Prepared by:

Laura Brissey

First Community Bank

1325 Harrison Street

Batesville AR 72501

**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, Kenneth R Williams and Marie K Williams, husband and wife, executed a mortgage in favor of First Community Bank on or about March 13, 2009 which was filed for record on March 19, 2009 in Record Book 2009 at Page 3905 in the records of Sharp 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 October 26, 2016, at or about 11:00 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 in Sharp County, Arkansas and being more particularly described as follows:

Lot 43, Block 3 of J & M Estates to the Town of Ash Flat, Sharp County, Arkansas, according to a plat in the office of the Circuit Clerk and Ex-Officio Recorder of Sharp County, Arkansas (commonly known as 42 Sharon Circle, Ash Flat, 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 The sale held pursuant to this Notice may be rescinded at the Attorney-in-Fact's option at any time.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.

 Laura W. Brissey

 1325 Harrison Street

 Batesville, AR 72501

 870.612.3400

ACKNOWLEDGMENT

State of Arkansas )

) ss.

County of Independence )

 On this day before the undersigned personally appeared Laura W. Brissey, known to me to be the person whose name is subscribed to the within Notice of Default and Intention to Sell and duly authorized in her capacity as Attorney-in-Fact of First Community Bank and further stated and acknowledged that she had so signed, executed and delivered the foregoing for the consideration, uses and purposes therein mentioned and set forth.

 In Witness Whereof, I hereunto set my hand and official seal this 18th day of August, 2016.

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Notary Public