FORECLOSURE

County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holluay, in which case being the first Wednesday of said month), the following described

property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 129 OF THE 5TH LAND DISTRICT IHE 51H LAND DISTRILO, GWINNETT COUNTY, GEOR-GIA, BEING KNOWN AND DESIGNATED AS LOT 20, BLOCK E, OF UNIT THREE, FOX CHASE SUBDIVISION, AS PER PLAT OF SAID SUB-AS PER PLAT OF SAID SUB-DIVISION RECORDED IN PLAT BOOK 48, PAGE 63, GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HERE

Commonly known as 423 Rhett Drive Loganville, GA 30052 However, by showing this address no additional

coverage is provided
The debt secured by said
Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 423 Rhett Drive, Loganville, GA 30052-2781 together with all fixtures and said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): William Larry Cooper and Jacqueline W Cooper or ten-

ant or tenants. Wells Fargo Bank, NA is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Wells Fargo Bank, NA Loss

Mitigation 3476 Stateview Boulevard Fort Mill, SC 29715 1-800-678-7986 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

aid property will be sold subject to: (a) any outstand-ing ad valorem taxes (including taxes which are lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, nances, restrictions, covenants, and matters of

record superior to the Security Deed first set out above.

The sale will be con-The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confir-mation and audit of the status of the loan with the holder of the Security Deed. Pursuant to 0.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the sta-tus of the loan as provided

immediately above.

Wells Fargo Bank, N.A. as agent and Attorney in Fact agent and Michies III rad for William Larry Cooper and Jacqueline W Cooper Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404)

1000-16977A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION WILL BE USED FOR THAT PURPOSE, 1000-16977A 950-77070 8/10 17 24 31

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

TY
Pursuant to the Power of Porsualit to the Power of Sale contained in a Security Deed given by Rosie Demetria Thompson to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Angel Oak Mortgage Solutions, LLC, its successors and assigns dat-ed 12/11/2019 and recorded in Deed Book 57128 Page 815 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank National Association as Bank National Association as Trustee for Angel Oak Mort-gage Trust 2020-3, Mort-gage-Backed Certificates, Series 2020-3, conveying the after-described property to secure a Note in the original nal principal amount of \$661,410.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-nated by Order of the Superior Court of said county) within the legal hours of sale on September 6, 2022 (he on september 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), following described

property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN DUNCAN'S 1749TH GMD, GWINNETT TOUNTY, GEORGIA, BEING LOT 33, PHASE 5, THE WOODLANDS AT CHATEAU ELAN SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 109, PAGES 160 160 COMMINET COUNTY PLAT BOOK 109, PAGES 158-160. GWINNETT COUN-TY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DESCRIP-

The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible 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 sale will be induct for induction by purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having bean given) having been given) Said property is commonly

FORECLOSURE

known as 2317 Crimson King Dr, Braselton, GA 30517-4020 together with all fixtures and personal property attached to and consti tuting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject

property is (are): Rosie Demetria Thompson or ten-ant or tenants. Select Portfolio Servicing. Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Select Portfolio Servicing,

Inc. Loan Resolution Depart-ment 3217 South Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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

Said property will be sold subject to: (a) any outstanding ad valorem taxes (ining ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters thority, (d) any matters which might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of

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

immediately above.
U.S. Bank National Associa tion as Trustee for Angel Oak Mortgage Trust 2020-3, Mortgage Trust 2020-3, Mortgage-Backed Certifi-cates, Series 2020-3 as agent and Attorney in Fact for Rosie Demetria Thomp-

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

994-7637.

