**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, Rick Dardar and Melanie Dardar, Husband and Wife, executed a Construction Mortgage dated November 8, 2021, in favor of First Community Bank, which was filed for record on November 9, 2021, in Mortgage Book 2021, at Pages 37450-37457, in the records of White 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 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 September 30, 2024, at or about 11:00 am in the lobby of the White 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 White County, Arkansas and being more particularly described as follows:

A PART OF THE NW ¼ OF THE NE ¼ OF SECTION 2, T-7-N, R-8-W, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A FOUND ½” REBAR FOR THE N ¼ CORNER OF SECTION 2, T-7-N, R-8-W; THENCE S 88◦39’09” E ALONG THE NORTH LINE OF SAID SECTION 2 A DISTANCE OF 325.00 FEET TO A SET 1/2 “ REBAR (CAPPED PS #1737) FOR THE POINT OF BEGINNING (P.O.B.); THENCE CONTINUING ALONG SAID NORTH LINE S 88˚39’09” E A DISTANCE OF 219.93 FEET TO A SET ½” REBAR (CAPPED PS #1737); THENCE DEPARTING FROM SAID NORTH LINE S 00˚40’37” W A DISTANCE OF 595.14 FEET TO A FOUND REBAR; THENCE S 79˚01’07” W A DISTANCE OF 500.02 FEET TO A CALCULATED POINT ON THE WEST LINE OF THE NE ¼ OF SECTION 2; THENCE N 00˚39’41” E ALONG SAID WEST LINE A DISTANCE OF 433.13 FEET TO A CALCULATED POINT; THENCE DEPARTING FOR SAID WEST LINE S 88˚38’42” E A DISTANCE OF 325.84 FEET TO A FOUND REBAR; THENCE N 00˚28’57” E A DISTANCE OF 269.40 FEET TO THE POINT OF BEGINNING. CONTAINING 6.04 ACRES, MORE OR LESS, AS SHOWN ON SURVEY BY PS #1737. SUBJECT TO ALL EXISTING EASEMENTS FOR ROADS OR OTHER PURPOSES.

LESS AND EXCEPT: A PART OF THE NW ¼ OF THE NE ¼ OF SECTION 2, T-7-N, R-8-W, WHITE COUNTY, ARKANSAS, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A FOUND ½” REBAR FOR THE NORTHWEST CORNER OF SAID NW ¼, NE ¼; THENCE S 88˚39’09” E ALONG THE NORTH LINE OF SAID NW ¼, NE ¼ A DISTANCE OF 325.00 FEET TO A FOUND ½” REBAR (PS #1737) FOR THE POINT OF BEGINNING; THENCE CONTINUING S 88˚39’09” E A DISTANCE OF 219.93 FEET TO A CACLULATED POINT; THENCE DEPARTING FROM SAID NORTH LINE, S 00˚40’37” W A DISTANCE OF 269.41 FEET TO A SET ½” REBAR (CAPPED PS #1737); THENCE N 88˚38’42” W A DISTANCE OF 219.01 FEET TO A FOUND ½” REBAR (PS #1543); THENCE N 00˚28’57” E A DISTANCE OF 269.40 FEET TO THE POINT OF BEGINNING, CONTAINING 1.36 ACRES, MORE OR LESS, AS SHOWN ON SURVEY BY PS #1737. SUBJECT TO ALL EXISTING EASEMENTS FOR ROADS OR OTHER PURPOSES.

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.

Laura W. Brissey

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