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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 23-002414

**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 19, 2023, at or about 11:00AM, 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 100, THE SPRINGS AT WELLINGTON SUBDIVISION, TO THE CITY OF CAVE
SPRINGS, BENTON COUNTY, ARKANSAS, AS SHOWN IN PLAT RECORD BOOK 2004
AT PAGE 84.

Street Address: 936 Woodley Green Lane Cave Springs AR 72718

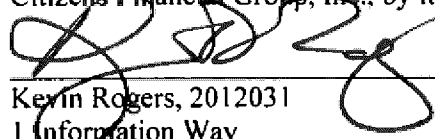
WHEREAS on April 23, 2013, Michael R. Mott and Janet J. Mott, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Priority Bank, FSB. Said Mortgage was recorded on April 25, 2013, in Book 2013 Page 91709 in the real property records of Benton County, Arkansas. Mortgage was subsequently assigned to Franklin American Mortgage Company by virtue of an assignment dated October 20, 2016, and recorded on October 20, 2016, in Book 2016 Page 217528 in the real property records of Benton County, Arkansas. Mortgage was subsequently assigned to Citizens Bank NA f/k/a RBS Citizens NA by virtue of an assignment dated March 21, 2023, and recorded on March 23, 2023, as instrument number L202313930 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 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 December 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 13 day of April, 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. 23-002414

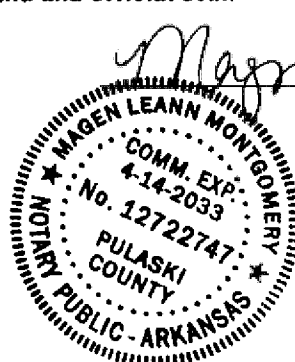
ACKNOWLEDGEMENT

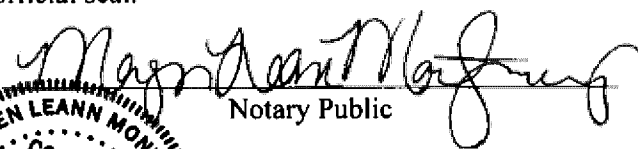
STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 13th 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




Notary Public



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 L202317934**
04/14/2023 09:58:21 AM
Brenda DeShields
BENTON COUNTY Circuit Clerk & Recorder