

FORECLOSURE

GIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE TO A MORE COMPLETE DESCRIPTION OF CAPTIONED PROPERTY: BEING IMPROVED PROPERTY KNOWN AS 5167 BELMORE COURT, SUWANEE, GEORGIA 30024, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN SAID COUNTY.
MR/mh 5/3/22
Our file no. 5832320 – FT18
950-65575 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 Midgladis J Greco to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for NetBank, its successors and assigns, dated 6/5/2004, recorded in Deed Book 56407, Page 37, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1M1 assigned and recorded in Deed Book 56407, Page 19, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-NINE THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$129,600.00), with interest thereon as set forth therein, there will be 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:

ALL THAT 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.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1M1 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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.

To the best knowledge and belief of the undersigned, the party in possession of the property is Midgladis J Greco or a tenant or tenants and said property is more commonly known as **2450 Walnut Grove Way, Suwanee, Georgia 30024.**

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 BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2005-1M1

as Attorney in Fact for Midgladis J Greco
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 108 of the 7th District, Gwinnett County, Georgia, being Lot 32, Block A, Walnut Grove Park Subdivision, according to plat recorded in Plat Book 64, Page 183, Gwinnett County, Georgia Records, which plat is hereby referred to and being a part of this description; and being improved property known as 2450 Walnut Grove Way, according to the present system of numbering property in said county.
Tax ID 17108 092
Our file no. 5840607 – FT18
950-66621 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 **YASMEEN B ABDALLAH TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR BANK OF AMERICA, N.A.**, dated July 16, 2010, recorded July 27, 2010, in Deed Book 50182, Page 0340, 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 Twenty-Four Thousand and Three Hundred Twenty-Five and 00/100 dollars (\$124,325.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F**, there will be sold at public outcry to the highest bidder for cash at the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in June, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL

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OF LAND LYING AND BEING IN LAND LOTS 244 AND 245 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 5, BLOCK 640 **ALCOY WOODS DR. LAWRENCEVILLE, GA 30045**
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 attorney's 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 **YASMEEN B ABDALLAH, or tenants(s).** The sale will be subject to the following conditions: (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 Douglas 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F** AS Attorney in Fact for **YASMEEN B ABDALLAH 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-001662-1 Ad Run Dates: 04/20/2022 04/20/2022, 05/19/2022, 05/25/2022, 06/01/2022 950-68146
4/20/27,5/4,5/11,18,25,6/1,2 022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **SENADA AVDIC, SENAD AVDIC TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR SUNTRUST MORTGAGE INC.**, dated May 15, 2012, recorded May 25, 2012, in Deed Book 51386, Page 74, 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 Thirty-Four Thousand and 00/100 dollars (\$134,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust**, 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 206 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING LOT 8 OF BLOCK A OF ASHLAND PARK UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 89, PAGE 118 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 **186 ASHLAND CREEK COURT, LAWRENCEVILLE, GA 30045.** 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 attorney's 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 **THONY BEAUBRUN** and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Security Deed and the excess proceeds, if any, will be distributed as provided by law. **ARVEST CENTRAL MORTGAGE COMPANY AS ATTORNEY-IN-FACT FOR THONY BEAUBRUN** Ellis, Painter, Ratterree & Adams LLP, 7 Congress St., 2nd Floor, S. Omaha, Georgia 31401 (912) 233-9700 THIS LAW FIRM MAY BE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
3/16-4/6/13,20,27,2022

