

FORECLOSURE

rent assignee of the Security Deed to the property. WELLS FARGO BANK, N.A., acting on behalf of and, as necessary, in consultation with ERIC NITSCHKE ERIC NITSCHKE, AS TRUSTEE FOR THE STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS THROUGH CERTIFICATES 2005 S2 (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-62.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800 288 3212. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **3210 SKYLAND DRIVE, SNELLVILLE, GEORGIA 30078** is/are: THOMAS W MORRIS SR, or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. 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, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. **U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS THROUGH CERTIFICATES 2005 S2** as Attorney in Fact for **THOMAS W MORRIS SR, THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** 00000009443649 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398, 950-66622 4/6,13,20,27, 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed given from **ERIK NITSCHKE ERIC NITSCHKE, JAMES NITSCHKE TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS GRANTEE, AS NOMINEE FOR QUICKEN LOANS INC**, dated August 5, 2016, recorded August 12, 2016, in Deed Book 54504, Page 0274, Gwinnett County, Georgia Records, said Security Deed providing for the purpose to secure a Note of even date in the original principal amount of One Hundred Twenty-Two Thousand Seven Hundred Thirty-Five and 00/100 Dollars (\$122,735.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Rocket Mortgage, LLC f/a Quicken Loans, LLC f/a Quicken Loans Inc.**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in May, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 125 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 44 OF GLENCREST PARK, AS PER PLAT RECORDED IN PLAT BOOK 100, PAGES 287 AND 288 OF GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as **2651 HEATHROW DR, LAWRENCEVILLE, GA 30043**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is **ERIK NITSCHKE ERIC NITSCHKE, JAMES NITSCHKE, or tenant(s)**. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Christopher Padgett, Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 13-09990 950-6461 3/30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from **OSCAR PADRON TO PHOENIX GLOBAL MORTGAGE CORPORATION**, dated July 22, 2003, recorded July 22, 2003, in Deed Book 33727, Page 0084, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Sixty-Eight Thousand Five Hundred Ninety-One and 00/100 Dollars (\$168,591.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2021-PM1**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in May, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 163 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, WACO FOREST SUBDIVISION, SECTION TWO, AS SHOWN ON PLAT OF SUBJECT PROPERTY RECORDED IN PLAT BOOK P, PAGE 10, GWINNETT COUNTY, GEORGIA REAL ESTATE RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being controlling, however the property is more commonly known as **723 ALVIS LANE, NORCROSS, GA 30093**. The indebtedness secured by said Security Deed has been and is hereby de-

