

FORECLOSURE

purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **2124 Crystal Lake Drive, Lawrenceville, GA 30044** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of said property is (are): Daniel Alexander Escobar or tenant or tenants.

Shellpoint Mortgage Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Shellpoint Mortgage Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend or modify the terms of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed, Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

NewRez LLC d/b/a Shellpoint Mortgage Servicing as agent and Attorney in Fact for Joshua Jay Stewart

Aldridge Pte, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1263-2322A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2322A 950-65906 4/6 13 20 27 2022

FORECLOSURE

of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed, Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

NewRez LLC d/b/a Shellpoint Mortgage Servicing as agent and Attorney in Fact for Joshua Jay Stewart

Aldridge Pte, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

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THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2322A 950-65906 4/6 13 20 27 2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne J. Ponder and Ricky L. Ponder to Citifinancial Services, Inc. dated April 25, 2006 and recorded on April 26, 2006 in Deed Book 46426, Page 0421, Gwinnett County, Georgia Records, and later assigned to J.P. Morgan Mortgage Acquisition Corp. by Assignment of Security Deed recorded on August 28, 2018 in Deed Book 56099, Page 701, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Sixty-Five Thousand Three Hundred One And 39/100 Dollars (\$265,301.39), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on May 3, 2022 the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 9 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 3, BLOCK A, BROOKWOOD MEADOWS SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 68, PAGE 20, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE, TAX ID #: R5009 263 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed, Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CREDIT ADVANCE PROGRAM, L.P., TRUST 2005-112 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-112 as agent and Attorney in Fact for Exar J. Henriquez Escobar

Aldridge Pte, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1263-2318A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2318A 950-65857 4/6 13 20 27 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Joshua Jay Stewart to Mortgage Electronic Registration Systems, Inc. as trustee for Keller Mortgage, LLC dba Kler Mortgage, its successors and assigns dated 10/1/2019 and recorded in Deed Book 56937 Page 00613 Gwinnett County, Georgia records; as last transferred to or acquired by NewRez LLC d/b/a Shellpoint Mortgage Servicing, conveying the after-described property to secure a Note in the original principal amount of \$190,950.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other place as may be lawfully designated, within the legal hours of sale on May 3, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

All that tract or parcel of land lying and being in Land Lot 69, 7th District, Gwinnett County, Georgia, and being Lot 25, Block A, of Ristic Ridge Subdivision, Unit Two, as per Plat recorded in Plat Book 34, Page 180, Gwinnett County, Georgia Records, which Plat is incorporated herein by reference for a more complete description of said property.

This conveyance is made subject to all zoning ordinances, easements and restrictions of record affecting said bargained premises.

Map Parcel No. R7/069 176 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **394 Russell Ridge Dr., Lawrenceville, GA 30043** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Estate/Heirs of Joshua Jay Stewart or tenant or tenants.

Shellpoint Mortgage Servicing is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Shellpoint Mortgage Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend or modify the terms of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed, J.P. Morgan Mortgage Acquisition Corp. as Attorney in Fact for Yvonne J. Ponder and Ricky L. Ponder, McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 404-474-7149 MTFG File No.: GA2022-00044 950-67013 4/6/13,20,27,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by CARL D. BREWER AND JAN BREWER to SUNSHINE MORTGAGE CORPORATION in the original principal amount of \$161,400.00 dated December 11, 1998 and recorded in Deed Book 17382, Page 127, Gwinnett County records, said Security Deed being last transferred to LOANCARE, LLC in Deed Book 59750, Page 240, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on May 3rd, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 48 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, INDIAN HILLS UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 77, PAGE 149, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **3715 WAPAKONATA TRL BETHLEHEM, GA 30820** To the best of the undersigned's knowledge, the party or parties in possession of said property is (are): JOHN C. BARRETT AND SUSAN I. BARRETT.

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-007805 - MaO 950-65602 3/30 4/6 13 20 27 2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by JOHN C. BARRETT AND SUSAN I. BARRETT to Mortgage Electronic Registration Systems, Inc. as nominee for Atlantic Bay Mortgage Group LLC in the original principal amount of \$222,888.00 dated May 19, 2017 and recorded in Deed Book 55139, Page 0489, Gwinnett County records, said Security Deed being last transferred to FREEDOM MORTGAGE CORPORATION as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-014218 - Lit 950-65622 3/30 4/6 13 20 27 2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by MARIA J. MORALES to Mortgage Electronic Registration Systems, Inc. as nominee for Alterra Home Loans, LLC dba Alterra Home Loans in the original principal amount of \$265,109.00 dated June 28, 2019 and recorded in Deed Book 56716, Page 00772, Gwinnett County records, said Security Deed being last transferred to FREEDOM MORTGAGE CORPORATION in Deed Book 53589, Page 00815, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on May 03, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 48 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 23, BLOCK A, GREENFIELD ESTATES, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 45, PAGE 13, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA, AND BEING KNOWN AS 505 MEADOWFIELD COURT (A/K/A) 1301 GREENFIELD WAY/A ACORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA.

