**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, William T. Warren and Mary E. Warren, husband and wife, executed a mortgage in favor of First Community Bank on or about March 7, 2018, which was filed for record on March 3, 2018, as Instrument No. L201801860, in the records of Baxter County, Arkansas;

Whereas, William T. Warren and Mary E. Warren, husband and wife, executed a mortgage in favor of First Community Bank on or about March 29, 2018, which was filed for record on April 2, 2018, as Instrument No. L201802677, in the records of Baxter County, Arkansas;

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

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 July 10th, 2019 at or about 10:30 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:

Lot 9 of ELIZABETH SUBDIVISION, as shown by the recorded plat thereof, except the following: A part of Lot 9 of Elizabeth Subdivision described as follows: Beginning at the SE corner of Lot 9, run thence in a Northerly direction 50 feet along the East line of Lot 9 to a point, from said point run in a Westerly direction parallel with the South line of Lot 9 a distance of 30 feet to a point, from said point run in a Southerly direction with the East line of Lot 9 a distance of 50 feet to a point on the South line of Lot 9, from said point run Easterly along the South line of Lot 9 to the Point of Beginning.

AND:

Part of Lot 10 of ELIZABETH SUBDIVISION, as shown by the recorded plat thereof, bounded and described as follows:

Beginning at the NE corner of said Lot 10 and running West along the North line of Lot 10, 150 feet; thence South 50 feet; thence East and parallel to the North line to the East Line of Lot 10, which is also the right of way of Ark. State Hwy. 101; thence North and West the following the meandering of the Hwy. right of way to the Point of Beginning.

AND:

All of Lot 10 of ELIZABETH SUBDIVISION, EXCEPT that part described as follows: Beginning at the NE corner of said Lot and run West 150 feet, thence South 50 feet, thence East, parallel with the North line of Lot 10, to the East boundary thereof, and the right of way of State Highway 101, thence North and West following the meanderings of said Highway right of way to the Point of Beginning.

AND:

Lot 11 in ELIZABETH SUBDIVISION, as shown by the recorded plat thereof. Subject to an easement across the South 40 feet of said lot as set out in Misc. book G at page 195, together with all interest in a Water Well Agreement dated May 2, 2005, and recorded May 10, 2005 as Instrument numbers 5050-2005 and 5249-2005.

 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

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