

FORECLOSURE

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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any warranty, representation or recourse against the above-named or the undersigned.

CrossCountry Mortgage, 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 CrossCountry Mortgage, LLC, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Terence Deon Wiggins and Omolara Theresa Wiggins or a tenant or tenants and said property is more commonly known as 926 Shannon Mist Dr, Loganville, Georgia 30052.

Should a conflict arise between the property address and the legal description the legal description will control.

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.

CrossCountry Mortgage, LLC as Attorney in Fact for Terence Deon Wiggins and Omolara Theresa Wiggins

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 192 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS LOT 204 OF LAUREL MIST SUBDIVISION, PHASE 2, UNIT 3, AS ON PLAT RECORDED IN PLAT BOOK 141, PAGES 260-262, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED HEREIN IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/ca 6/7/22 Our file no. 22-06653GA - FT18 950-68656 4/27 5/4 11 18 25 6/1/2022

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 Elizabeth Johnson to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns, dated April 21, 2016, recorded in Deed Book 54239, Page 156, Gwinnett County, Georgia Records, as last transferred to Lakeview Loan Servicing, LLC by assignment recorded in Deed Book 59457, Page 744, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-SEVEN THOUSAND ONE HUNDRED EIGHTY-FOUR AND 0/100 DOLLARS (\$147,184.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any warranty, representation or recourse against the above-named or the undersigned.

CrossCountry Mortgage, 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 Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226, 734-805-7125.

To the best knowledge and belief of the undersigned, the party in possession of the property is Lincoln Phillips and Delilah Phillips or a tenant or tenants and said property is more commonly known as 3118 Tuscan Ridge Ct, Snellville, Georgia 30039.

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.

Rocket Mortgage, LLC 1/k/a Quicken Loans, LLC 1/k/a Quicken Loans Inc. as Attorney in Fact for Lincoln Phillips and Delilah Phillips

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 32 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 29, BLOCK A, TUSCAN RIDGE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 126, PAGES 271-274, GWINNETT COUNTY, GEORGIA RECORDS, WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

Commonly known as: 3118 Tuscan Ridge Ct, Snellville, GA 30039-4796

THE PROPERTY ADDRESS AND TAX PARCEL IDENTIFICATION NUMBER LISTED ARE PROVIDED SOLELY FOR INFORMATIONAL PURPOSES

MR/ca 5/3/22 Our file no. 22-07051GA - FT1 950-66445 4/6 13 20 27 2022

FORECLOSURE

cy 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

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 70, of the 5th District, of Gwinnett County, Georgia, being Lot No 21, 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 improved property now or formerly known as 1850 Arborwood Drive, according to the present system of numbering in Gwinnett County, Georgia

MR/ca 5/3/22 Our file no. 22-06826GA - FT1 950-65239 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 Lincoln Phillips and Delilah Phillips to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Quicken Loans, Inc., its successors and assigns, dated October 8, 2019, recorded in Deed Book 56869, Page 814, Gwinnett County, Georgia Records, as last transferred to Rocket Mortgage, LLC 1/k/a Quicken Loans, LLC by assignment recorded in Deed Book 59385, Page 475, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED ELEVEN THOUSAND SEVEN HUNDRED FIFTY AND 0/100 DOLLARS (\$211,750.00), 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 pursuant to O.C.G.A. § 44-14-162.2).

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Nationalstar Mortgage, LLC d/b/a Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019, (888) 480-2432.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Juan Espinoza and Deyerif Molina or a tenant or tenants and said property is more commonly known as 420 Lockridge Ln, Lawrenceville, Georgia 30046.

Should a conflict arise between the property address and the legal description the legal description will control.

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.

UNITED WHOLESAL MORTGAGE, LLC as Attorney in Fact for Juan Espinoza and Deyerif Molina

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 140 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 17, BLOCK D, LOCKRIDGE ESTATES, SECTION NO. 5, AS PER PLAT RECORDED IN PLAT BOOK K, PAGE 207, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/meh 6/7/22 Our file no. 22-07218GA - FT2 950-68640 4/27 5/4 11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Richard L Winstead and Cheryl C Felder to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

FORECLOSURE

Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED NINETY-SIX AND 0/100 DOLLARS (\$206,196.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

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Said 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 property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

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Said 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 property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

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Said 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 property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

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Said 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 property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

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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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above.

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Cardinal Financial Company, Limited Partnership, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS (\$284,747.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

FORECLOSURE

ny, Limited Partnership 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 Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Richard L Winstead and Cheryl C Felder or a tenant or tenants and said property is more commonly known as 1714 Lake Heights Circle, Dulaca, GA 30019

PARCEL ID/AP: R3001 304

All that tract or parcel of land lying and being in Land Lot 1 of the 3rd District, Duncan's GMD 1749, Gwinnett County, Georgia, being Lot 64, Block J, High Point Phase Two, Hamilton Mill - A Home Town (Phase 4), according to plat of survey recorded in Plat Book 72, Page 222, Gwinnett County, Georgia Records, which plat and the record thereof are incorporated herein by reference thereto.

Parcel ID: R3001-304

Commonly known as: 1714 Lake Heights Circle, Dulaca, Georgia 30019

MR/ca 6/7/22 Our file no. 22-07226GA - FT18 950-68659 4/27 5/4 11 18 25 6/1/2022

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 Freddy Martinez to Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, dated November 17