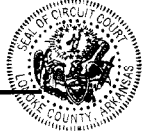


CERTIFICATE OF RECORD
INSTRUMENT # 2025-03234
FILED: 04/16/2025 01:00:48 PM
LONOKE COUNTY, ARKANSAS
DEBORAH OGLESBY, CIRCUIT CLERK
BY: PEGGY KING PAGES: 2
160.00



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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-005947

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 25, 2025 at or about 9:00AM, the subject real property described herein below will be sold at of the Lonoke County Courthouse, 301 North Center St., Lonoke, AR 72086 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 Deed of Trust is located in Lonoke County, Arkansas more particularly described as follows:

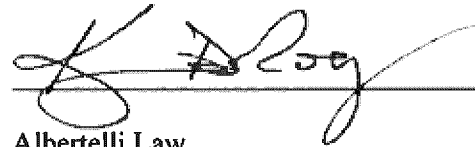
A PART OF THE WEST HALF (W1/2), EAST HALF (E1/2), NORTHWEST QUARTER (NW1/4), SECTION 5 TOWNSHIP 4 NORTH, RANGE 8 WEST, LONOKE COUNTY, ARKANSAS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHEAST CORNER OF SAID W1/2 E1/2 NW1/4, SECTION 5; THENCE SOUTH 172.00 FEET FOR THE POINT OF BEGINNING, THENCE WEST 187.0 FEET; THENCE SOUTH 285.0 FEET; THENCE EAST 187.0 FEET; THENCE NORTH 285.0 FEET TO THE POINT OF BEGINNING. SUBJECT TO A 20 FOOT WIDE ROAD EASEMENT ALONG THE WEST LINE.
Street Address: 81 Buddy Lane Ward AR 72176

WHEREAS on September 18, 2015, Carla Pacheco, a single woman, executed a Deed of Trust in favor of Reynie Rutledge, as trustee for Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank. Said Deed of Trust was recorded on September 24, 2015 as Instrument No. 201509537 in the real property records of Lonoke County, Arkansas. The Deed of Trust was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated March 20, 2020 and recorded on March 26, 2020 as Instrument No. 2020-03033 in the real property records of Lonoke County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank, N.A. 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 substitute trustee and is acting on and with the consent and authority of the lender who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every Deed of Trust 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 October 1, 2024, and each subsequent payment to date are now due and the same is now therefore wholly 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 15 day of April, 2025.



Albertelli Law
Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 25-005947

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 15 day of April, 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

