

**2025-005540**

I certify this instrument  
was filed on:

**04/01/2025 08:01:48 AM**

**Myka Bono Sample  
Saline County Circuit Clerk**

Pages: 2  
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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 25-004542

**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 June 9, 2025, at or about 1:00PM, the subject real property described herein below will be sold at the Main Entrance of the Saline County Courthouse, 200 N. Main St., Benton, AR 72015 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 Saline County, Arkansas more particularly described as follows:

ALL THAT PART OF BLOCK 47 OF ALLENS ADDITION TO BENTON ARKANSAS, SALINE COUNTY, ARKANSAS, A PART OF ELM STREET AS SHOWN ON PLAT OF ALLENS ADDITION, AND PART OF THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 15, TOWNSHIP 2 SOUTH, RANGE 15 WEST, MORE FULLY DESCRIBED AS FOLLOWS: BEGIN AT A POINT OF THE WEST LINE OF PEARL STREET THAT IS 36.7 FEET NORTH OF THE NORTHEAST CORNER OF BLOCK 48 OF ALLENS ADDITION; RUN THENCE NORTH FOR 90 FEET; THENCE WEST FOR 182 FEET; THENCE SOUTH FOR 90 FEET; THENCE EAST FOR 182 FEET TO THE POINT OF BEGINNING.

Street Address: 619 Pearl Benton AR 72015

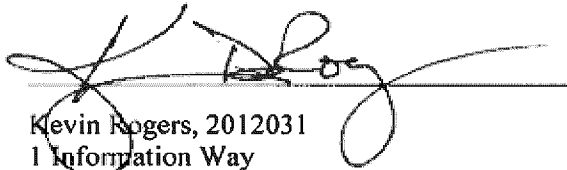
WHEREAS on December 6, 2019, Kristen Leigh Hodges, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank said Mortgage was recorded on December 11, 2019, as instrument number 2019-024423 in the real property records of Saline County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by

virtue of an assignment dated June 14, 2024, and recorded on June 14, 2024, as instrument number 2024-010413 in the real property records of Saline 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 April 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 31 day of March, 2025. 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. 25-004542

#### ACKNOWLEDGEMENT

STATE OF ARKANSAS       §  
COUNTY OF PULASKI   §

On this 31 day of March, 2025, 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.

My Commission Expires: 4/14/2033

