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Prepared by:
ALBERTELLI, LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-002645

**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 June 27, 2023, at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Garland County Courthouse, 501 Ouachita, Hot Springs, AR 71901 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 Garland County, Arkansas more particularly described as follows:

LOT 6, BLOCK 3, CEDARWOOD NORTH SUBDIVISION, PHASE I, ACCORDING TO THE
PLAT RECORDED IN BOOK 3 AT PAGE 132 OF THE PLAT RECORDS OF GARLAND
COUNTY, ARKANSAS.

Street Address: 406 Cedarwood Street Hot Springs AR 71901

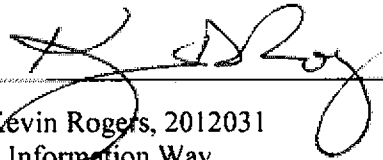
WHEREAS on April 28, 2016, Carmelita S. McCoy, a married woman and Michael S. McCoy, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company said Mortgage was recorded on April 29, 2016, in Book 3739 Page 519 in the real property records of Garland County, Arkansas. Said Mortgage was re-recorded on May 5, 2016, in Book 3741 Page 399 in the real property records of Garland County, Arkansas. Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated December 8, 2020, and recorded on December 9, 2020 in Book 4238 Page 566 in the real property records of Garland County, Arkansas. The party initiating foreclosure can be contacted at or in care of its servicer initiating foreclosure at:

CITIZENS BANK 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 May 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 April, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law


Kevin Rogers, 2012031
Information Way
Suite 201
Little Rock, AR 72202
501-406-0855
A LAW No. 23-002645

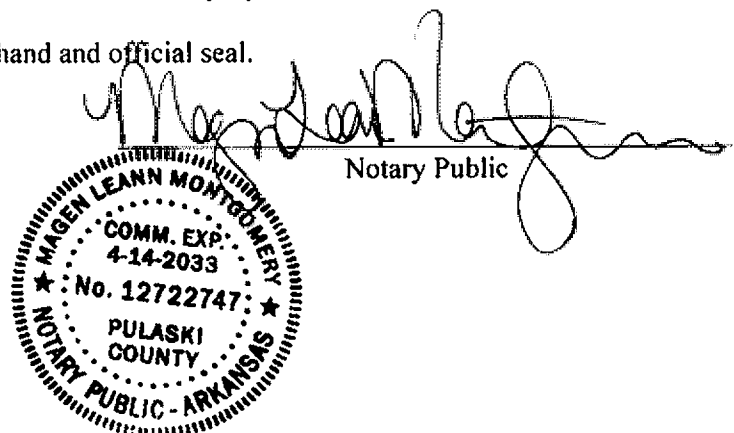
ACKNOWLEDGEMENT

STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 20 day of April, 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.

My Commission Expires: 4/14/2033



Trans: 352075

Total Fees: \$190.00

Garland County, AR

I certify this instrument was Electronically filed
on 04/21/2023 12:06PM

in DEED Book 4546 Pages 0201 - 0203

Kristie Womble-Hughes - Circuit Clerk