



2026004056  
PULASKI CO. AR FEE \$25.00  
PRESENTED  
1/21/2026 8:01:12 AM  
RECORDED  
01/21/2026 02:31:54 PM  
TERRI HOLLINGSWORTH  
Circuit / County Clerk  
BY: FRANCISCO RETA  
DEPUTY RECORDER

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 25-008836

**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 April 13, 2026 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 TIME 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:

COUNTY OF PULASKI, STATE OF ARKANSAS, TO-WIT:

A PART OF THE SW 1/4 NE 1/4 SECTION 24, AND A PART OF SE 1/4 NW 1/4, SECTION 24, ALL IN TOWNSHIP 2 NORTH, RANGE 15 WEST, DESCRIBED AS FOLLOWS: COMMENCING AT THE CENTER OF SECTION 24, THENCE RUN EAST 50 FEET TO A POINT, THENCE RUN NORTH 274.8 FEET TO A POINT, THENCE RUN NORTH 37 DEGREES 09 MINUTES WEST 335.5 FEET TO A POINT OF BEGINNING; THENCE RUN ALONG A ROAD NORTH 37 DEGREES 09 MINUTES WEST 194 FEET TO A POINT, THENCE RUN NORTH 11 DEGREES 0 MINUTES 0 SECONDS EAST 66.5 FEET TO A POINT, THENCE RUN NORTH 34 DEGREES 43 MINUTES EAST 33.5 FEET TO A POINT, THENCE RUN SOUTH 40 DEGREES 28 MINUTES 04 SECONDS EAST 218.07 FEET TO A POINT, THENCE RUN SOUTH 34 DEGREES 33 MINUTES WEST 99 FEET TO THE POINT OF BEGINNING, CONTAINING IN ALL 0.43 ACRES, MORE OR LESS, LESS AND EXCEPT A STRIP OF LAND 25 FEET WIDE ALONG THE ENTIRE LINE OF THE ABOVE DESCRIBED PROPERTY FOR A ROAD RIGHT OF WAY. (FROM DEED 90-34895)

AND

PART OF THE SW 1/4 NE 1/4 AND PART OF THE SE 1/4 NW 1/4, SECTION 24, TOWNSHIP 2 NORTH, RANGE 15 WEST, DESCRIBED AS FOLLOWS: COMMENCE AT THE CENTER OF SAID SECTION 24; THENCE RUN EAST 50 FEET; THENCE RUN NORTH 274.8 FEET; THENCE RUN NORTH 16 DEGREES 11 MINUTES EAST 404 FEET; THENCE RUN NORTH 34 DEGREES 41 MINUTES WEST 204.5 FEET TO THE POINT OF BEGINNING; THENCE RUN SOUTH 23 DEGREES 35 MINUTES WEST 326 FEET TO A POINT ON THE NORTH RIGHT OF WAY LINE OF A ROAD; THENCE RUN NORTH 37 DEGREES 09 MINUTES WEST ALONG THE NORTH LINE OF SAID ROAD, A DISTANCE OF 83.25 FEET TO THE SOUTHERNMOST CORNER OF THE TRACT OF LAND CONVEYED TO JOHN MARTIN ON JANUARY 17, 1973 AS SHOWN BY DEED RECORDED IN DEED BOOK 1229 AT PAGE 415; THENCE RUN NORTH 34 DEGREES 35 MINUTES EAST 99 FEET TO A POINT; THENCE RUN NORTH 40 DEGREES 28 MINUTES 04 SECONDS WEST 218.07 FEET TO THE CENTER LINE OF THE ROAD NOW IN PLACE, THENCE RUN NORTH 34 DEGREES 43 MINUTES EAST 111.2 FEET TO A POINT; THENCE RUN NORTH 42 DEGREES 13 MINUTES EAST 110.5 FEET TO A POINT; THENCE RUN SOUTH 34 DEGREES 41 MINUTES EAST 229.5 FEET TO THE POINT OF BEGINNING, ALL IN PULASKI COUNTY, ARKANSAS.

LESS AND EXCEPT:

LEGAL FROM WARRANTY DEED 91-27334 PULASKI COUNTY, AR. RECORDS, AS FOLLOWS:

LESS AND EXCEPT:

PART OF THE SE 1/4 NW 1/4, SECTION 24, TOWNSHIP 2 NORTH, RANGE 15 WEST, PULASKI COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCING AT THE CENTER OF SECTION 24; THENCE RUN EAST 50.0 FEET TO A POINT; THENCE NORTH 274.8 FEET TO A POINT; THENCE NORTH 14 DEGREES 39 MINUTES EAST 54.0 FEET; THENCE NORTH 38 DEGREES 54 MINUTES WEST 252.6 FEET TO THE POINT OF BEGINNING; THENCE NORTH 37 DEGREES 59 MINUTES WEST 277.25 FEET; THENCE NORTH 02 DEGREES 45 MINUTES WEST 66.5 FEET; THENCE SOUTH 69 DEGREES 15 MINUTES EAST 208.3 FEET; THENCE SOUTH 26 DEGREES 19 MINUTES EAST 82.2 FEET; THENCE SOUTH 22 DEGREES 00 MINUTES WEST 149.9 FEET TO THE POINT OF BEGINNING, LESS AND EXCEPT A STRIP OF LAND 25 FEET WIDE ALONG THE WEST LINE OF THE ABOVE DESCRIBED PROPERTY, FOR A ROAD RIGHT OF WAY.

SUBJECT TO EASEMENTS AND RESTRICTION OF RECORD, IF ANY.

Street Address: 4807 Ginger Hill Road Little Rock AR 72223

WHEREAS on October 10, 2013 Fiona Martin and Michael Patrick Martin, wife and husband, and Cecilia O'Brien, and William C O'Brien, wife and husband, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for UARK Federal Credit Union, an Arkansas Corporation. Said Mortgage was recorded on October 21, 2013 as Instrument No. 2013076289 in the real property records of Pulaski County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated September 28, 2018 and recorded on September 28, 2018 as Instrument No. 2018061054 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

February 1, 2025, 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 16 day of January, 2026. Citizens Bank NA f/k/a RBS Citizens NA, by its attorney-in-fact, Albertelli Law

  
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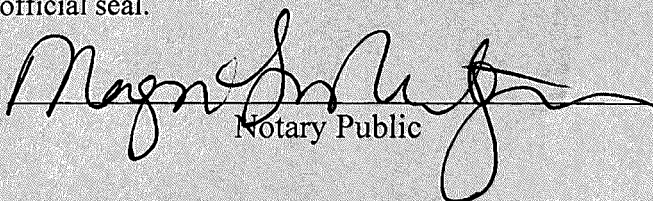
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 25-008836

ACKNOWLEDGEMENT

STATE OF ARKANSAS                   §  
COUNTY OF PULASKI               §

On this 16 day January, 2026, before me, the undersigned officer, Magen Montgomery, 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

