

2024004442  
PULASKI CO. AR FEE \$20.00  
PRESENTED  
1/30/2024 9:14:14 AM  
RECORDED  
01/30/2024 12:35:43 PM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: DEBORAH ABRAMOVITZ  
DEPUTY RECORDER



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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-002636

**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)

NOTICE IS HEREBY GIVEN that on April 1, 2024, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Pulaski County Courthouse, 401 West Markham, Little Rock, AR 72201 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 DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Pulaski County, Arkansas more particularly described as follows:

LOT 3, BLOCK 7, THE VILLAGES OF WELLINGTON, AN ADDITION TO THE CITY OF  
LITTLE ROCK, PULASKI COUNTY, ARKANSAS.  
Street Address: 1412 Loyola Dr Little Rock AR 72211

WHEREAS on September 28, 2018, Cory Cress, married man, and Amy Cress, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Bank of Little Rock Mortgage Corporation said Mortgage was recorded on October 3, 2018, as instrument number 2018061769 in the real property records of Pulaski County, Arkansas, Said Mortgage was subsequently assigned to CITIZENS BANK NA f/k/a RBS CITIZENS NA, by virtue of an assignment dated October 14, 2020, and recorded on October 14, 2020, as instrument number 2020068190 in the real property records of Pulaski 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 July 1, 2023, 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 30<sup>th</sup> day of January, 2024. Citizens Financial Group, Inc., 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. 24-002636

ACKNOWLEDGEMENT

STATE OF ARKANSAS  
COUNTY OF PULASKI

On this 30<sup>th</sup> day of January, 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