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tus 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: **FAY SERVICING, LLC, Loss Mitigation Dept, 425 S. Financial Place, Suite 2000, Chicago, IL 60605.** Telephone Number: 800-495-7166. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST AS** Attorney in Fact for **SENADA AVDIC, SENAD AVDIC 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00376-1 Ad Run Dates: 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-63406
4/6,13,20,27,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by that certain Security Deed, dated May 29, 2008, executed by **Thony Beaubrun to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as nominee for Taylor, Bean & Whitaker Mortgage Corp.,** recorded in Deed Book 48962, Page 111, Gwinnett County, Georgia Deed Records, and securing a Note in the original principal amount of \$228,000.00, said Security Deed last having been assigned to **ARVEST CENTRAL MORTGAGE COMPANY,** the current holder thereof, has declared the entire amount of said indebtedness secured by the Note, immediately due and payable and, pursuant to the power of sale contained in said Security Deed, will, on the first Tuesday in May, 2022 to-wit: May 3, 2022, during the legal hours of sale, before the Gwinnett County Courthouse door, sell at public outcry to the highest bidder for cash, the following described real property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 125 of the 5th District of GWINNETT COUNTY, Georgia, being Lot 47, of **LANGLEY FARMS, Phase One** as per plat recorded in Plat Book 119, Page 183-89, GWINNETT County, Georgia Records, which plat is incorporated herein and made a part hereof by reference. The above-described real property is also known as **740 Langley Farms Dr, Loganville, GA 30052,** according to the present system of numbering houses in Gwinnett County, Georgia. This 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 as to the amount and status of the loan with the holder of the Security Deed, including but not limited to, a determination that the borrower has not reinstated the loan prior to the foreclosure sale. The holder of the principal amount of said sale is the individual or entity with full authority to negotiate, amend and modify all terms of the Note and Security Deed is **Arvest Central Mortgage Company, Attn: Homeowner's Assistance Department, 801 John Barrow Road, Suite 1, Little Rock, AR 72205. Telephone number: 1-800-366-2132. Option 1, ext. 5609.** Said real property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the real property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the extent that said real property is comprised of more than one parcel, said real property will be sold in one or more parcels and in such order as the holder of the Security Deed may determine. Upon information and belief, said real property is presently in the possession or control of **THONY BEAUBRUN** and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Security Deed and the excess proceeds, if any, will be distributed as provided by law. **ARVEST CENTRAL MORTGAGE COMPANY AS ATTORNEY-IN-FACT FOR THONY BEAUBRUN** Ellis, Painter, Ratterree & Adams LLP, 7 Congress St., 2nd Floor, S. Omaha, Georgia 31401 (912) 233-9700 THIS LAW FIRM MAY BE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00376-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
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not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 95 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 11, BLOCK B, OF FIRETHORN SUBDIVISION, UNIT 2, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 54, PAGE 138, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. Said legal description being controlling, however the property is more commonly known as **945 BURNING BUSH DRIVE, LOGANVILLE, GA 30052.** 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 attorney's 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 **DALE A BERTRAM, ST AUBYN BERTRAM,** or tenants(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 Douglas 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I** AS Attorney in Fact for **DALE A BERTRAM, ST AUBYN BERTRAM 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
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DEBT COLLECTOR, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-64821
3/23,30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **RINAGAYE A BRUNETTI, RACHEL SCHARLOO TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR QUICKEN LOANS INC.**, dated May 10, 2016, recorded May 24, 2016, in Deed Book 54307, Page 0118, 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 Six Thousand Three Hundred Eighty-Five and 00/100 dollars (\$106,385.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Rocket Mortgage, LLC f/k/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 91 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 120, HAYNES CROSSING SUBDIVISION, UNIT 1, FORMERLY KNOWN AS GRAYSON TOWN A, AS PER PLAT RECORDED IN Deed Book 83, Page 210, GWINNETT COUNTY 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 **1355 TULLIFENNEY CT, GRAYSON, GA 30017.** 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 attorney's 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 **DALE A BERTRAM, ST AUBYN BERTRAM 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
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FORECLOSURE