1012-14677A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLL
LECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 1012-14677A
950-7792 8/10 17 24 31 950-77292 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Christy A. Lancaster and Anthony A. Lancaster to Saxon Mort gage, Inc. dated 3/3/2006 and recorded in Deed Book 46256 Page 227 Gwinnett County, Georgia records; as last transferred to or acquired by Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 2006-2 Mortgage Loan Asset Backed Certificates, Series 2006-2, conveying the after-described property to secure a Note in the original principal amount of \$170,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder before the Court County, Georgia (or such other area as designated by Order of the Superior Court order of the superior court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday.

which case being the first Wednesday of said month), the following described property:
All That Tract Or Parcel Of Land Lying and Being In Land Lot 197 Of The 5th Land District Of Gwinnett County, Georgia and Being Lot 44, Block A, Unit One, Chandler Plantation, and Being More Particularly Shown And Delineated By A Plat Of And Delineated By A Plat Of Survey Entitled Unit One, Chandler Plantation, Dated November 15, 1994, Prepared By M.V. Ingram Enterprises, Inc., Certified By Matthew V. Ingram, GRLS No. 2288, And Being Of Record In The Office Of The Clerk Of The Superior Court Of Gwinnett County, Georgia, In Plat Book 65 Page 6, Which Said Plat And The

Which Said Plat And Recording Thereof Are By Reference Hereto Incorpo-rated Herein For A More rated Herein For A More Complete And Detailed Description.

Security Deed has been and is hereby declared due be-cause of, among other pos-sible 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 and all expenses of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having heen given) having been given). Said property is commonly

The debt secured by said

known as 3005 Parks Run , Loganville, GA 30052 to-gether with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are). the subject property is (are): Anthony A. Lancaster Administrator of Estate of Christy A. Lancaster or tenant or tenants.

ant or tenants.
PHH Mortgage Corporation is the entity or individual designated who shall have full authority to negotiate amend and modify all terms

of the mortgage.
PHH Mortgage Corporation One Mortgage Way Mount Laurel, NJ 08054 (800) 750-2518

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

of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing au-

FORECLOSURE

thority, (d) any matters which might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, covenants, and matters of record superior to the Security Deed first set out above.

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

tus of the loan as provided immediately above. Deutsche Bank National Trust Company, as Trustee for Saxon Asset Securities Trust 20062 Mortgage Loan Asset Backed Certificates, Series 2006-2 as agent and Attomey in Fact for Christy A. Lancaster and Anthony A. Lancaster

A. Lancaster and Anthony A. Lancaster Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1017-5498A THIS LAW FIRM MAY BE IHIS LAW HIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE 1017-5498A 950-77138 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Douglas A. Bartee and Kelly M. Bartee to Bartee and Kellý M. Bärtee to Mortgage Electronic Regis-tration Systems, Inc., as grantee, as nominee for EquiFirst Corporation, its successors and assigns dat-ed 1/17/2007 and recorded in Deed Book 47492 Page 206 Gwinnett County, Geor-gia records; as last trans-ferred to or acquired by gia records; as last trans-ferred to or acquired by DEUTSCHE BANK NATION-AL TRUST COMPANY, as Trustee for Equifirst Loan Securitization Trust 2007-1, Mortgage Pass-Through Cer-tificates, Series 2007-1, conveying the after-described property to secure a Note in the original principal amount of \$152,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-nated by Order of the Supe-rior Court of said county), within the legal hours of sale within the legal nours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

property:
All that tract or parcel of land lying and being in Land Lot 58 of the 7th District, Gwinnett County, Georgia, being Lot 187, Block A, Windsor Grove at Charleston Fare Subdivision, Unit Two, as per plat recorded in Plat Book 87, Page 285-286, Gwinnett County, Georgia records, which recorded plat is incorporated herein by this reference and made a part of this description. Said property being known as 1539 Riesling Drive according to the present system of numbering houses in Gwin-nett County, Georgia: and being the same property conveyed to the Sarrica-Riesling DR Land Trust, W.L. Burger as Trustee via war-ranty deed dated September 30, 2004 and recorded in Deed Book 40231 Page 53. Gwinnett County, Georgia

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

having been given). Said property is commonly known as 1539 Riesling Drive, Dacula, GA 30019 topether with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): the subject property is (are): Douglas A. Bartee or tenant

or tenants.

