

FORECLOSURE

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.

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for DAVID BRADBURY
Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-017805 - MaO 950-65593 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 EUN JUNG KO to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR PNC LENDING SERVICES, INC. in the original principal amount of \$147,283.00 dated August 28, 2015 and recorded in Deed Book 53803, Page 54, Gwinnett County records, said Security Deed being last transferred to LAKEVIEW LOAN SERVICING, LLC, in Deed Book 59452, Page 172, 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:

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3 Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-014218 - Liv 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 in Deed Book 58239, Page 00157, 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:

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for LINCOLN CARBERRY AND MARVA CARBERRY

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-016673 - Liv 950-65407 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 Group, LLC a/k/a Panorama Mortgage Group, 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 58589, Page 00815, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash,

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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:

THE FOLLOWING DESCRIBED LAND, SITUATE, LYING AND BEING IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, TO-WIT: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 48 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 6, BLOCK B, EAGLECREST SUBDIVISION, UNIT ONE, AS SHOWN ON PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 35, PAGE 178, SAID PLAT BEING RE-RECORDED AT PLAT BOOK 48, PAGE 172, GWINNETT COUNTY GEORGIA RECORDS, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR AMORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

Said property being known as: **2210 SOARING LN LAWRENCEVILLE, GA 30044**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are MARIA J. MORALES 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 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.

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3 Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-014218 - Liv 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 in Deed Book 58239, Page 00157, 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:

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for LINCOLN CARBERRY AND MARVA CARBERRY

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-016673 - Liv 950-65407 3/30 4/6 13 20 27 2022

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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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for JOHN C BARRETT AND SUSAN I BARRETT

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-014503 - MaO 950-65624 03/30/2022, 04/06/2022, 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 LINCOLN CARBERRY AND MARVA CARBERRY to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BAY EQUITY, LLC in the original principal amount of \$245,962.00 dated June 11, 2019 and recorded in Deed Book 56676, Page 342, Gwinnett County records, said Security Deed being last transferred to FREEDOM MORTGAGE CORPORATION in Deed Book 58672, Page 00355, 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:

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3 Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-014218 - Liv 950-65602 3/30 4/6 13 20 27 2022

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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 in May, 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 attorney's fees (notice of intent to collect attorney's 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), 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.

Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&T Bank, One Fountain Plaza, Buffalo, NY 14203, 800-724-1633.

To the best knowledge and belief of the undersigned, the party in possession of the property is Diane G Knapp, William C. Knapp and Estate of Diane G. Knapp as a tenant or tenants and said property is more commonly known as **224 Park Place Drive, Lawrenceville, Georgia 30045**.

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.

Lakeview Loan Servicing, LLC as Attorney in Fact for Diane G Knapp
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 355, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 1, 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.

Said property being known as: **3715 WAPAKONATA TRL BETHLEHEM, GA 30620**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are LINCOLN CARBERRY AND MARVA CARBERRY 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 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.

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-016673 - Liv 950-65407 3/30 4/6 13 20 27 2022

FORECLOSURE

www.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 50 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA BEING LOT 10, BLOCK A OF TIMBER OAKS SUBDIVISION, UNIT ONE, AS PER PLAT HEREOF RECORDED IN PLAT BOOK 43, PAGE 40, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE DETAILED DESCRIPTION SAID PROPERTY BEING KNOWN AS 360 TIMBER LAUREL LANE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA.

PARCEL ID NO.: R7050 126 MR/c/a 5/3/22
Our file no. 22-064386A - FT18 950-65696 3/30 4/6 13 20 27 2022

NOTICE OF 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 Bobby Collins to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Citizens Fidelity Mortgage Corp. its successors and assigns, dated January 26, 2004, recorded in Deed Book 37199, Page 223, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 53879, Page 359, Gwinnett County, Georgia Records, as last transferred to U.S. BANK NATIONAL ASSOCIATION, the undersigned recorded in Deed Book 52635, Page 476, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-FOUR THOUSAND SEVEN AND 0/100 DOLLARS (\$144,732.00), 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 in May, 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 attorney's fees (notice of intent to collect attorney's 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), 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.

Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&T Bank, One Fountain Plaza, Buffalo, NY 14203, 800-724-1633.

To the best knowledge and belief of the undersigned, the party in possession of the property is Diane G Knapp, William C. Knapp and Estate of Diane G. Knapp as a tenant or tenants and said property is more commonly known as **224 Park Place Drive, Lawrenceville, Georgia 30045**.

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.

Lakeview Loan Servicing, LLC as Attorney in Fact for Diane G Knapp
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 355, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 1, 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.

Said property being known as: **3715 WAPAKONATA TRL BETHLEHEM, GA 30620**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are LINCOLN CARBERRY AND MARVA CARBERRY 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 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.

Said 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:

Freedom Mortgage Corporation 907 Pleasant Valley Avenue, Suite 3
Mount Laurel, NJ 08054 Phone: (855) 690-5900

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 LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FREEDOM MORTGAGE CORPORATION, as Attorney-in-Fact for MARIA J. MORALES

Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-016673 - Liv 950-65407 3/30 4/6 13 20 27 2022

FORECLOSURE

native, within the legal hours of sale on the first Tuesday in May, 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 attorney's fees (notice of intent to collect attorney's 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), 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.

Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&T Bank, One Fountain Plaza, Buffalo, NY 14203, 800-724-1633.

To the best knowledge and belief of the undersigned, the party in possession of the property is Elizabeth Johnson and Estate of Elizabeth Johnson or a tenant or tenants and said property is more commonly known as **1850 Arborwood Drive, Ardenwood, Georgia 30017**

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.

Lakeview Loan Servicing, LLC as Attorney in Fact for Elizabeth Johnson and Estate of Elizabeth Johnson
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 70, OF THE 5TH DISTRICT, OF GWINNETT COUNTY, GEORGIA, BEING LOT 29, BLOCK A, THE ARBORS AT CRESTVIEW SUBDIVISION, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 86, PAGES 18-19, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY ADOPTED AND MADE A PART HEREOF BY REFERENCE THERETO FOR A MORE COMPLETE DESCRIPTION OF SAID PROPERTY.

Said property being known as: **3118 Tuscan Ridge Ct, Snellville, Georgia 30039**

To the best knowledge and belief of the undersigned, the party in possession of the property