FORECLOSURE

cry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on September 06, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 141 OF THE 5TH LAND DISTRICT, GWINNETT COUNTY, GEORGIA, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

TRACT ONE: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 141 OF THE 5TH LAND DISTRICT, GWINNETT COUNTY, GEORGIA, BEING A PORTION OF THE PROPERTY SHOWN ON SURVEY PREPARED BY S.R. FIELDS, SURVEYOR, JANUARY 29, 1974, FOR JAMES H. HENDRICK, DESIGNATED AS LOT 10, BLOCK "B", L. R. MARTIN ESTATE SUBDIVISION AND MORE FULLY DESCRIBED AS FOLLOWS: TO ESTABLISH A POINT OR PLACE OF BEGINNING, BEING AT THE INTERSECTION OF THE SOUTHWESTERLY RIGHT OF WAY LINE OF PINEVIEW DRIVE AND NORTHWESTERLY RIGHT OF WAY LINE OF OAK TERRACE, AND RUN THENCE SOUTH 28 DEGREES 31 MINUTES WEST ALONG THE NORTHWESTERLY RIGHT OF WAY LINE OF OAK TERRACE A DISTANCE OF 70.1 FEET TO A POINT, WHICH IS THE POINT OR PLACE OF BEGINNING, THENCE RUNNING SOUTH 25 DEGREES 59 MINUTES WEST ALONG THE NORTHWESTERLY RIGHT OF WAY LINE OF OAK TERRACE A DISTANCE OF 113.7 FEET TO A POINT; THENCE RUNNING SOUTH 64 DEGREES 01 MINUTES EAST A DISTANCE OF 110.2 FEET TO A POINT ON THE NORTHWESTERLY RIGHT OF WAY LINE OF OAK TERRACE, WHICH IS THE POINT OR PLACE OF BEGINNING, THE PLAT OF SURVEY REFERRED TO ABOVE IS RECORDED IN PLAT BOOK 1, PAGE 177A, GWINNETT COUNTY RECORDS.

TRACT TWO: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 141 OF THE 5TH LAND DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT NO. 11, SECTION B OF THE L.R. MARTIN SUBDIVISION AS PER PLAT OF S.R. FIELDS, SURVEYOR, RECORDED IN PLAT BOOK F, PAGE 112, GWINNETT COUNTY PLAT RECORDS, AND BEING MORE FULLY DESCRIBED ACCORDING TO SAID PLAT AS FOLLOWS: BEGINNING AT A COMMON CORNER WITH LOT 10, OF SAID SUBDIVISION WITH THE WESTERLY SIDE OF OAK TERRACE STREET, AND RUNNING THENCE ALONG THE WESTERLY SIDE OF SAID STREET IN A SOUTHWESTERLY DIRECTION 90 FEET TO LOT 12; THENCE IN A NORTHWESTERLY DIRECTION ALONG LOT 12, 200 FEET TO A COMMON CORNER WITH LOTS 12, 6 AND 7; THENCE IN A NORTHEASTERLY DIRECTION 90 FEET TO A COMMON CORNER WITH LOTS 7, 8 AND 10; THENCE IN A SOUTHEASTERLY DIRECTION 200 FEET ALONG LOT 10 TO OAK TERRACE STREET AND THE POINT OF BEGINNING.

Said property being known as: **110 OAK TERR LAWRENCEVILLE, GA 30046**

To the best of the undersigneds knowledge, the party or parties in possession of said property is/are LANE L FOWLER, or tenant(s).

