

(this space left for blank for recording)

---

Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-030022

**AMENDED 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**

**\*\*AMENDED TO CORRECT SALE DATE DUE TO HOLIDAY\*\***

NOTICE IS HEREBY GIVEN that on November 19, 2024 at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Miller County Courthouse, 412 Laurel Street, Texarkana, AR 71854 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 Miller County, Arkansas more particularly described as follows:

LOT NUMBERED TEN (10) IN BLOCK NUMBERED FOUR (4) OF SMITH AND BURKE'S ADDITION TO THE CITY OF TEXARKANA, MILLER COUNTY, ARKANSAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN VOLUME "KK", PAGE 463 OF THE DEED RECORDS OF MILLER COUNTY, ARKANSAS.

Street Address: 2014 Laurel St Texarkana AR 71854

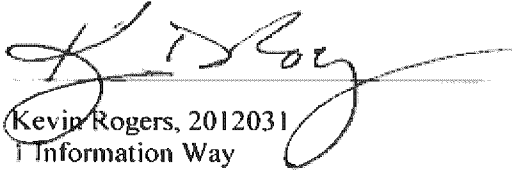
WHEREAS on April 29, 2021 John Christian Hirzel Jr and Grace Rebekka Welch, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for State Bank of De Kalb. Said Mortgage was recorded on April 30, 2021 as Instrument No. 2021R003466 in the real property records of Miller County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated April 22, 2024 and recorded on April 22, 2024 as Instrument No. 2024R002222 in the real property records of Miller 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 February 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 23<sup>rd</sup> day of September, 2024. CITIZENS BANK NA f/k/a RBS CITIZENS NA, by its attorney-in-fact, Albertelli Law



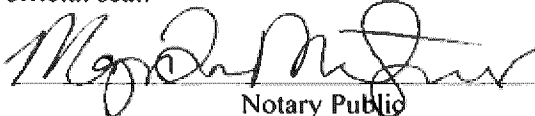
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 24-030022

ACKNOWLEDGEMENT

STATE OF ARKANSAS                    §  
COUNTY OF PULASKI                §

On this 23<sup>rd</sup> day of September, 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