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cured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC**, acting as Attorney in Fact for **ERIK NITSCHKE ERIC NITSCHKE, JAMES NITSCHKE** THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lublin, LLC, 3145 Avalon Ridge, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. QKN-19-02348-3 Ad Run Dates: 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-65548 4/6,13,20,27, 2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale contained in a Security Deed given by Christopher Padgett to Mortgage Electronic Registration Systems, Inc. as beneficiary, as nominee for SunTrust Mortgage, Inc., dated February 26, 2010, and recorded in Deed Book 49977, Page 0415, Gwinnett County, Georgia Records, as last transferred to Trust Bank, successor by merger to SunTrust Bank by assignment recorded on November 9, 2012 in Book 51875 Page 492 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Eighty-Nine Thousand Five Hundred Four and 0/100 Dollars (\$189,504.00), with interest thereon as provided 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 69 of the 7th District of Gwinnett County, Georgia, being Lot 119, Block A of Chandler Pond, Unit One, as per Plat thereof recorded in Plat Book 60, page 278, Gwinnett County, Georgia, records, which Plat is incorporated herein and made a part hereof by reference for a more detailed description; being known as 1837 Lake Ridge Terrace, according to present system of numbering property in Gwinnett County, Georgia. 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 described 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 by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Trust Bank, successor by merger to SunTrust Bank which can be contacted at (800) 443-1032 for Loss Mitigation Dept, or by writing to 1001 Semmes Avenue, Richmond, Virginia 23222, to discuss present alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Christopher Padgett or tenant(s); and said property is more commonly known as 1837 Lake Ridge Terrace, according to present system of numbering property in Gwinnett County, Georgia, being Lot 30043-6040. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Christopher Padgett, Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 13-09990 950-6461 3/30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of the Power of Sale contained in that certain Security Deed given from **Robert G Phillips and Lorraine N Phillips to Branch Banking and Trust Company, a North Carolina state banking corporation, now known as Trust Bank**, dated 03/14/2016, recorded 03/14/2016, in Deed Book 54247, Page 218, Gwinnett County, Georgia records, said Security Deed having been given to secure a Note of even date in the principal amount of EIGHTY THOUSAND AND 00/100 DOLLARS (\$80,000.00), with interest thereon as provided for 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 the first Tuesday in May 2022 by Trust Bank, formerly known as Branch Banking and Trust Company, as Attorney in Fact for Robert G Phillips and Lorraine N Phillips, all property descriptions and restrictions contained in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 202 OF THE 7TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 36 B/W/30043 PEACHTREE BLVD SUBDIVISION UNIT TWO, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 31 PAGE 50 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. SUBJECT TO EASEMENTS, RESTRICTIONS AND COVENANTS OF RECORD, IF ANY. TAX ID#: R722 204. Said property being known as **2851 PINE CONE LN, DULUTH, GA 30096** according to the present numbering system in Gwinnett County. The indebtedness secured by said Security Deed has been declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens under the terms of the Security Deed; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the party in possession of the property is Lorraine N Phillips, Robert G Phillips or tenant(s). 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 and (3) any right of redemption or other lien not extinguished by foreclosure. Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Christopher Padgett, Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 13-09990 950-6461 3/30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from **OSCAR PADRON TO PHOENIX GLOBAL MORTGAGE CORPORATION**, dated July 22, 2003, recorded July 22, 2003, in Deed Book 33727, Page 0084, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Sixty-Eight Thousand Five Hundred Ninety-One and 00/100 Dollars (\$168,591.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2021-PM1**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in May, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 163 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, WACO FOREST SUBDIVISION, SECTION TWO, AS SHOWN ON PLAT OF SUBJECT PROPERTY RECORDED IN PLAT BOOK P, PAGE 10, GWINNETT COUNTY, GEORGIA REAL ESTATE RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being controlling, however the property is more commonly known as **723 ALVIS LANE, NORCROSS, GA 30093**. The indebtedness secured by said Security Deed has been and is hereby de-