PHH Mortgage Corporation is the entity or individual designated who shall have fell outbority to negotiate, full authority to negotiate, amend and modify all terms of the mortgage.
PHH Mortgage Corporation
One Mortgage Way Mount
Laurel, NJ 08054 (800) 750-

2518 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-

an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt cy Code; and (2) final confirmation and audit of the status of the loan with the hold-ref the Security Dood Burner of the Security Dood Burner the Security Dood B er of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided

immediately above.
DEUTSCHE BANK NATIONAL TRUST COMPANY, as
Trustee for Equifirst Loan
Securitization Trust 2007-1, Mortgage Pass-Through Certificates, Series 2007-1 as agent and Attorney in Fact for Douglas A. Bartee and

FORECLOSURE

Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404)

1017-5620A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1017-5620A 950-77453 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Sale contained in a Security Deed given by Gregory B. Smalley to Citizens and Southern Commercial Corporation dated 2/6/1987 and recorded in Deed Book 4109 Page 247 and modified at Deed Book 53034 Page 637 and re-recorded at Deed Book 4289 Page 6 Gwinnett County, Georgia records; as last transferred to or ac-quired by PHH Mortgage Corporation, conveying the afterdescribed property to secure a Note in the original principal amount of principal amount of \$81,431.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county) rior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

property:
All that tract or parcel of land lying and being in Land Lot 143 of the 6th District of Gwinnett County, Georgia, being Lot 25, Block C, Unit 2, Mimosa Estates Subdivi-sion, as per plat thereof recorded in Plat Book O, Page 58, Gwinnett County, Costain Pocords

Georgia, Records.
This sale will be made subject to any right of the United States of America to redeem the hereinabove described property within 120 days from the sale date aforesaid in order to satisfy certain outstanding federal tax liens. The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of inattorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 313 Linda Drive, Tucker, GA 30084 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the understined, the activities of the said of undersigned, the party (or parties) in possession of the subject property is (are): Manuel Gracia and Magdalena Gracia or tenant or ten-

PHH Mortgage Corporation is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms

of the mortgage.
PHH Mortgage Corporation
One Mortgage Way Mount
Laurel, NJ 08054 (800) 7502518
Note, however, that such Note, however, that such entity or individual is not re-

quired by law to negotiate, amend or modify the terms

cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of

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

be provided until final confirmation and audit of the status of the loan as provided immediately above. PHH Mortgage Corporation as agent and Attorney in Fact for Gregory B. Smalley Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

994-7637. 1017-5636A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE 1017-5636A 950-77835 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Pursuant to the Power of Sale contained in a Security Deed given by Maxim D Po-volotsky and Nelya Povolot-sky to JPMorgan Chase Bank, National Association dated 7/17/2008 and recorded in Deed Book 48991 Page 816 Gwinnett County, Geor-gia records; as last trans-ferred to or acquired by JP-Morgan Chase Bank, National Association, conveying the after-described property to secure a Note in the original principal amount of \$250,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Supe rior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday. which case being the first Wednesday of said month), the following described property:
ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 284 OF

FORECLOSURE

THE 7TH DISTRICT, OF GWINNETT COUNTY, GEOR-GIA, AND BEING MORE PARTICULARLY DESCRIBED AS LOT 666, BLOCK N, UNIT 6C, RIVERMODRE PARK, AS LOT WAS, BLOCK N, WIND AS CONTROL OF THE PROPERTY AND AS THE PROPERTY OF THE PR

DECT TO THAT SECURITY
DEED IN THE AMOUNT OF
\$256,706.00, RECORDED
ON 8/8/2011 IN DEED BOOK
50810, PAGE 615, AFORESAID RECORDS.

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

Said property is commonly known as **4930 Spring Park**Cir., Suwanne, GA **30024**7345 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Maxim D Povolotsky and Nelya Po-volotsky or tenant or ten-

ants.
JPMorgan Chase Bank, NA is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. JPMorgan Chase Bank, NA Homeowner's Assistance Department 3415 Vision

Columbus, Ohio 43219 1-866-550-5705 Note, however, that such

entity or individual is not required by law to negotiate, amend or modify the terms Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-

nances, restrictions, covenants, and matters of covenants, and matters or record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the stacy Code; and (2) Tinal confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for

certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

JPMorgan Chase Bank, Na-

amend or injury the sold of the loan.