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

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452 Phone: 1-800-274-6600

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

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

as Attorney-in-Fact for LANE L FOWLER,
Robertson, Anschutz, Schneid, Crane & Partners, PLLC
10700 Abbotts Bridge Road
Suite 170
Duluth, GA 30097
Phone: 470.321.7112
Firm File No. 22-035963 – KaH
950-77578 8/10 17 24 31 2022

STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by STEPHEN KIRKLAND AND LISA M. CARVALHO to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FREMONT INVESTMENTS AND LOAN in the original principal amount of $320,000.00 dated January 10, 2007 and recorded in Deed Book 47513, Page 0436, Gwinnett County records, said Security Deed being last transferred to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1 in

FORECLOSURE

Deed Book 54036, Page 0581, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on September 06, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 10 OF THE 5TH DISTRICT OF GWINNETT COUNTY, BEING KNOWN AND DESIGNATED AS LOT 5, BLOCK A OF BROOKWOOD ESTATES SUBDIVISION, AS MORE PARTICULARLY DESCRIBED ON A PLAT OF SURVEY RECORDED AT PLAT BOOK 70, PAGE 260, GWINNETT COUNTY RECORDS, REFERENCE TO SAID PLAT OF SURVEY AND THE RECOD THEREOF BEING HEREBY MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.

Said property being known as: **2740 RUNNELWOOD LANE SNELLVILLE, GA 30078**

To the best of the undersigneds knowledge, the party or parties in possession of said property is/are STEPHEN KIRKLAND AND LISA M. CARVALHO or tenant(s).

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

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

Nationstar Mortgage LLC d/b/a Mr. Cooper
8950 Cypress Waters Blvd.
Coppell, TX 75019
Phone: 1-888-480-2432

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

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

HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR ELLINGTON LOAN ACQUISITION TRUST 2007-1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-1,
as Attorney-in-Fact for
STEPHEN KIRKLAND AND LISA M. CARVALHO
Robertson, Anschutz, Schneid, Crane & Partners, PLLC
10700 Abbotts Bridge Road
Suite 170
Duluth, GA 30097
Phone: 470.321.7112
Firm File No. 22-050319 – LiV
950-77776 8/10 17 24 31 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 John Scott Martin to Wells Fargo Bank, N.A., dated October 31, 2012, recorded in Deed Book 51766, Page 659, Gwinnett County, Georgia Records and as re-recorded in Deed Book 52418, Page 488, Gwinnett County, Georgia Records, as last transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 59665, Page 136, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-ONE THOUSAND NINE HUNDRED FORTY-FOUR AND 42/100 DOLLARS ($81,944.42), 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 September, 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.

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

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Nationstar Mortgage, LLC, 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 Edna E Williams or a tenant or tenants and said property is more commonly known as **411 Maple Wood Dr, 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.

Nationstar Mortgage LLC d/b/a Mr. Cooper
as Attorney in Fact for
Edna E Williams and Lenson K Loadholt
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 Lots 116 and 141 of the 5th Land District, Gwinnett County, Georgia, being Lot 12, Block J, Unit Six, Forest Hills Subdivision, as shown on a plat recorded in Plat Book O, Page 387, Gwinnett County Records, which plat is incorporated herein and made a part of this description.

MR/meh 9/6/22
Our file no. 22-07642GA – FT2
950-77837 8/10 17 24 31 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 Ginneria Harris to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Willamette Valley Bank, its successors and assigns, dated June 7, 2019, recorded in Deed Book 56653, Page 677, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 59309, Page 324, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 60021, Page 367, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-ONE THOUSAND SIX HUNDRED FORTY-NINE AND 0/100 DOLLARS ($181,649.00), 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 September, 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

FORECLOSURE

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Joshualyne Roberts and Lucienne Johnson to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Angel Oak Home Loans, LLC, its successors and assigns, dated November 5, 2018, recorded in Deed Book 56243, Page 131, Gwinnett County, Georgia Records, as last transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 60021, Page 379, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SEVENTEEN THOUSAND TWO HUNDRED EIGHTY AND 0/100 DOLLARS ($217,280.00), 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 September, 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.

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

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111, 800-306-6059.

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 Joshualyne Roberts and Lucienne Johnson or a tenant or tenants and said property is more commonly known as **2285 Village Centre 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.

Specialized Loan Servicing LLC
as Attorney in Fact for
Joshualyne Roberts and Lucienne 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 34 of the 5th District, Gwinnett County, Georgia, being Lot 10, Block A, Fall Creek Subdivision, Unit 1, as per plat recorded in Plat Book 83, Page 159, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description.

