



DocId:8022573  
TX#017516



2023R-00005709  
I HEREBY CERTIFY THAT  
THIS INSTRUMENT WAS FILED  
AND RECORDED ON: 04/26/2023  
AT 11:40 AM  
BY: PAIGE  
LINCOLN COUNTY, AR  
# OF PAGES: 3

(this space left for blank for recording)

Prepared by:  
AL BERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-003850

**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 June 30, 2023, at or about 11:00am, the subject real property described herein below will be sold at the Main Entrance of the Lincoln County Courthouse, 300 S. Drew, Star City, AR 71667 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 Lincoln County, Arkansas more particularly described as follows:

LOT 1 OF THE REPLAT OF ALTOR ACRES SUBDIVISION AS RECORDED IN PLAT BOOK 2, PAGE 153.

LESS AND EXCEPT:

PART OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 5, TOWNSHIP 10 SOUTH, RANGE 7 WEST, BEING KNOWN AS LOT 1, ALTOR ACRES SUBDIVISION, LINCOLN COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

STARTING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER (SE1/4 NW1/4) OF SECTION 5; THENCE NORTH 89 DEGREES 26' 43" EAST ALONG THE SOUTH LINE THEREOF A DISTANCE OF 304.50 FEET TO THE SOUTHEASTERLY EXISTING RIGHT OF WAY LINE OF U.S. HIGHWAY 425 FOR THE POINT OF BEGINNING; THENCE NORTH 20 DEGREES 46' 27" WEST ALONG SAID

EXISTING RIGHT OF WAY LINE A DISTANCE OF 206.72 FEET TO A POINT; THENCE NORTH 89 DEGREES 32' 57" EAST A DISTANCE OF 10.80 FEET TO A POINT ON THE SOUTHEASTERLY PROPOSED RIGHT OF WAY LINE OF U.S. HIGHWAY 425; THENCE SOUTH 20 DEGREES 47' 56" EAST ALONG SAID PROPOSED RIGHT OF WAY LINE A DISTANCE OF 206.74 FEET TO A POINT ON THE SOUTH LINE OF THE SE1/4 NW1/4 OF SECTION 5; THENCE SOUTH 89 DEGREES 26' 43" WEST ALONG SAID SOUTH LINE A DISTANCE OF 10.89 FEET TO THE POINT OF BEGINNING.  
Street Address: 23653 Highway 425 South Star City AR 71667

WHEREAS on June 11, 2018, Steve Moncrief, an unmarried man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, A Tennessee Corporation said Mortgage was recorded on June 18, 2018, as Book 222, Page 27 in the real property records of Lincoln County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated January 26, 2021, and recorded on February 1, 2021, as Book 152, Page 335 in the real property records of Lincoln 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. 1-800-234-6002; 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 July 1, 2020, 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.

**\*\*THIS SPACE INTENTIONALLY LEFT BLANK\*\***

WITNESS my hand this 24 day of April, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law

*[Handwritten signature of Kevin Rogers]*

Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 23-003850

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 24 day of April, 2023, 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 of Notary Public]*

Notary Public

My Commission Expires: 4/14/2033