JPMorgan Chase Balin, iva tional Association as agent subject to: (a) any outstandard valorem taxes (in-Nelya Povolotsky
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-

lanta, Georgia 30305, (404) 1031-2683A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1031-2683A 950-77283 8/10 17 24 31

2022 NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of

Sale contained in a Security Deed given by Scott J. Ham-mond to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Acopia, LLC, its successors and assigns dated 7/31/2015 and recorded in Deed Book 53785 Page 259 Gwinnett County, Georgia records; as last transferred to or acquired by PENNYMAC LOAN SERVICES, LLC, conveying the afterdescribed property to secure a Note in the original principal amount of \$141,855.00, with interest at \$141,855.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as design of such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described

property: All that tract or parcel of All that tract or parcer of land lying and being in Land Lot 86 of the 6th District of Gwinnett County, Georgia, being more particularly de-scribed as follows: BEGINNING at an iron pin legated on the authors tent

located on the northeasterly right of way of Martin Nash Road, said right of way be-ing 80 feet in width, 232.51 feet northwesterly from the intersection of the northeastrittersection of the northeast-erly right of way of Martin Nash Road with the north-westerly right of way of Brownlee Road, said right of way being 70 feet in width; thence North 29 degrees 09 minutes 19 seconds West along the northeasterly right of way of Martin Nash Road, 107.51 feet to an iron pin; running thence North 61 de-grees 49 minutes 15 seconds East, 237.74 feet to an onds East, 237.74 feet to an iron pin; running thence South 29 degrees 09 minutes 19 seconds East, 107.51 feet to an iron pin; running thence South 61 degrees 49 minutes 15 seconds West 237.24 feet to an iron pint and the POINT OF BEGINNING.
Said tract containing 5855

Said tract containing .5855 acres, more or less, and being known as 1402 Martin Nash Road according to the present system of numbering property in Gwinnett County, Georgia. The debt secured by said Security Deed has been and

FORECLOSURE

is hereby declared due be-cause of, among other pos-sible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees

having been given).
Said property is commonly known as 1402 Martin Nash Road, Lilburn, GA 30047 to-gether with all fixtures and personal property attached said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the party (or parties) in possession of the party (or parties) in possession of the publication properties (area). the subject property is (are): Scott J. Hammond or tenant or tenants

PennyMac Loan Services, LLC is the entity or individu-al designated who shall have full authority to negotiate, amend and modify all terms

of the mortgage.
PennyMac Loan Services,
LLC Loss Mitigation 3043
Townsgate Road #200,
Westlake Village, CA 91361
1-866-549-3583 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

of the loan.

Said property will be sold Said property will be solid subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the prop-erty whether due and payable or not yet due and payable and which may not payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation

subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confir-mation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and conjudicial sales in the non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the sta tus of the loan as provided immediately above. PENNYMAC LOAN SER-VICES, LLC as agent and Attorney in Fact for Scott J.

Hammond Aldridge Pite, LLP, 15 Pied-

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

1120-23572A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1120-23572A
950-77291 8/10 17 24 31 950-77291 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Pearl M Hig-gins to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for BankSouth Mortgage Company, LLC, its successors and assigns dated 3/15/2017 and recorded in Deed Book 54994 Page 560 and modified at Deed Book 59634-Page 557Gwinnett County, Georgia records; as last transferred to or acquired by PENNYMAC LOAN SER-VICES, LLC, conveying the after-described property to secure a Note in the original principal amount of

principal amount of \$168,955.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Supenated by Urder of the Superior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday

on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 33 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 105, BLOCK 18", OPEN FIELDS FKA HWY.

124 TOWNHOMES, AS TOWNHOMES SHOWN ON PLAT RECORD-SHOWN ON PLAI RECORDED IN PLAT BOOK 138,
PAGES 53-57, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN BY
REFERENCE AND MADE A
PART OF THIS DESCRIPTION

The debt secured by said Security Deed has been and is hereby declared due because of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the as and when due and 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 Deed and by law, including

Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as 3272 Clear View Dr, Snellville, GA 30078-0000 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) signed, the party (or parties) in possession of the subject property is (are): Pearl M Higgins or tenant or tenants. PennyMac Loan Services LLC is the entity or individu-al designated who shall have full authority to negotiate, amend and modify all terms

of the mortgage.
PennyMac Loan Services,
LLC Loss Mitigation 3043
Townsgate Road #200, Townsgate Road #200, Westlake Village, CA 91361 1-866-549-3583 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.

