**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, Henry Gross and Joan Gross, Husband and Wife, executed a Mortgage in favor of Bank of Pocahontas, dated August 18, 2009, which was recorded on August 24, 2009, in Mortgage Book J-14 at Page 601, in the records of Randolph County, Arkansas and modified thereafter;

Whereas, Farmers & Merchants Bank, aka Integrity First Bank, a division of the Farmers & Merchants Bank, acquired Bank of Pocahontas.

Whereas Farmers & Merchants Bank, aka Integrity First Bank, assigned the Note and Mortgage and the indebtedness it secures to First Community Bank on April 6, 2020, which said Assignment of Note and Mortgage was recorded on April 20th, 2020, in Mortgage Book K-21 at Page 349, in the records of Randolph County, Arkansas;

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

Whereas, Henry Gross and Joan Gross, Husband and Wife, executed a Mortgage in favor of First Community Bank, dated April 21, 2017, which was recorded on May 4, 2017, in Mortgage Book I-19 at Page 724, in the records of Randolph County, Arkansas;

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 Brissey, as Attorney-in-Fact, by virtue of the power, duty, and authority vested in and imposed upon said Attorney-in-Fact will, on November 17th, 2021 at or about 10:30 am in the front steps of the Randolph 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 Randolph County, Arkansas and being more particularly described as follows:

Lot Ten (10) of Ridgecrest Third Addition to the City of Pocahontas, Arkansas.

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

Laura Brissey

First Community Bank

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