**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, Robert L. Schroers and Bryn S. Schroers, husband and wife, executed a mortgage in favor of First Community Bank on or about May 2, 2011, which was filed for record on May 3, 2011, in Book 2011 at page 06209, in the records of Sharp County, Arkansas and modified several times thereafter;

Whereas, Robert L. Schroers, passed away on or about May 23, 2013.

Whereas, Bryn Schroers, a single person executed several modification of mortgage’s in favor of First Community Bank the most recent modification was executed on or about May 1, 2017, which was filed for record on May 9, 2017, in Book 2017 at page 08052 in the records of Sharp County, Arkansas;

Whereas, default has occurred in the payment of the indebtedness secured by the mortgage and modifications filed thereafter;

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 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 August 14th, 2019 at or about 10:30 am in the lobby of the Sharp 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 at 18 Hutoka Drive, Cherokee Village, AR 72529, Sharp County, Arkansas and being more particularly described as follows:

Lot Twenty-Three (23), Block Three(3), Seminole First (1st) Addition to Cherokee Village Subdivision, as shown on plat of record in Plat Book 3 at Page 141 thereof, records of Sharp County, 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

630 Southwest Drive

Jonesboro, AR 72401

870.932-5600