

Doc Num 2023000150

**\$175.00**

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Filed & Recorded in the Official Records of  
SHARON R. OLINT BAKER, CIRCUIT CLERK  
BY: CINDIE HOOPER

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Prepared by:  
ALBERTELLI LAW  
1 INFORMATION WAY  
SUITE 201  
LITTLE ROCK, AR 72202  
(501) 406-0855  
ALAW File 22-013265

**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 March 10, 2023, at or about 1:30 PM, the subject real property described herein below will be sold at the Main Entrance of the Crawford County Courthouse, 300 Main Street, Van Buren, AR 72956 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 Crawford County, Arkansas more particularly described as follows:

LOT 8, CORRECTIVE REPLAT HIGHLAND MEADOWS PHASE I - LOTS 1 THRU 12,  
BEING A PART OF THE NORTHWEST QUARTER OF THE NORTHWEST QUARTER,  
SECTION 33, TOWNSHIP 10 NORTH, RANGE 30 WEST, CRAWFORD COUNTY,  
ARKANSAS, ACCORDING TO REPLAT FILED OF RECORD ON MAY 23, 2005, AS PLAT  
2005-23.

Street Address: 2206 N Mountain Grove Rd Alma AR 72921

WHEREAS on June 30, 2017, Rhonda C. Drummonds, a single woman, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Allied First Bank, SB. said Mortgage was recorded on June 30, 2017, as instrument number 2017006122 in the real property records of Crawford County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated October 29, 2019, and recorded on November 6, 2019, as instrument number 2019010637 in the real property records of Crawford County, Arkansas. The party initiating foreclosure

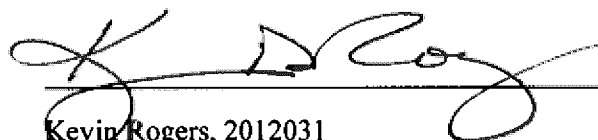
can be contacted at or in care of its servicer initiating foreclosure at: Citizens Bank, N.A., 1 Citizens Plaza, Providence, RI 02903, at Telephone No. 1-800-234-6002 ; and

WHEREAS, there may be tenants that claim an interest in the real property herein based upon said tenancy; and

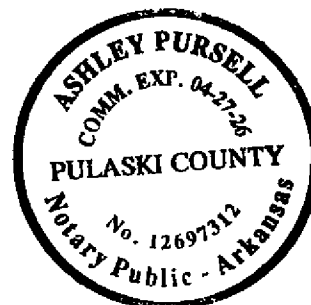
WHEREAS, the undersigned is the attorney for the mortgagee and is acting on and with the consent and authority of the mortgagee who is exercising its power of sale under Ark. Code Ann. §18-50-115 which implies a power of sale in every mortgage of real property situated in this state that is duly acknowledged and recorded; and default has occurred in the payment of said indebtedness, specifically the installment due August 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 5 day of Jan, 2023.

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. 22-013265

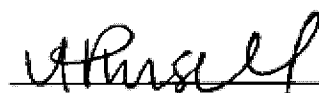


#### ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

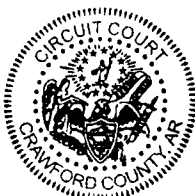
On this 5th day of January, 2023, before me, the undersigned officer, personally appeared Kevin Rogers, known to me to be the person who subscribed to the within instrument and acknowledged that he executed the same for the purposes therein contained.

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



Notary Public

My Commission Expires: 4-27-26



CERTIFICATE OF RECORD  
STATE OF ARKANSAS, COUNTY OF CRAWFORD  
I hereby certify that this instrument was  
Filed and Recorded in the Official Records  
Doc Num 2023000150  
01/05/2023 02:39:09 PM  
SHARON BLOUNT BAKER  
CRAWFORD COUNTY CIRCUIT CLERK  
BY: CINDIE HOOPER