

**File# 2025-00000464**

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 24-039100

**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 March 20, 2025 at or about 1:00PM, 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 SW1/4 OF THE NW1/4 OF SECTION 33, T-15-N, R-30-W, WASHINGTON COUNTY, ARKANSAS, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SW CORNER OF SAID 40 ACRE TRACT; THENCE NORTH 330.00 FEET; THENCE EAST 15.00 FEET; THENCE N 89 DEGREES 42 MINUTES 21 SECONDS E 303.00 FEET TO THE POINT OF BEGINNING; THENCE N 89 DEGREES 42 MINUTES 21 SECONDS E 75.00 FEET; THENCE N 00 DEGREES 10 MINUTES 17 SECONDS E 157.09 FEET TO THE SOUTH RIGHT-OF-WAY OF DOGWOOD TRAIL; THENCE ALONG SAID RIGHT-OF-WAY N 88 DEGREES 49 MINUTES 30 SECONDS W 75.00 FEET; THENCE LEAVING SAID RIGHT-OF-WAY S 00 DEGREES 10 MINUTES 17 SECONDS W 159.00 FEET TO THE POINT OF BEGINNING, BEING FURTHER DESCRIBED AS LOT 34, HAMILTON ADDITION, A SUBDIVISION OF SAID 40 ACRE TRACT. SUBJECT TO EASEMENTS, RIGHTS-OF-WAY, AND COVENANTS OF RECORD, IF ANY.**

Street Address: 33 Dogwood Street West Fork AR 72774

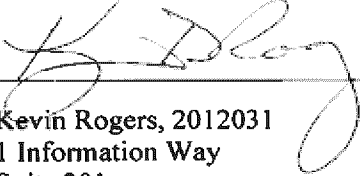
WHEREAS on August 7, 2017 Jamie T. White and Cecilia O. White, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Uark Federal Credit Union, a Arkansas Corporation. Said Mortgage was recorded on August 17, 2017 as Instrument No. 2017-00025308 in the real property records of Washington County, Arkansas. Said Mortgage was

subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated September 11, 2023 and recorded on September 12, 2023 as Instrument No. 2023-00023825 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 July 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 7 day of January, 2025. Citizens Bank N.A. f/k/a RBS Citizens N.A., 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. 24-039100

ACKNOWLEDGEMENT

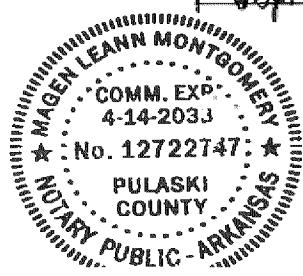
STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 7<sup>th</sup> day January, 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



Washington County, AR  
I certify this instrument was filed on  
1/7/2025 11:47:11 AM  
and recorded in REAL ESTATE

File# 2025-00000464  
Kvle Sylvester - Circuit Clerk

