ALONG SAID RIGHT OF WAY LINE A DISTANCE OF 1391.00 FEET TO A FENCE; THENCE SOUTH 02 DEGREES 55 MINUTES 24 SECONDS WEST ALONG SAID FENCE A DISTANCE OF 158.19 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 312.36 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 00 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 40.00 FEET; THENCE SOUTH 90 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 97.88 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 00 SECONDS EAST A DISTANCE OF 40.00 FEET; THENCE NORTH 90 DEGREES 00 MINUTES 00 SECONDS WEST A DISTANCE OF 97.88 FEET TO THE POINT OF BEGINNING.

Street Address: 12350 Princeton Pike White Hall AR 71602

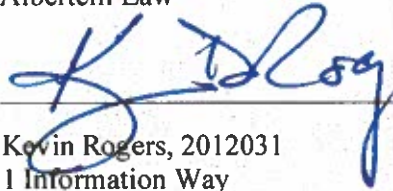
WHEREAS on August 24, 2023 Bianca M. Ray and George Austin Ray, a Married Couple, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Financial Services, LLC. Said Mortgage was recorded on August 25, 2023 as Instrument No. 2023R-06375 in the real property records of Jefferson County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated October 21, 2024 and recorded on October 23, 2024 as Instrument No. 2024R-07087 in the real property records of Jefferson 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 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.

WITNESS my hand this 24 day of February, 2025. Citizens Bank, N.A., by its attorney-in-fact, Albertelli Law



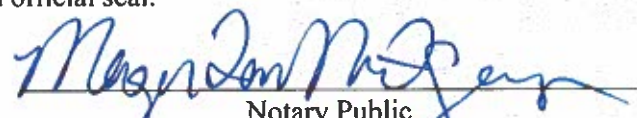
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-001565

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24 day of February, 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



02/25/2025 10:18 AM
ALBERTELLI LAW

TRANSACTION # 4033574
DOCUMENT # 2025R-01012

MORTGAGEE'S

NOTICE OF DEFAULT: 140.00
RECORDING FEE: 40.00
TOTAL: 180.00
CHECK: 180.00 ALBERTELLI LAW 517653

THANK YOU

FLORA COOK-BISHOP
CIRCUIT CLERK
JEFFERSON COUNTY AR