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

FORECLOSURE

be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, nances, restrictions, covenants, and matters of

record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupteu unuer tne U.S. Bankrupt-cy Code; and (2) final confir-mation and audit of the sta-tus of the loan with the hold-er of the Security Deed. Pur-suant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the sta-tus of the loan as provided immediately above.
PENNYMAC LOAN SER-

VICES, LLC as agent and At-

VICES, LLC as aggin and M Higgins
Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404)

1120-23600A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1120-23600A 950-77318 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Peter Chen and Wei-Fen LeeChen to and Wel-Fen Leechen to Mortgage Electronic Regis-tration Systems, Inc., as grantee, as nominee for Ir-win Mortgage Corporation, its successors and assigns dated 8/14/2002 and record-ed in Deed Book 28496 Page (2014) Curporatt 0040 Gwinnett County, Georgia records; as last transferred to or acquired by LoanCare, LLC, conveying the after-described property to secure a Note in the original to secure a Note in the origi-nal principal amount of \$97,000.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county) within the legal hours of sale within the legal nours of stale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 102 OF
THE 7TH DISTRICT, GWIN-

THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, GEORGIA, BEING LOT 22, BLOCK B, WYNNFIELD MANOR SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 66, PAGE 284, GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. The debt secured by said

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

tent to collect attorneys fees having been given). Said property is commonly known as 2104 Manor Oak Lane, Buford, GA 30519 to gether with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): tent to collect attorneys fees

the subject property is (are): Peter Chen or tenant or ten-LoanCare, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage LoanCare LLC Attention Loss Mitigation Department 3637 Sentara Way Virginia Beach, VA 23452 800-909-

9525 Note however that such entity or individual is not required by law to negotiate, amend or modify the terms

of the loan. Said property will be sold said property will be solve subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, en any assessinglist, leight encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted

subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confir-mation and audit of the sta-tus of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9suant to U.C.A. Section 3 13-172.1, which allows for certain procedures regarding the rescission of judicial and on-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided immediately above. LoanCare, LLC as agent

and Attorney in Fact for Peter Chen and Wei-Fen Lee-Chen Chen
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404)

lanta, Georgia 30305, (404)
994-7637.
1154-2018A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 1154-2018A
950-77769 8/10 17 24 31
2022 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Darryl A. Clin-ton to Mortgage Electronic Registration Systems, Inc.,

as grantee, as nominee for Branch Banking and Trust Company, its successors assigns and assigns uateu 10/14/2005 and recorded in Deed Book 44916 Page 0071 Gwinneth County, 00/1 Gwinnett County, Georgia records; as last transferred to or acquired by Forethought Life Insurance Company, conveying the after-described property to secure a Note in the original principal amount of \$338,650.00, with interest at the rate specified therein, there will be sold by the un-

FORECLOSURE

dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Supe nated by Urder of the Superior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property: ALL THAT TRACT OR PAR-

CEL OF LAND LYING AND BEING IN THE GMD 1397, GWINNETT COUNTY, GEOR-GIA, BEING LOT 28, THOMPSON MILL LAKES, AS PER PLAT RECORDED IN PLAT BOOK 104, PAGES 87 PLAT BOOK 104, PAGES 87
AND 88, GWINNETT COUNTY RECORDS, WHICH PLAT
IS INCORPORATED HEREIN
BY REFERENCE AND MADE
A PART HEREOF.

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

having been given). Said property is commonly known as 3873 Thompson Lake Drive, Buford, GA 30519 together with all fixtures and personal property if tures and personal property a part of said property, if any. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject in possession of the subject property is (are): Darryl A. Clinton and Tracy L. Clinton or tenant or tenants. Rushmore Loan Manage-ment Services, LLC is the

entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Rushmore Loan Manage-ment Services, LLC PO Box 52708 Irvine, CA 92619

888 504 7300 Note, however, that such entity or individual is not re-

quired by law to negotiate, amend or modify the terms of the loan.

of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, covenants, and matters of

covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the state mation and audit of the status of the loan with the holder of the Security Deed, Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial salés State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided

immediately above.
Forethought Life Insurance
Company as agent and Attorney in Fact for Darryl A.