Said property being known as: **505 MEADOWFIELD COURT LAWRENCEVILLE, GA 30043**

To the best of the undersigned's knowledge, the party or parties in possession of said property is (are): JOHN C. BARRETT AND SUSAN I. BARRETT.

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-009388 - MaO 950-65629 03/30/2022, 04/13/2022, 04/20/2022, 04/27/2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by MARIA J. MORALES to Mortgage Electronic Registration Systems, Inc. as nominee for Alterra Home Loans, LLC dba Alterra Home Loans in the original principal amount of \$265,109.00 dated June 28, 2019 and recorded in Deed Book 56716, Page 00772, Gwinnett County records, said Security Deed being last transferred to FREEDOM MORTGAGE CORPORATION in Deed Book 53589, Page 00815, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on May 03, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 48 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 23, BLOCK A, GREENFIELD ESTATES, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 45, PAGE 13, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA, AND BEING KNOWN AS 505 MEADOWFIELD COURT (A/K/A) 1301 GREENFIELD WAY/A ACORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA.

Said property being known as: **505 MEADOWFIELD COURT LAWRENCEVILLE, GA 30043**

To the best of the undersigned's knowledge, the party or parties in possession of said property is (are): JOHN C. BARRETT AND SUSAN I. BARRETT.

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-009388 - MaO 950-65629 03/30/2022, 04/13/2022, 04/20/2022, 04/27/2022

FORECLOSURE

purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **3515 ELINBURG DRIVE BUFORD, GA 30519**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are CARL D. BREWER AND JAN BREWER or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452 1-800-274-6600

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne J. Ponder and Ricky L. Ponder to Citifinancial Services, Inc. dated April 25, 2006 and recorded on April 26, 2006 in Deed Book 46426, Page 0421, Gwinnett County, Georgia Records, and later assigned to J.P. Morgan Mortgage Acquisition Corp. by Assignment of Security Deed recorded on August 28, 2018 in Deed Book 56099, Page 701, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Sixty-Five Thousand Three Hundred One And 39/100 Dollars (\$265,301.39), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on May 3, 2022 the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 9 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 3, BLOCK A, BROOKWOOD MEADOWS SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 68, PAGE 20, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE, TAX ID #: R5009 263 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed, Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CREDIT ADVANCE PROGRAM, L.P., TRUST 2005-112 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-112 as agent and Attorney in Fact for Exar J. Henriquez Escobar

Aldridge Pte, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1263-2318A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2318A 950-65857 4/6 13 20 27 2022

NOTICE OF SALE UNDER POWER GWINNETT COUNTY, GEORGIA

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Corey Desmond Walker to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Angel Oak Mortgage Solutions, LLC, its successors and assigns, dated March 29, 2019, recorded in Deed Book 56504, Page 218, Gwinnett County, Georgia Records, as last transferred to MidFirst Bank by assignment recorded in Deed Book 58499, Page 522, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED SIXTY-NINE THOUSAND SIXTY-FIVE DOLLARS (\$369,665.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday of said month, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed, J.P. Morgan Mortgage Acquisition Corp. as Attorney in Fact for Yvonne J. Ponder and Ricky L. Ponder, McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 404-474-7149 MTFG File No.: GA2022-00044 950-67013 4/6/13,20,27,2022

NOTICE OF SALE UNDER POWER GWINNETT COUNTY, GEORGIA

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Martin Hernandez and Maria Juana Laredo De Hernandez to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Nationalstar Mortgage LLC d/b/a Mr. Cooper, its successors and assigns, dated April 23, 2018, recorded in Deed Book 55810, Page 212, Gwinnett County, Georgia Records, as last transferred to MidFirst Bank by assignment recorded in Deed Book 59127, Page 879, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY-FOUR THOUSAND EIGHTY-ONE AND 0/100 DOLLARS (\$94,081.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday of said month, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed, J.P. Morgan Mortgage Acquisition Corp. as Attorney in Fact for Yvonne J. Ponder and Ricky L. Ponder, McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA 30092 404-474-7149 MTFG File No.: GA2022-00044 950-67013 4/6/13,20,27,2022

FORECLOSURE

purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **3515 ELINBURG DRIVE BUFORD, GA 30519**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are CARL D. BREWER AND JAN BREWER or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452 1-800-274-6600

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne J. Ponder and Ricky L. Ponder to Citifinancial Services, Inc. dated April 25, 2006 and recorded on April 26, 2006 in Deed Book 46426, Page 0421, Gwinnett County, Georgia Records, and later assigned to J.P. Morgan Mortgage Acquisition Corp. by Assignment of Security Deed recorded on August 28, 2018 in Deed Book 56099, Page 701, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Sixty-Five Thousand Three Hundred One And 39/100 Dollars (\$265,301.39), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on May 3, 2022 the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 9 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 3, BLOCK A, BROOKWOOD MEADOWS SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 68, PAGE 20, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE, TAX ID #: R5009 263 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record,