

CERTIFICATE OF RECORD  
Faulkner County, AR Fee \$175.00  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
In Doc Num L202218193 2 Pages  
10/11/2022 03:20:59 PM  
Crvstal Taylor  
Faulkner County Circuit Clerk  
BY: SMIX D.C.  
NON JUDICIAL FORECLOSURE NOTICE

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-008826

**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 December 23, 2022, at or about 9:00AM, the subject real property described herein below will be sold at the Main Entrance of the Faulkner County Courthouse, 801 Locust Street, Conway, AR 72034 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 Faulkner County, Arkansas more particularly described as follows:

LOT 51, BLOCK 2, FORREST ACRES OVERLOOK SUBDIVISION, AS SHOWN ON PLAT  
OF RECORD IN PLAT BOOK F, PAGE 23, RECORDS OF FAULKNER COUNTY,  
ARKANSAS.

Street Address: 16 COTTONTAIL DRIVE CONWAY Arkansas 72032

WHEREAS on April 19, 2017, Joshua Landreth and Rikki Landreth, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems Inc. acting solely as nominee for Franklin American Mortgage Company, a Tennessee Corporation. Said Mortgage was recorded on April 24, 2017, as instrument number 201706191 in the real property records of Faulkner County, Arkansas. The Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated July 13, 2022, and recorded on July 13, 2022, as instrument number L202212606 in the real property records of Faulkner 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. 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 April 1, 2022, 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 11 day of October, 2022.

Citizens Financial Group, Inc., 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. 22-008826

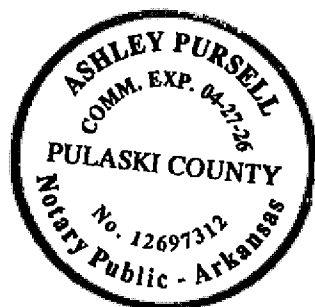
#### ACKNOWLEDGEMENT


STATE OF ARKANSAS §

COUNTY OF PULASKI §

On this 11th day of October, 2022, 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: 4-27-26