

**File# 2023-00013817**

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-005897

**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 August 10, 2023, at or about 10:00AM, the subject real property described herein below will be sold at the Main Entrance of the Washington County Courthouse, 280 N. College, Fayetteville, AR 72701 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 Washington County, Arkansas more particularly described as follows:

A PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER OF SECTION 32, TOWNSHIP 18 NORTH, RANGE 28 WEST, WASHINGTON COUNTY, ARKANSAS, DESCRIBED AS BEGINNING AT A POINT ON THE CENTERLINE OF THE COUNTY ROAD, 522.5 FEET WEST OF THE SE CORNER OF SAID 40 ACRE TRACT. THENCE NORTH 17 DEGREES 26 MINUTES EAST. 377.7 FEET TO A POINT ON THE CENTERLINE OF THE COUNTY ROAD, THENCE WEST 230.7 FEET, THENCE SOUTH 17 DEGREES 26 MINUTES WEST 377.7 FEET, THENCE EAST 230.7 FEET TO THE POINT OF BEGINNING.

LESS AND EXCEPT: DESCRIBED AS BEGINNING AT A POINT ON THE CENTERLINE OF THE COUNTY ROAD, 522.3 FEET WEST OF THE SE CORNER OF SAID 40 ACRE TRACT, THEN NORTH 17 DEGREES 26 MINUTES EAST 188.8 FEET, THENCE WEST 230.7 FEET, THENCE SOUTH 17 DEGREES 26 MINUTES WEST 188.8 FEET, THENCE

EAST 230.7 FEET TO THE POINT OF BEGINNING.

Street Address: 21643 War Eagle Blacktop R Springdale AR 72764

WHEREAS on August 14, 2018, Harold Wayne McCoy, a single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, N.A. a National Banking Association said Mortgage was recorded on August 16, 2018, as instrument number 2018-00025464 in the real property records of Washington County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated March 20, 2020, and recorded on March 24, 2020, as instrument number 2020-00009174 in the real property records of Washington 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. 1-800-234-6002 ; 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 January 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.

**\*\*THIS SPACE INTENTIONALLY LEFT BLANK\*\***

WITNESS my hand this 1 day of June, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law

*[Handwritten Signature]*

Kevin Rogers, 2012031  
Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 23-005897

ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 1st day of June, 2023, before me, the undersigned officer, personally appeared KEVIN D. 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.

*[Handwritten Signature]*  
Notary Public

My Commission Expires: 4/14/2038



Washington County, AR  
I certify this instrument was filed on  
6/1/2023 1:35:13 PM  
and recorded in REAL ESTATE

File# 2023-00013817  
Kvle Svlvester - Circuit Clerk

*[Handwritten Signature]*