DEBT COLLECTOR, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-64821
3/23,30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **RINAGAYE A BRUNETTI, RACHEL SCHARLOO TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR QUICKEN LOANS INC.**, dated May 10, 2016, recorded May 24, 2016, in Deed Book 54307, Page 0118, 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 Six Thousand Three Hundred Eighty-Five and 00/100 dollars (\$106,385.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Rocket Mortgage, LLC f/k/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 91 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 120, HAYNES CROSSING SUBDIVISION, UNIT 1, FORMERLY KNOWN AS GRAYSON TOWN A, AS PER PLAT RECORDED IN Deed Book 83, Page 210, GWINNETT COUNTY 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 **1355 TULLIFENNEY CT, GRAYSON, GA 30017.** 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 attorney's 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 **DALE A BERTRAM, ST AUBYN BERTRAM,** or tenants(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 Douglas 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I** AS Attorney in Fact for **DALE A BERTRAM, ST AUBYN BERTRAM 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
3/16-4/6/13,20,27,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Robert B. Bowns to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc.**, dated July 16, 2019, and recorded in Deed Book 56769, Page 480, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Quicken Loans Inc.** securing a Note in the original principal amount of \$204,110.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 3, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 24 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA BEING LOT 76, BLOCK A, PINE TRAIL ONE AS PER PLAT RECORDED IN PLAT BOOK 64, PAGE 11, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED BY REFERENCE HEREIN. Said property is known as **1071 Fountain Glen Dr, Lawrenceville, GA 30045,** together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to 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, any matters which might be disclosed by an accurate survey and inspection of the real property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. 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, including but not limited to, a determination that the borrower has not reinstated the loan prior to the foreclosure sale. The holder of the principal amount of said sale is the individual or entity with full authority to negotiate, amend and modify all terms of the Note and Security Deed is **Arvest Central Mortgage Company, Attn: Homeowner's Assistance Department, 801 John Barrow Road, Suite 1, Little Rock, AR 72205. Telephone number: 1-800-366-2132. Option 1, ext. 5609.** Said real property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the real property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the extent that said real property is comprised of more than one parcel, said real property will be sold in one or more parcels and in such order as the holder of the Security Deed may determine. Upon information and belief, said real property is presently in the possession or control of **THONY BEAUBRUN** and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Security Deed and the excess proceeds, if any, will be distributed as provided by law. **ARVEST CENTRAL MORTGAGE COMPANY AS ATTORNEY-IN-FACT FOR THONY BEAUBRUN** Ellis, Painter, Ratterree & Adams LLP, 7 Congress St., 2nd Floor, S. Omaha, Georgia 31401 (912) 233-9700 THIS LAW FIRM MAY BE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-66306
4/6,13,20,27,2022

FORECLOSURE

DEBT COLLECTOR, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-64821
3/23,30,4/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **RINAGAYE A BRUNETTI, RACHEL SCHARLOO TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR QUICKEN LOANS INC.**, dated May 10, 2016, recorded May 24, 2016, in Deed Book 54307, Page 0118, 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 Six Thousand Three Hundred Eighty-Five and 00/100 dollars (\$106,385.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Rocket Mortgage, LLC f/k/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 91 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 120, HAYNES CROSSING SUBDIVISION, UNIT 1, FORMERLY KNOWN AS GRAYSON TOWN A, AS PER PLAT RECORDED IN Deed Book 83, Page 210, GWINNETT COUNTY 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 **1355 TULLIFENNEY CT, GRAYSON, GA 30017.** 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 attorney's 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 **DALE A BERTRAM, ST AUBYN BERTRAM,** or tenants(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 Douglas 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I** AS Attorney in Fact for **DALE A BERTRAM, ST AUBYN BERTRAM 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-00974-1 Ad Run Dates: 03/16/2022, 04/06/2022, 04/13/2022, 04/20/2022, 04/27/2022 950-64613
3/16-4/6/13,20,27,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Charles Camp and Susan E. Camp to Mortgage Electronic Registration Systems, Inc. as nominee for American Equity Mortgage, Inc.**, dated July 23, 2004, and recorded in Deed Book 32993, Page 210, as last modified in Deed Book 47512, Page 529, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **CitiMortgage, Inc.** securing a Note in the original principal amount of \$211,850.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 3, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 204 of the 5th District, Gwinnett County, Georgia, being Lot 108 of Block C, HICKORY PLANTATION SUBDIVISION, Unit 11, as per plat recorded in Plat Book 92, Page 63, Gwinnett County, Georgia Records, which plat is incorporated herein and made a part hereof by reference. Said property is known as **785 Sunset Ridge Lane, Lawrenceville, GA 30045,** together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to 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, 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. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. 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, including but not limited to, a determination that the borrower has not reinstated the loan prior to the foreclosure sale. The holder of the principal amount of said sale is the individual or entity with full authority to negotiate, amend and modify all terms of the Note and Security Deed is