

MORTGAGEE'S NOTICE OF DEFAULT AND INTENTION TO SELL
YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION. IF YOUR PROPERTY IS SOLD, YOU WILL REMAIN LIABLE FOR ANY DEFICIENCY AND AN ACTION FOR COLLECTION MAY BE BROUGHT AGAINST YOU

NOTICE IS HEREBY GIVEN that on November 18, 2026, at or about 2:00 PM, the following real property will be sold at the Chicot County Courthouse, Lake Village, Arkansas, to the highest bidder for cash:

A PARCEL OF LAND LOCATED IN THE WEST HALF OF THE NORTHEAST QUARTER (W1/2 NE1/4) OF SECTION 35, TOWNSHIP 13 SOUTH, RANGE 3 WEST, CHICOT COUNTY, ARKANSAS AND MORE PARTICULARLY DESCRIBED AS

FOLLOWS: COMMENCE AT AN OLD RAILROAD TIE POST THAT IS 1342.5 FEET WEST AND 882.2 FEET SOUTH OF THE NORTHEAST CORNER OF SAID SECTION 35, TOWNSHIP 13 SOUTH, RANGE 3 WEST, BEING THE SAME POINT AS DESCRIBED AS THE POINT OF BEGINNING IN THE ORIGINAL VESTING DEED AS SHOWN IN DEED BOOK F-14 AT PAGE 1 IN THE DEED RECORDS OF CHICOT COUNTY, ARKANSAS: THENCE FROM THIS POINT RUN S 00 DEGREES 29 MINUTES 00 SECONDS W ALONG THE EAST BOUNDARY OF SAID W1/2 NE1/4 OF SECTION 35 FOR 735.66 FEET TO A POINT ON THE NORTH BOUNDARY OF THAT PROPERTY DESCRIBED IN DEED BOOK F-14 AT PAGE 767; THENCE LEAVING THE EAST BOUNDARY OF SAID W1/2 NE1/4 OF SECTION 35 THENCE RUN S 87 DEGREES 37 MINUTES 00 SECONDS W ALONG THE NORTH BOUNDARY OF THAT PROPERTY DESCRIBED IN DEED BOOK F-14 AT PAGE 767 FOR 37.22 FEET; THENCE RUN N 24 DEGREES 51 MINUTES 00 SECONDS W FOR 320.00 FEET; THENCE RUN N 87 DEGREES 37 MINUTES 00 SECONDS E FOR 39.40 FEET; THENCE RUN N 24 DEGREES 51 MINUTES 00 SECONDS W FOR 210.00 FEET; THENCE RUN S 87 DEGREES 00 MINUTES W FOR 189.40 FEET TO A POINT ON THE EAST BOUNDARY OF U.S. HIGHWAY 65 RIGHT OF WAY; THENCE RUN N 24 DEGREES 51 MINUTES 00 SECONDS W ALONG SAID EAST BOUNDARY OF HIGHWAY 65 RIGHT OF WAY FOR 265.10 FEET; THENCE LEAVING SAID HIGHWAY 65 RIGHT OF WAY RUN N 87 DEGREES 37 MINUTES 00 SECONDS E FOR 527.86 FEET TO THE POINT OF BEGINNING AND CONTAINING 4.1687 ACRES, MORE OR LESS.

More commonly known as: 3040B HIGHWAY 65 NORTH, DERMOTT, AR 71638

On October 22, 2021, DANNY WILLHITE executed a Mortgage ("Mortgage") in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR CITIZENS BANK, N.A., A NATIONAL BANKING ASSOCIATION, Lender, which was recorded on October 26, 2021, in Book 2021, Page 6890, in the Office of the Clerk of the Circuit Court of Chicot County, Arkansas. DANNY WILLHITE has defaulted in the monthly payments owed to the undersigned under the promissory note which is secured by a Mortgage and the indebtedness is now wholly due. The loan is now in default.

Tenants of the property may claim an interest in the real property herein.

The sale will extinguish all interests in any part of the property, including existing lienholders, previous owners of the property, or tenants. The terms of the sale are certified funds to be paid the day of the sale, and all transfer taxes will be the responsibility of the purchaser. The sale is subject to all matters shown on any applicable recorded plat; any unpaid taxes; any restrictive covenants, easements, or setback lines that may be applicable; any statutory rights of redemption of any government agency, state or federal; any prior liens or encumbrances as well as any priority created by fixture filing; and to any matter that an accurate survey of the premises might disclose. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed, and (3) purchaser's tendering to Rubin Lublin, LLC, anti-money laundering information as required pursuant to the FinCEN Real Estate Report Rule. Failure to provide information, could result in rescission of the sale. The party initiating this action is CITIZENS BANK NA f/k/a RBS CITIZENS NA, c/o 10561 Telegraph Road, Glen Allen, VA 23059. Rubin Lublin, LLC 900 S Shackelford Rd, Suite 300 Little Rock, AR 72211
rlselaw.com/property-listing
Tel: (877) 813-0992
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