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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-001950

**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 May 5, 2022 at or about 12:00PM, the subject real property described herein below will be sold at the Main Entrance of the Hot Spring County Courthouse, 210 Locust Street, Malvern, AR 72104 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 DAY~~ OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

WHEREAS, the property secured under the Mortgage is located in Hot Spring County, Arkansas more particularly described as follows:

NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION  
TWENTY (20), TOWNSHIP THREE (3), SOUTH OF RANGE SEVENTEEN (17)  
WEST AND CONTAINING FORTY (40) ACRES MORE OR LESS.

LESS AND EXCEPT THE FOLLOWING:

PART OF THE NE 1/2 OF THE SE 1/4 OF SECTION 20, TOWNSHIP 3 SOUTH,  
RANGE 17 WEEST, DESCRIBED AS BEGINNING AT A POINT ON THE WEST  
LINE OF SAID FORTY ACRE TRACT 329 FEET NORTH OF THE SOUTHWEST  
CORNER; THEN NORTH 260 FEET MAGNETIS NORTH 88 DEGREES EAST 167  
FEET TO COUNTY ROAD; THENCE SOUTH ALONG THE WEST SIDE OF SAID  
ROAD 260 FEET; THEN WEST 164 FEET TO THE POINT OF BEGINNING,  
CONTAINING 1 ACRE MORE OR LESS


Street Address: 2038 Smoke Ridge Road, Malvern, Arkansas, 72104

WHEREAS on February 2, 2019 Thomas Verser, a single man, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc as nominee for Wyndham Capital Mortgage, Inc. Said Mortgage was recorded on February 11, 2019 in Book 0469 at Page 0246 in the real property records of Hot Spring County, Arkansas. The Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated November 19, 2021, and recorded on November 22, 2021 in Misc Book 275 at Page 607 in the real property records of Hot Spring County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059 at Telephone No. 800-456-8855; 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, 2021, 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 15<sup>th</sup> day of March, 2022.  
Citizens Bank, by its attorney-in-fact, Albertelli Law

  
James McPherson, Esq., AR2011038  
1 Information Way, Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 22-001950

ACKNOWLEDGEMENT

STATE OF ARKANSAS           §  
COUNTY OF PULASKI       §

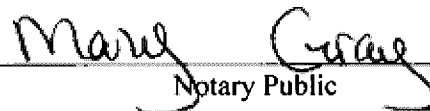


On this 1 day of March, 2022, before me, the undersigned officer, personally appeared James McPherson, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

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

My Commission Expires:

7/25/2024

  
Notary Public