

MORTGAGEE'S NOTICE OF DE-

FAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROP-
ERTY IF YOU DO NOT TAKE IMME-
DIATE 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 COL-
LECT A DEBT AND ANY INFORMA-
TION OBTAINED WILL BE USED
FOR SUCH PURPOSE

NOTICE IS HEREBY GIVEN that
on October 29, 2026 at or about
2:00PM, the subject real property
described herein below will be
sold at the Main Entrance of the
Benton County Courthouse, 102
SE 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 se-
cured under the Mortgage is lo-
cated in Benton County, Arkansas
more particularly described as fol-
lows:

LOT 17, FIRST PLACE SUBDIVI-
SION, ROGERS, BENTON COUNTY,
ARKANSAS, AS SHOWN ON PLAT
RECORD "2007" AT PAGE 597.

Street Address: 2000 S B Pl
Rogers AR 72758

WHEREAS on July 26, 2019
Miguel Palacios, a married person
and Maria Teresa Ruiz, executed
a Mortgage in favor of Mortgage
Electronic Registration Systems,
Inc., as nominee for Priority Bank,
a Federal Savings Bank., its suc-
cessors and assigns. Said Mort-
gage was recorded on July 29,
2019 as Instrument No.
L201938597 in the real property
records of Benton County,
Arkansas. Said Mortgage was
subsequently assigned to Citizens
Bank, N.A. by virtue of an assign-
ment dated March 18, 2025 and
recorded on March 20, 2025 as
Instrument No. L202514568 in
the real property records of Ben-
ton County, Arkansas. The party
initiating foreclosure can be con-
tacted 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 ten-
ants 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 con-
sent and authority of the mort-
gagee 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 oc-
curred in the payment of said in-
debtedness, specifically the
installment due November 1,
2025, and each subsequent pay-
ment to date are now due; and the
holder of the debt has requested
the undersigned to sell the prop-
erty to satisfy said indebtedness.
This sale is subject to all matters
shown on any applicable recorded
plat or bill(s) of assurance; any re-
strictive 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 de-
scription. Transfer taxes and
recording fees are the responsi-
bility of the purchaser.

WITNESS my hand this 21st
day of August, 2026. 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. 26-012541

624974f