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clared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is OSCAR PADRON or tenant(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Carrington Mortgage Services, LLC, Loss Mitigation Dept., 1600 South Doughtless Road, Suite 200A, Anaheim, CA 92806, Telephone Number: 800-561-4567. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to negotiate, amend, or modify the terms of the mortgage instrument. U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2021-PM1 as Attorney in Fact for OSCAR PADRON THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. QKN-22-10384-1 Ad Run Dates: 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-67004 4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of the Power of Sale contained in that certain Security Deed given from **Robert G Phillips and Lorraine N Phillips to Branch Banking and Trust Company, a North Carolina state banking corporation, now known as Trust Bank**, dated 03/14/2016, recorded 03/14/2016, in Deed Book 54247, Page 218, Gwinnett County, Georgia records, said Security Deed having been given to secure a Note of even date in the principal amount of EIGHTY THOUSAND AND 00/100 DOLLARS (\$80,000.00), with interest thereon as provided for 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 the first Tuesday in May 2022 by Trust Bank, formerly known as Branch Banking and Trust Company, as Attorney in Fact for Robert G Phillips and Lorraine N Phillips, all property descriptions and restrictions contained in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 202 OF THE 7TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 36 B/W/30043 PEACHTREE BLVD SUBDIVISION UNIT TWO, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 31 PAGE 50 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. SUBJECT TO EASEMENTS, RESTRICTIONS AND COVENANTS OF RECORD, IF ANY. TAX ID#: R722 204. Said property being known as **2851 PINE CONE LN, DULUTH, GA 30096** according to the present numbering system in Gwinnett County. The indebtedness secured by said Security Deed has been declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens under the terms of the Security Deed; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the party in possession of the property is Lorraine N Phillips, Robert G Phillips or tenant(s). 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 and (3) any right of redemption or other lien not extinguished by foreclosure. Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Christopher Padgett, Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 13-09990 950-6461 3/30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed given from **OSCAR PADRON TO PHOENIX GLOBAL MORTGAGE CORPORATION**, dated July 22, 2003, recorded July 22, 2003, in Deed Book 33727, Page 0084, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Sixty-Eight Thousand Five Hundred Ninety-One and 00/100 Dollars (\$168,591.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **U.S. Bank Trust National Association, as Trustee for Towd Point Master Funding Trust 2021-PM1**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in May, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 231, 6th District, Gwinnett County, Georgia, being known as Lot 39, Block A, Government Subdivision, as recorded on Plat of Survey in Plat Book 99, Pages 260-262, Gwinnett County, Georgia Records, which said Plat of Survey is incorporated herein for a more complete description. Being that parcel of land conveyed to Penelope Robinson from Bowen Family Homes, Inc. by that deed dated 11/24/2003 and recorded 12/15/2003 in Deed Book 36348, at Page 214 of the Gwinnett County, Georgia Public Records, Tax ID #: R6231 419 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 by law, including attorney's fees (notice to collect attorney's fees having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes which are a lien, but not yet due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in possession of the property are Penelope Robinson or tenant(s); and said property is more commonly known as **3883 Grovemont Place, Duluth, GA 30096**. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. The indebtedness 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 Deed to Secure

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NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from **DAISY REYES TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, AS GRANTEE, AS NOMINEE FOR SUNTSTAR FUNDING, LLC**, dated January 7, 2005, in Deed Book 41569, Page 0155, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Forty-Four Thousand Nine Hundred Fifty and 00/100 Dollars (\$44,950.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Wells Fargo Bank National Association, as Trustee for SACO I Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in May, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 51 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 20, BLOCK I, THE SUMMIT AT SARATOGA, UNIT III, AS SHOWN ON PLAT OF SUBJECT PROPERTY RECORDED IN PLAT BOOK 68, PAGE 267, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being controlling, however the property is more commonly known as **290 MERIDITH BL, LAWRENCEVILLE, GA 30044**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is DAISY REYES, or tenant(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Trust Bank, formerly known as Branch Banking and Trust Company, as Attorney in Fact for Robert G Phillips and Lorraine N Phillips, all property descriptions and restrictions contained in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 202 OF THE 7TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 36 B/W/30043 PEACHTREE BLVD SUBDIVISION UNIT TWO, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 31 PAGE 50 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. SUBJECT TO EASEMENTS, RESTRICTIONS AND COVENANTS OF RECORD, IF ANY. TAX ID#: R722 204. Said property being known as **2851 PINE CONE LN, DULUTH, GA 30096** according to the present numbering system in Gwinnett County. The indebtedness secured by said Security Deed has been declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens under the terms of the Security Deed; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the party in possession of the property is Lorraine N Phillips, Robert G Phillips or tenant(s). 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 and (3) any right of redemption or other lien not extinguished by foreclosure. Trust Bank, successor by merger to SunTrust Bank as Attorney in Fact for Christopher Padgett, Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 13-09990 950-6461 3/30,4/6,13,20,27,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GEORGIA, GWINNETT COUNTY 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 **Penelope Robinson to Citifinancial Services, Inc.**, dated July 11, 2006 and recorded on July 12, 2006 in Deed Book 46739, Page 566, Gwinnett County, Georgia Records, and last assigned to **Wilmington Savings Fund Society, FSB, d/b/a Christians Trust as Trustee for PNPMS Trust III** by Assignment of Security Deed recorded on April 12, 2021 in Deed Book 58605, Page 360, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Fifteen Thousand Two Hundred Eighty-Two and 32/100 Dollars (\$15,282.32), 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 231, 6th District, Gwinnett County, Georgia, being known as Lot 39, Block A, Government Subdivision, as recorded on Plat of Survey in Plat Book 99, Pages 260-262, Gwinnett County, Georgia Records, which said Plat of Survey is incorporated herein for a more complete description. Being that parcel of land conveyed to Penelope Robinson from Bowen Family Homes, Inc. by that deed dated 11/24/2003 and recorded 12/15/2003 in Deed Book 36348, at Page 214 of the Gwinnett County, Georgia Public Records, Tax ID #: R6231 419 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 by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Your mortgage servicer, Statebridge Company, LLC, a servicer for Wilmington Savings Fund Society, FSB, d/b/a Christians Trust as Trustee for PNPMS Trust III, can be contacted at (866) 466-3380 or by writing to 6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed. To the best of the knowledge and belief of the undersigned, the parties in possession of the property are Penelope Robinson or tenant(s); and said property is more commonly known as **3883 Grovemont Place, Duluth, GA 30096**. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. The indebtedness 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 Deed to Secure

Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). WELLS FARGO BANK, N.A., holds the fully endorsed and assigned current assignee of the Security Deed to the property. WELLS FARGO BANK, N.A., acting on behalf of and, as necessary, in consultation with WELLS FARGO BANK, N.A. (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800 288 3212. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **1149 LEYBOURNE COVE, LAWRENCEVILLE, GEORGIA 30045** is/are: ANTHONY W RICHARDSON AND JENNIFER D RICHARDSON or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. 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, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. Pursuant to O.C.G.A. Section 9-13-172, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. **U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR SACO I TRUST 2005-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-2** as Attorney in Fact for **DAISY REYES** THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SPS-22-01016-1 Ad Run Dates: 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-65545 4/6,13,20,27, 2022

FORECLOSURE

Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). WELLS FARGO BANK, N.A., holds the fully endorsed and assigned current assignee of the Security Deed to the property. WELLS FARGO BANK, N.A., acting on behalf of and, as necessary, in consultation with WELLS FARGO BANK, N.A. (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800 288 3212. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **1149 LEYBOURNE COVE, LAWRENCEVILLE, GEORGIA 30045** is/are: ANTHONY W RICHARDSON AND JENNIFER D RICHARDSON or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. 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, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. Pursuant to O.C.G.A. Section 9-13-172, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. **U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR SACO I TRUST 2005-2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-2** as Attorney in Fact for **DAISY REYES** THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. QKN-22-00856-1 Ad Run Dates: 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-65542 4/6,13,20,27, 2022

NOTICE OF FORECLOSURE SALE UNDER POWER GEORGIA, GWINNETT COUNTY 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 **Penelope Robinson to Citifinancial Services, Inc.**, dated July 11, 2006 and recorded on July 12, 2006 in Deed Book 46739, Page 566, Gwinnett County, Georgia Records, and last assigned to **Wilmington Savings Fund Society, FSB, d/b/a Christians Trust as Trustee for PNPMS Trust III** by Assignment of Security Deed recorded on April 12, 2021 in Deed Book 58605, Page 360, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Fifteen Thousand Two Hundred Eighty-Two and 32/100 Dollars (\$15,282.32), 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 231, 6th District, Gwinnett County, Georgia, being known as Lot 39, Block A, Government Subdivision, as recorded on Plat of Survey in Plat Book 99, Pages 260-262, Gwinnett County, Georgia Records, which said Plat of Survey is incorporated herein for a more complete description. Being that parcel of land conveyed to Penelope Robinson from Bowen Family Homes, Inc. by that deed dated 11/24/2003 and recorded 12/15/2003 in Deed Book 36348, at Page 214 of the Gwinnett County, Georgia Public Records, Tax ID #: R6231 419 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 by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Your mortgage servicer, Statebridge Company, LLC, a servicer for Wilmington Savings Fund Society, FSB, d/b/a Christians Trust as Trustee for PNPMS Trust III, can be contacted at (866) 466-3380 or by writing to 6061 S. Willow Drive, Suite 300, Greenwood Village, CO 80111, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad val