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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 22-006653

**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 October 4, 2022, at or about 9:00AM, the subject real property described herein below will be sold at the Main 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 56, FIRST PLACE SUBDIVISION, ROGERS, BENTON COUNTY, ARKANSAS, AS
SHOWN ON PLAT RECORD "2007" AT PAGE 597.

Street Address: 1905 S C ST., ROGERS, Arkansas 72758

WHEREAS on April 26, 2019, Maria Herrera Carrera, an unmarried person, and Antonio Barrios, an unmarried person, as joint tenants with right of survivorship, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Priority Bank, FSB, Said Mortgage was recorded on April 29, 2019, as instrument number L201920260 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 December 8, 2020, and recorded on December 9, 2020, as instrument number L202080803 in the real property records of Benton County, Arkansas. The party initiating foreclosure can be contacted at or

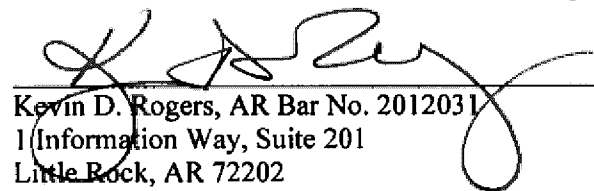
in care of its servicer initiating foreclosure at: Citizens Bank, N.A., 1 Citizens Plaza, Providence, RI 02903, at Telephone No. 1-800-234-6002; and

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 June 1, 2020, 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 20 day of July, 2022.

Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law


 Kevin D. Rogers, AR Bar No. 2012031
 1 Information Way, Suite 201
 Little Rock, AR 72202
 501-406-0855
 A LAW No. 22-006653

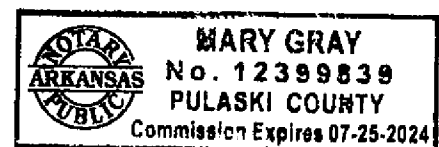
ACKNOWLEDGEMENT

STATE OF ARKANSAS
 COUNTY OF PULASKI

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On this 20 day of July, 2022, before me, the undersigned officer, personally appeared Kevin D. 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: 7/25/2024



CERTIFICATE OF RECORD
STATE OF ARKANSAS, COUNTY OF BENTON
I hereby certify that this instrument was
Filed and Recorded in the Official Records
in **Doc Num L202248080**
07/21/2022 12:36:47 PM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder