

L201957875

BENTON CO. AR FEE \$175.00

PRESENTED & E-RECORDED

10/29/2019 01:11:52 PM

BRENDA DESHIELDS
Circuit Clerk & Recorder

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Prepared by:
AL BERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 19-016954

**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 January 2, 2020 at or about 3:00PM, the subject real property described herein below will be sold on the 2nd Floor, Inside the NE A Street Entrance of the Benton County Courthouse, 102 Northeast A St., Bentonville, AR 72712 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 Benton County, Arkansas more particularly described as follows:

LOT 29, BLOCK 4, WIGTOWN SUBDIVISION, BELLA VISTA VILLAGE, BENTON
COUNTY, ARKANSAS, AS SHOWN IN PLAT RECORD N PAGE 235.

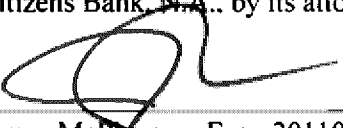
Street Address: 28 Wigtown Ln Bella Vista AR 72715

WHEREAS on October 28, 2013 Verlyn Faber and Linda Faber, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Western Mortgage, Inc. Said Mortgage was recorded on November 4, 2013 in Mortgage Book 2013 at Page 240506 in the real property records of Benton County, Arkansas. The Mortgage was subsequently assigned to Citizens Bank N.A. by virtue of an assignment dated May 11, 2019 and recorded on May 13, 2019 as instrument number L201922986 in the real property records of Benton County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank, N.A. Attn: FC 425 Phillips Blvd Ewing NJ 08618 at Telephone No. 800-223-6527; 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, and the same is now therefore wholly 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 24th day of October, 2019.
Citizens Bank, N.A., by its attorney-in-fact, Albertelli Law

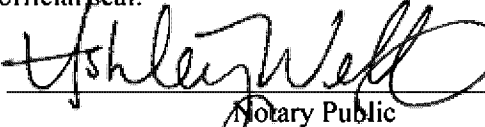

James McPherson, Esq., 2011038
1 Information Way, Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 19-016954

ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 24th day of October, 2019, before me, the undersigned officer, personally appeared James McPherson, 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:

4-27-24

