

**2025-020954**

I certify this instrument  
was filed on:

**10/31/2025 08:03:16 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 25-012618

**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 5, 2026 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:

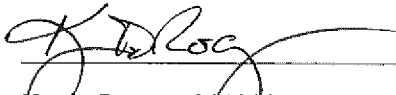
LOT 65 OF STERLING OAKS SUBDIVISION, PHASE 2, SALINE COUNTY, ARKANSAS.  
Street Address: 3706 Sterling Oaks Drive, Benton, AR 72019

WHEREAS on July 26, 2017 Kandi Michelle Cox and Chris M. Cox, wife and husband, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, a Tennessee Corporation. Said Mortgage was recorded on August 9, 2017 as Instrument No. 2017-014553 in the real property records of Saline County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated July 9, 2019 and recorded on July 17, 2019 as Instrument No. 2019-013221 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, 10561 Telegraph Road, Glen Allen VA 23059, at Telephone No. 800-922-9999; 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 , 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 October, 2025. Citizens Bank, N.A. f/k/a RBS Citizens NA, by its attorney-in-fact, Albertelli Law



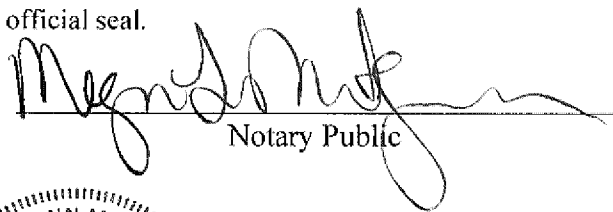
Kevin Rogers, 2012031  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 25-012618

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

On this 23<sup>rd</sup> day of October, 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.

  
Notary Public

My Commission Expires: 4/14/2033

