

File# 2023-00026807

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Prepared by:

ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-010465

**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 December 18, 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:

THE FOLLOWING DESCRIBED LAND, SITUATE IN THE COUNTY OF WASHINGTON,
STATE OF ARKANSAS, TO-WIT:

LOT 84, AMENDED FINAL PLAT OF BUTTERFIELD GARDENS, PHASE 1-B,
SPRINGDALE, WASHINGTON COUNTY, ARKANSAS, AS SHOWN IN PLAT BOOK 23A
AT PAGE 57.

Street Address: 3003 Commons Ave Springdale AR 72764

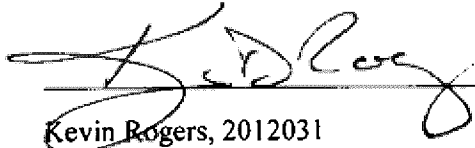
WHEREAS on October 22, 2019 Gregory Dean Leach and Jenefer Leach, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Low VA Rates, LLC. Said Mortgage was recorded on October 30, 2019 as instrument number 2019-00033206 in the real property records of Washington County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated January 27, 2023 and recorded on February 2, 2023 as instrument

number 2023-00002382 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. 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 August 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.

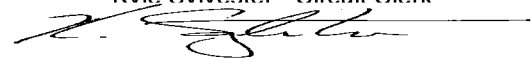
WITNESS my hand this 12 day of October, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012031
1 Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-010465

Washington County, AR
I certify this instrument was filed on
10/13/2023 11:15:04 AM
and recorded in REAL ESTATE

File# 2023-00026807
Kvle Svlvester - Circuit Clerk



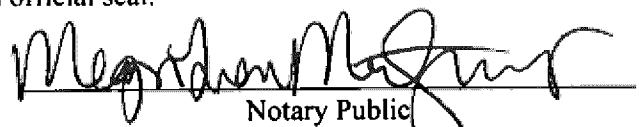
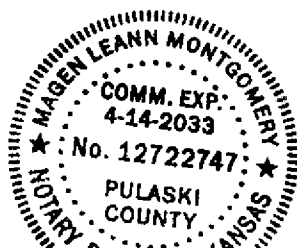
ACKNOWLEDGEMENT

STATE OF ARKANSAS
COUNTY OF PULASKI

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On this 12 day of October, 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: 4/14/2033