Aldridae Pite. LLP. 15 Pied-Aldridge File, LLP, 15 Piedmont mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7637, 1208-3669A THIS LAW FIRM MAY BE

ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1208-3669A 950-77218 8/10 17 24 31

2022 NOTICE OF SALE UNDER POWER, GWINNETT COUN-

TY
Pursuant to the Power of Pursuant to the Power of Sale contained in a Security Deed given by Kathrene L Roberts to Sun America Mortgage Corporation dated 10/29/2002 and recorded in Deed Book 29482 Page 0019 Gwinnett County, Georgia records; as last transferred to or securited by 115 Rapk to or acquired by U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMTP Trust, Series 2019-C, conveying the after-described property to secure a Meta is the original principal. Note in the original principal amount of \$133,400.00, with interest at the rate specified ified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property: ALL THAT TRACT OR PAR-

ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 80 OF THE 5TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 28, BLOCK C, RIVER HILL AT SUGAR-LOAF, UNIT TWO, AS PER PLAT RECORDED IN PLAT POOR 22 PAGES 103104 BOOK 93, PAGES 103104, GWINNETT COUNTY, GEOR-GIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE REFER-ENCE HERETO

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,

FORECLOSURE

Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).
Said property is commonly known as 702 River Hills Drive, Lawrenceville, GA 30045 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Kathrene L Roberts or tenant or tenants. Rushmore Loan Manage-ment Services, LLC is the entity or individual designated who shall have full au

thority to negotiate, amend and modify all terms of the mortgage. Rushmore Loan Management Services, LLC PO Box 52708 Irvine, CA 92619 888 504 7300 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

of the loan. Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted

subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the sta tus of the loan with the hold er of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial salés State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confir mation and audit of the status of the loan as provided immediately above

U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMTP Trust, Series 2019-C as agent and Attor-ney in Fact for Kathrene L Roberts Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404)

1208-3673A

THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1208-3673A 950-77238 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Stephen Gibson and Sandra L. Gibson to Ameriquest Mortgage Com-pany dated 12/12/2004 and parly tated 12/2004 and recorded in Deed Book 41146 Page 72 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in the individual capacity but ns individual capacity, but solely as Trustee of LSF9 Master Participation Trust, conveying the after-de-scribed property to conveying the after-de-scribed property to secure a Note in the original principal amount of \$131,000.00, with interest at the rate specified outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on September 6, 2022 (being the first Turndbuck of said the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month),

the tollowing uessings property:
THE LAND REFERRED TO IN THIS EXHIBIT IS LOCATED IN THE COUNTY OF GWINNETT, STATE OF GEORGIA IN DEED BOOK 16698 PAGE 237 DE-GEORGIA IN DEED BOUK
16628, PAGE 237 DESCRIBED AS FOLLOWS:
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 95 OF
THE 6TH DISTRICT OF
GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEOR-GIA, BEING 0.434 ACRES ACCORDING TO A SURVEY FOR LOUIE COFER, DATED MARCH 31, 1971 BY MACK L. MEEKS, GA. R.S. #1497 L. MIEERS, GA. R. S. # 1497
AND MILES H. HANNON,
GA. R.L.S #1528, FILED FOR
RECORD ON APRIL 12,
1971 IN PLAT BOOK U,
PAGE 156, GWINNETT
COUNTY, GEORGIA

following described

the

RECORDS The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, fail ure 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 atternation for (nation of in attorneys fees (notice of in tent to collect attorneys fees

having been given).
Said property is commonly known as 5613 Crestwood Dr, Stone Mountain, GA 30087 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Sandra L. Gibson and Estate/Heirs of Stephen Gibson or tenant or

Fay Servicing, LLC is the entity or individual designat-ed who shall have full au-thority to negotiate, amend and modify all terms of the

and moonly an terms of the mortgage.
Fay Servicing, LLC P.O. Box 814609 Dallas, TX 75381-4609 1-880-495-7166
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the lear of the loan.

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