

**L202302571**

**ASHLEY CO. AR FEE \$180.00**

PRESENTED & RECORDED

**08/23/2023 15:20:33**

VICKIE STELL

Circuit Clerk

BY: KIM LAUHON

CHIEF DEPUTY CLERK

**BK: MS 2023**

**PG: 1578 - 1580**

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Prepared by:

ALBERTELLI, LAW

1 INFORMATION WAY

SUITE 201

LITTLE ROCK, AR 72202

(501) 406-0855

ALAW File 23-008570

**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 26, 2023 at or about 11:00AM, the subject real property described herein below will be sold at the Main Entrance of the Ashley County Courthouse, 205 East Jefferson, Hamburg, AR 71646 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 Ashley County, Arkansas more particularly described as follows:

PART OF THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 13, TOWNSHIP 18 SOUTH, RANGE 8 WEST, ASHLEY COUNTY, ARKANSAS, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER; THENCE NORTH 0 DEGREES 07 MINUTES 57 SECONDS WEST ALONG THE EAST LINE THEREOF 450.32 FEET; THENCE DEPART FROM SAID EAST LINE NORTH 87 DEGREES 50 MINUTES 49 SECONDS WEST 48.27 FEET TO A POINT IN THE CENTER OF ASHLEY COUNTY ROAD NO. 17 AND THE POINT OF BEGINNING; THENCE SOUTH 28 DEGREES 43 MINUTES 19 SECONDS WEST ALONG THE CENTER OF SAID ROAD 363.16 FEET TO THE INTERSECTION OF SAID ROAD CENTER LINE AND THE NORTHERLY RIGHT-OF-WAY OF U.S. HIGHWAY NO. 82 AS ESTABLISHED IN AHTD JOB NO. 020534; THENCE ALONG SAID NORTHERLY RIGHT-OF-WAY THE FOLLOWING BEARINGS

AND DISTANCES: NORTH 69 DEGREES 22 MINUTES 43 SECONDS WEST 19.13 FEET;  
THENCE SOUTH 30 DEGREES 36 MINUTES 50 SECONDS WEST 16.64 FEET; THENCE  
NORTH 87 DEGREES 04 MINUTES 27 SECONDS WEST 195.41 FEET; THENCE DEPART  
FROM SAID HIGHWAY RIGHT-OF-WAY NORTH 0 DEGREES 09 MINUTES 19  
SECONDS EAST 330.95 FEET; THENCE SOUTH 87 DEGREES 50 MINUTES 49 SECONDS  
EAST 395.44 FEET TO THE CENTER OF ASHLEY COUNTY ROAD NO. 17 AND POINT  
OF BEGINNING.

Street Address: 802 Highway 82 W Hamburg AR 71646

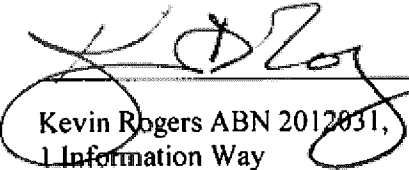
WHEREAS on January 20, 2021 David Leo Chaput and Laura Marlenne Chaput, husband and wife, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Reliant Bank. The said Mortgage was recorded on January 25, 2021 in Book MR 2021, Page 302-318 in the real property records of Ashley County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated April 17, 2023 and recorded on April 17, 2023 in Book MS 2023, Page 749-750 in the real property records of Ashley 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, 1Citizens Plaza, Providence RI, 02903, at Telephone No.: (877)745-7364 ; 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, 2023, 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.

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WITNESS my hand this 27 day of August, 2023. Citizens Financial Group, Inc., by its attorney-in-fact, Albertelli Law

  
Kevin Rogers ABN 2012831,  
1 Information Way  
Suite 201  
Little Rock, AR 72202  
501-406-0855  
A LAW No. 23-008570

#### ACKNOWLEDGEMENT

STATE OF ARKANSAS §  
COUNTY OF PULASKI §

On this 27 day of August, 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: 4/14/2033

