

NOTICE OF DEFAULT AND INTENTION TO SELL

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE IMMEDIATE ACTION.

On November 19, 2012, Ralph F Hawkins and Glenda J Hawkins executed a security instrument conveying certain property therein described to Integrity First Bank, National Association; which was recorded November 26, 2012, Document No. 9763-2012 in the real estate records of Baxter County, Arkansas.

A default has occurred due to the failure to make timely payments as required under the terms of the Note and indebtedness. Because of the failure to fully cure the default, the indebtedness was accelerated and is now wholly due. The mortgagee or beneficiary has requested the property be sold to satisfy said indebtedness, together with all fees and costs associated with these proceedings continuing to accrue, pursuant to the terms and conditions of the promissory note and security instrument. The mortgagee or beneficiary has complied with the conditions to exercise the power of sale as set forth in ACA §18-50-103. The party initiating this action is JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219, (866) 550-5705

On November 4, 2026, at or about 10:00 AM at the Baxter County Courthouse, Mountain Home, Arkansas, the real property described below will be sold to the highest bidder for the terms described:

Part of the SE1/4 NW1/4 of Section 29, Township 19 North, Range 12 West, Baxter County, Arkansas, more specifically described as follows: From the Northwest corner of said SE1/4 NW1/4, Section 29, Township 19 North, Range 12 West, the point of beginning of the tract being described, go South 89 degrees 21 minutes East 230.5 feet to a point on the Southerly right of way of Arkansas Highway 342; then go along said right of way the following: South 64 degrees 25 minutes East 100.00 feet; South 73 degrees 39 minutes East 100.1 feet; South 83 degrees 56 minutes East 61.8 feet; then leaving said right of way, go South 00 degrees 06 minutes East 475.7 feet; then go North 89 degrees 12 minutes West 477.6 feet to a point on the West boundary of said SE1/4 NW1/4; then go North 00 degrees 09 minutes West 549.6 feet to the point of beginning. As shown on a Survey by Consolidated Land Services filed October 26, 1988 as instrument number RS-350-88.

More commonly known as: 899 Sycamore Springs Road, Mountain Home, AR 72653

The Purchaser of said property shall pay the price bid with certified funds paid at the conclusion of the sale and shall assume all transfer taxes and recording fees. If the sale is rescinded for any reason, the purchaser shall be entitled to any funds paid and shall have no further recourse.

The property is sold "as is" and 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 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. In the event of inclement weather, the right is reserved to postpone the sale to a date to be specified via mailed notices.

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