

**File# 2023-00032489**

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 23-015318

**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 February 22, 2024 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 SOUTHEAST QUARTER (SE1/4) OF THE NORTHEAST QUARTER (NE1/4) AND THE SOUTHWEST QUARTER (SW1/4) OF THE NORTHEAST QUARTER (NE1/4) OF SECTION 15, TOWNSHIP 15 NORTH, RANGE 31 WEST OF THE FIFTH PRINCIPAL MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCE AT THE SOUTHEAST CORNER OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SECTION 15; THENCE N 0 DEGREES 13 MINUTES 12 SECONDS E 330.00 FEET TO THE POINT OF BEGINNING AND RUN THENCE N 89 DEGREES 58 MINUTES 8 SECONDS W 913.48 FEET; THENCE S 0 DEGREES 13 MINUTES 12 SECONDS W 188.50 FEET TO THE CENTERLINE OF ILLINOIS CHAPEL ROAD; THENCE N 45 DEGREES 20 MINUTES 1 SECOND W ALONG SAID CENTERLINE 208.07 FEET; THENCE N 39 DEGREES 59 MINUTES 19 SECONDS W ALONG SAID CENTERLINE 216.23 FEET; THENCE N 37 DEGREES 40 MINUTES 6 SECONDS W

ALONG SAID CENTERLINE 107.36 FEET; THENCE N 42 DEGREES 12 MINUTES 47 SECONDS W ALONG SAID CENTERLINE 109.49 FEET; THENCE N 73 DEGREES 37 MINUTES 8 SECONDS W ALONG SAID CENTERLINE 43.40 FEET; THENCE N 58 DEGREES 6 MINUTES 20 SECONDS W ALONG SAID CENTERLINE 52.37 FEET; THENCE EAST LEAVING SAID CENTERLINE 104.68 FEET TO THE NORTHWEST CORNER OF THE SOUTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 15; THENCE EAST 1323.00 FEET TO THE EAST LINE OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 15; THENCE S 0 DEGREES 13 MINUTES 12 SECONDS W ALONG SAID FORTY LINE 329.92 FEET TO THE POINT OF BEGINNING AND CONTAINING 9.76 ACRES, MORE OR LESS, WASHINGTON COUNTY, ARKANSAS.

SUBJECT TO A 70 FOOT WIDTH UTILITY AND ROAD EASEMENT ON THE WEST SIDE OF THE SOUTH HALF OF THE SOUTHEAST QUARTER OF THE NORTHEAST QUARTER OF SAID SECTION 15.

SUBJECT TO THE ILLINOIS CHAPEL ROAD RIGHT OF WAY ALONG THE SOUTHWEST SIDE AND ANY OTHER EASEMENT AND/OR RIGHT OF WAY OF RECORD.

NOTE: NO NEW IMPROVEMENTS MAY BE CONSTRUCTED ON THE PARCEL WITHIN 40 FEET (AS DETERMINED BY THE CURRENT COUNTY ROAD PLAN) FROM THE CENTERLINE OF ANY ADJOINING COUNTY ROAD TO ACCOMMODATE FUTURE ROAD IMPROVEMENTS.

Street Address: 11746 Illinois Chapel Rd Prairie Grove AR 72753

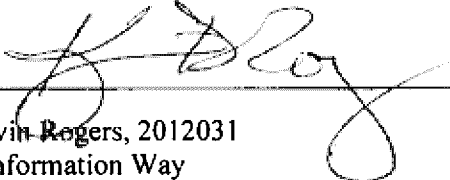
WHEREAS on September 26, 2018 David Helms, an unmarried person, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Priority Bank, FSB. Said Mortgage was recorded on October 1, 2018 as instrument number 2018-00029496 in the real property records of Washington County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated September 9, 2022 and recorded on September 9, 2022 as instrument number 2022-00030162 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 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 August 1, 2022, 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 18<sup>th</sup> day of December 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. 23-015318

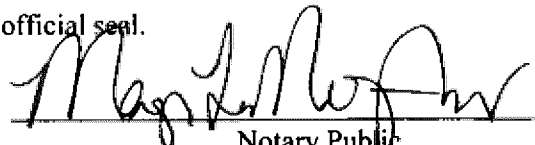
ACKNOWLEDGEMENT

STATE OF ARKANSAS  
COUNTY OF PULASKI

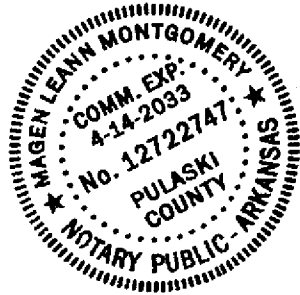
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On this 18<sup>th</sup> day of December 2023, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: 4/14/2033



Washington County, AR  
I certify this instrument was filed on  
12/18/2023 3:30:50 PM  
and recorded in REAL ESTATE

File# 2023-00032489  
Kvle Sylvester - Circuit Clerk

