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Prepared by:
ALBERTELLI LAW
1 INFORMATION WAY
SUITE 201
LITTLE ROCK, AR 72202
(501) 406-0855
ALAW File 25-004805

**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 11, 2025 at or about 12:00PM, 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 11 OF CARPENTER DAM ROAD ADDITION, ACCORDING TO THE BILL OF ASSURANCE
RECORDED IN BOOK 1072 AT PAGE 101 AND AMENDMENT THERETO RECORDED IN BOOK 1123
AT PAGE 175 AND AMENDMENT THERETO RECORDED IN BOOK 1203 AT PAGE 282 OF THE
DEED AND MORTGAGE RECORDS OF GARLAND COUNTY, ARKANSAS AND PLAT RECORDED
IN PLAT BOOK 7 AT PAGE 87 OF THE PLAT RECORDS OF GARLAND COUNTY, ARKANSAS.**

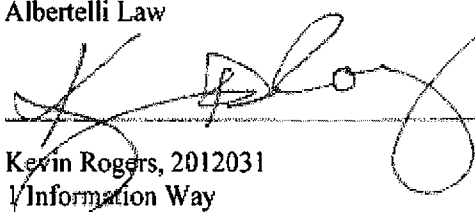
Street Address: 161 Longview Point Hot Springs AR 71913

WHEREAS on April 20, 2022 Katrina H. Yaney and Stephen G. Yaney, wife and husband, executed a Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Citizens Bank, NA, a National Banking Association. Said Mortgage was recorded on April 22, 2022 in Book 4437, Page 0449 in the real property records of Garland County, Arkansas. Said Mortgage was subsequently assigned to Citizens Bank, N.A. by virtue of an assignment dated November 18, 2024 and recorded on November 19, 2024 in Book 4706, Page 0104 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 f/k/a RBS Citizens NA 1 Citizens 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 November 1, 2024, 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 31 day of March, 2025. Citizens Bank, N.A., 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. 25-004805

ACKNOWLEDGEMENT

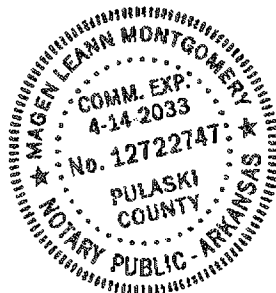
STATE OF ARKANSAS §
COUNTY OF PULASKI §

On this 31 day of March, 2025, 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



Trans: 389476

Total Fees: \$160.00

Garland County, AR

I certify this instrument was Electronically filed
on 03/31/2025 3:29PM

in DEED Book 4740 Pages 0738 - 0740

Kristie Womble-Hughes - Circuit Clerk