

Recording Date/Time: 11/08/2023 at 11:28:14 AM

Series: MTG Book: E-24 Page: 237



Debbie Wise

Debbie Wise, Circuit Clerk & Recorder

By: Shauntee Hampton D.C.



3 Pages

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-012108

**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 January 12, 2024, at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Randolph County Courthouse, 107 W. Broadway, Pocahontas, AR 72455 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 Randolph County, Arkansas more particularly described as follows:

PART OF THE NORTHWEST QUARTER (NW 1/4) OF THE NORTHEAST QUARTER (NE 1/4) OF SECTION 34, TOWNSHIP 18 NORTH, RANGE 1 EAST, DESCRIBED AS COMMENCING AT THE INTERSECTION OF THE NORTH LINE OF SAID 40 ACRE TRACT BY THE WEST RIGHT OF WAY OF U.S. HIGHWAY 67; THENCE SOUTH ALONG THE WEST RIGHT OF WAY LINE OF SAID HIGHWAY 437 FEET 5 INCHES FOR A POINT OF BEGINNING OF THIS CONVEYANCE; THENCE WEST 208 FEET 8 1/2 INCHES; THENCE SOUTH PARALLEL WITH THE WEST RIGHT OF WAY LINE OF U.S. HIGHWAY 67 A DISTANCE OF 208 FEET 8 1/2 INCHES; THENCE EAST 208 FEET 8 1/2 INCHES TO THE WEST RIGHT OF WAY LINE OF SAID U.S. HIGHWAY 67; THENCE NORTH ALONG SAME 208 FEET 8 1/2 INCHES TO THE POINT OF BEGINNING.

LESS AND EXCEPT:

A PART OF THE NW 1/4 OF THE NE 1/4 OF SECTION 34, TOWNSHIP 18 NORTH, RANGE 1 EAST RANDOLPH COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: STARTING AT THE NORTHWEST CORNER OF SECTION 34; THENCE SOUTH 89 DEGREES 54 MINUTES 21 SECONDS EAST ALONG SAID NORTH LINE THEREOF A DISTANCE OF 2649.68 FEET TO A POINT; THENCE NORTH 89 DEGREES 41 MINUTES 15 SECONDS EAST ALONG SAID NORTH LINE A DISTANCE OF 1272.65 FEET TO A POINT ON THE EXISTING WEST RIGHT OF WAY OF U.S. HIGHWAY 67; THENCE SOUTH 00 DEGREES 35 MINUTES 27 SECONDS EAST ALONG SAID EXISTING RIGHT OF WAY LINE A DISTANCE OF 389.27 FEET TO POINT; THENCE SOUTH 00 DEGREES 19 MINUTES 52 SECONDS EAST ALONG SAID EXISTING RIGHT OF WAY LINE A DISTANCE OF 42.60 FEET TO THE POINT OF BEGINNING; THENCE SOUTH 00 DEGREES 19 MINUTES 52 SECONDS EAST ALONG SAID EXISTING RIGHT OF WAY LINE A DISTANCE OF 208.67 FEET TO A POINT ON THE SOUTH PROPERTY LINE; THENCE SOUTH 89 DEGREES 37 MINUTES 49 SECONDS WEST ALONG SAID PROPERTY LINE A DISTANCE OF 21.66 FEET TO A POINT ON THE PROPOSED WEST RIGHT OF WAY LINE OF U.S. HIGHWAY 67; THENCE NORTH 01 DEGREE 14 MINUTES 08 SECONDS WEST ALONG SAID PROPOSED RIGHT OF WAY LINE A DISTANCE OF 208.69 FEET TO A POINT ON THE NORTH PROPERTY LINE; THENCE NORTH 89 DEGREES 37 MINUTES 48 SECONDS EAST ALONG SAID PROPERTY LINE A DISTANCE OF 24.95 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.11 ACRES, MORE OR LESS OR 4,862 SQUARE FEET, MORE OR LESS.

Street Address: 7537 Highway 67 Walnut Ridge AR 72476

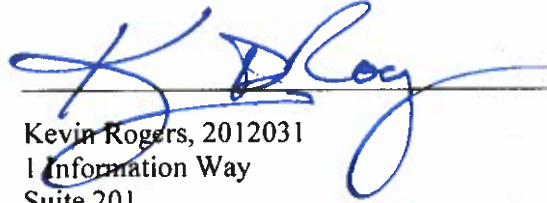
WHEREAS on September 30, 2019, Tonya Murry, a single person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank said Mortgage was recorded on October 1, 2019, in Book Z-20 Page 584 in the real property records of Randolph County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated October 24, 2022, and recorded on October 31, 2022, in Book N-23 Page 453 in the real property records of Randolph 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 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 December 1, 2020, 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 7 day of Nov, 2023. 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. 23-012108

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 7 day of November, 2023, 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: 4/14/2023

