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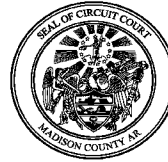
MADISON CO. AR FEE \$180.0

PRESENTED & RECORDED

12/27/2023 13:13:35

**TIFFANY MCDANIEL
CIRCUIT CLERK AND RECORDER**

**BY: MCKAYLA MCCONNELL
DEPUTY CLERK**



NOTICE OF DEFAULT

3 Pages

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Prepared by
ALBERT E. HAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-007011

**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 March 4, 2024 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Madison County Courthouse, 201 West Main St., Huntsville, AR 72740 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 Madison County, Arkansas more particularly described as follows:

A PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER (NE1/4 NE1/4) OF SECTION TWENTY-THREE (23), AND A PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER (NW1/4 NW1/4) OF SECTION TWENTY-FOUR (24), ALL IN TOWNSHIP FOURTEEN (14) NORTH, RANGE TWENTY-EIGHT (28) WEST OF THE FIFTH PRINCIPAL MERIDIAN, MADISON COUNTY, ARKANSAS, AND BEING MORE PARTICULARLY DESCRIBED AS BEGINNING AT A FOUND 1/2 INCHES REBAR PIN FOR THE NORTHWEST CORNER OF SAID SECTION 24; THENCE EAST A DISTANCE OF 132.71 FEET TO A POINT WHICH IS AT THE EXTENSION OF A FENCE; THENCE ALONG SAID FENCE S 03 DEGREES 56 MINUTES 21 SECONDS W A DISTANCE OF 328.61 FEET TO A FENCE CORNER POST; THENCE CONTINUING ALONG AND EXTENDING SAID FENCE S 84 DEGREES 53 MINUTES 30 SECONDS W A DISTANCE OF 275.54 FEET; THENCE LEAVING SAID FENCE N 25 DEGREES 00

MINUTES 00 SECONDS E A DISTANCE OF 388.80 FEET TO THE POINT OF BEGINNING, CONTAINING 1.56 ACRES, MORE OR LESS.

SAVE AND EXCEPT:

PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER (NW1/4 NW1/4) OF SECTION TWENTY-FOUR (24), TOWNSHIP FOURTEEN (14) NORTH OF RANGE TWENTY-EIGHT (28) WEST, MORE PARTICULARLY DESCRIBED AS COMMENCING AT THE NORTHWEST CORNER OF SAID NORTHWEST QUARTER OF THE NORTHWEST QUARTER, THENCE EAST 111 FEET FOR A POINT OF BEGINNING, THENCE EAST 139 FEET, THENCE SOUTH 219 FEET, THENCE WEST 139 FEET, THENCE NORTH 219 FEET TO THE POINT OF BEGINNING, CONTAINING .7 ACRES, MORE OR LESS.

Street Address: 5224 Highway 295 Elkins AR 72727

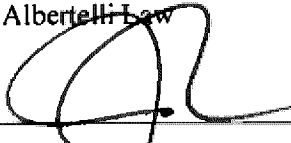
WHEREAS on July 24, 2017 Mary C. Humble, and Stephen R. Humble, wife and husband, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Cornerstone Bank, An Arkansas Corporation. Said Mortgage was recorded on July 24, 2017 as Instrument Number L201701841 in the real property records of Madison County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated September 12, 2022 and recorded on September 14, 2022 as instrument number L202202813 in the real property records of Madison 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 June 1, 2022, 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 27th day of December, 2023. Citizens Financial Group, Inc., by its attorney-in-
fact, Albertelli Law



James McPherson, Esq., 2011038
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-007011

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 27th day of December, 2023, before me, the undersigned officer,
personally appeared James McPherson, 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

