

L202414946
WHITE CO. AR FEE \$160.00
PRESENTED & RECORDED
12/13/2024 08:59:47
SARA BROWN-CARLTON
CIRCUIT CLERK
BY: DENISE MORRIS
DEPUTY
BK: MISC 2024
PG: 11017 - 11018

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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 24-038146

**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 20, 2025 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the White County Courthouse, 300 N. Spruce, Searcy, AR 72143 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 White County, Arkansas more particularly described as follows:

LOT SEVEN (7) IN BAILEY SUBDIVISION IN THE NORTHEAST QUARTER (NE 1/4) OF THE SOUTHEAST QUARTER (SE 1/4) OF SECTION TWENTY-THREE (23), TOWNSHIP SEVEN (7) NORTH, RANGE SEVEN (7) WEST, WHITE COUNTY, ARKANSAS, AS SHOWN BY PLAT FILED IN PLAT BOOK 4 AT PAGE 50 OF THE WHITE COUNTY RECORDS.

Street Address: 136 Bailey St Searcy AR 72143

WHEREAS on May 17, 2023 Christian L. Culwell, single woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Security Bank. Said Mortgage was recorded on May 18, 2023 in Book MORT 2023, Page 11120 in the real property records of White County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated January 22, 2024 and recorded on January 29, 2024 in Book MISC 2024, Page 748 in the real property records of White 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 May 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 12 day of Dec, 2024. Citizens Bank NA f/k/a RBS Citizens NA, by its attorney-in-fact, Albertelli Law



Kevin Rogers, 2012031
Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 24-038146

CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF WHITE
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in Doc Num L202414946
12/13/2024 08:59:47 AM
SARA BROWN-CARLTON
WHITE COUNTY CIRCUIT CLERK
By: _____

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 12 day of December, 2024, 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: 2/12/2034

