**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 WHICH THEN EXISTS AND AN ACTION FOR COLLECTION MAY BE BROUGHT AGAINST YOU.

Whereas, David Clay and Susan Clay, Husband and Wife, executed a Construction Mortgage dated June 3, 2022, in favor of First Community Bank, which was filed for record on June 6, 2022, as Instrument #L202206260, in the records of Baxter County, Arkansas and modified thereafter;

Whereas, David Clay and Susan Clay, Husband and Wife, executed a Construction Mortgage dated August 14, 2023, in favor of First Community Bank, which was filed for record on August 14, 2023, as Instrument #L202307463, in the records of Baxter County, Arkansas and modified thereafter;

Whereas, default has occurred in the payment of the indebtedness secured by the mortgage;

Whereas, there may be tenants that claim an interest in the real property herein based upon said tenancy;

Now therefore, notice is hereby given that the entire indebtedness has been declared due and payable, and that Chrissie Lamkin and/or Laura W. Brissey, as Attorney-in-Fact, by virtue of the power, duty, and authority vested in and imposed upon said Attorney-in-Fact will, on October 29, 2024, at or about 11:00 am in the lobby of the Baxter County Courthouse, offer for sale certain property hereinafter described to the highest bidder for cash, free from the statutory right of redemption, homestead, dower, and all other exemptions which are expressly waived in the mortgage, said property being real estate situated in Baxter County, Arkansas and being more particularly described as follows:

Lots numbered 27 and 28 in Oak Forest Subdivision, as shown by the recorded plat thereof.

 This sale shall extinguish all interests in any part of the property, including existing lienholders, previous owners of the property, or tenants.

 This 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 governmental agency, state or federal; any prior liens or encumbrances as well as any priority created by a fixture filing; and to any matter that an accurate survey of the premises might disclose.

 The sale held pursuant to this Notice may be rescinded at the Attorney-in-Fact's option at any time. The right is reserved to adjourn the day of the sale to another day, time and place certain without further publication, upon announcement at the time and place for the sale set forth above.

 THE TERMS OF SALE ARE CASH THE DAY OF SALE AND ALL TRANSFER TAXES WILL BE THE RESPONSIBILITY OF THE PURCHASER.

 Chrissie Lamkin

 630 Southwest Drive

 Jonesboro, AR 72401

 870.932.5600