MR/meh 9/6/22
Our file no. 22-07742GA – FT7
950-77841 8/10 17 24 31 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 Ginneria Harris to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Willamette Valley Bank, its successors and assigns, dated June 7, 2019, recorded in Deed Book 56653, Page 677, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 59309, Page 324, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 60021, Page 367, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-ONE THOUSAND SIX HUNDRED FORTY-NINE AND 0/100 DOLLARS ($181,649.00), 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 September, 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.

Truist Bank, successor by merger to SunTrust Bank 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: Truist Bank, 111 Millport Circle, , Greenville, SC 29607, 800-827-3722.

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 Raiford Hodges, III or a tenant or tenants and said property is more commonly known as **6658 September Eve, Norcross, Georgia 30092.** 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.

Truist Bank, successor by merger to SunTrust Bank
as Attorney in Fact for
Raiford Hodges, III
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 281 of the 6th District, Gwinnett County, Georgia being Bldg. 23, Unit B, of

FORECLOSURE

Autumn Trace Subdivision, Phase Three, as per plat thereof recorded in Plat Book 20, page 300, Gwinnett County Georgia Records, which plat is incorporated herein by reference and made a part of this description. Being known as 6658 September Eve by the present system of numbering houses in Gwinnett County, Georgia.

MR/meh 9/6/22
Our file no. 22-08114GA – FT17
950-76386 8/3 10 17 24 31 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 Roland Lyles a/k/a Roland M. Lyles to Wells Fargo Bank, N.A., dated December 14, 2011, recorded in Deed Book 51062, Page 512, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56667, Page 633, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FORTY-SIX THOUSAND SEVEN HUNDRED EIGHTY-THREE AND 0/100 DOLLARS ($46,783.00), 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 September, 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.

Wells Fargo Bank, N.A. 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: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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 Roland Lyles a/k/a Roland M. Lyles and Estate of Roland Lyles or a tenant or tenants and said property is more commonly known as **3256 Sarah Lou Dr, Snellville, Georgia 30078.** 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.

Wells Fargo Bank, N.A.
as Attorney in Fact for
Roland Lyles a/k/a Roland M. Lyles
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
*Auction services provided by Auction.com (www.auction.com)
EXHIBIT A

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 51 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 10, BLOCK A, UNIT TWO, MURELL ESTATES SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 31, PAGE 34, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY

THIS REFERENCE, AND BEING KNOWN AS 3254-3256 SARAH LOU DRIVE, SNELLVILLE, GA 30078 ACCORDING TO THE PRESENT SYSTEM OF NUMBERING.

THIS IS THE SAME PROPERTY THAT WAS CONVEYED TO FEDERAL NATIONAL MORTGAGE ASSOCIATION BY SPECIAL WARRANTY DEED DATED APRIL 6. 2010, FILED APRIL 27, 2010, AND RECORDED AT DEED BOOK 50043, PAGE 039, GWINNETT COUNTY RECORDS.

THE CURRENT TAX PARCEL I.D. NUMBER IS: R6051 252

MR/ca 9/6/22
Our file no. 22-08211GA – FT5
950-74355 6/29 7/6 13 20 27 8/ 10 17 24 31 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 Jermaine D Van Holten and Natasha D Van Holten to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Watermark Financial Partners, Inc., its successors and assigns, dated August 24, 2004, recorded in Deed Book 39746, Page 277, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56619, Page 483, Gwinnett County, Georgia Records, as last transferred to PNC Bank, National Association by assignment recorded in Deed Book 51245, Page 387, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal

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amount of ONE HUNDRED FORTY-SEVEN THOUSAND EIGHT HUNDRED TWENTY-NINE AND 0/100 DOLLARS ($147,829.00), 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 September, 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.

PNC Bank, National Association 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: PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654.

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 Natasha D Van Holten or a tenant or tenants and said property is more commonly known as **4578 James Wade Drive, Snellville, Georgia 30039.** 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.

PNC Bank, National Association
as Attorney in Fact for
Jermaine D Van Holten and Natasha D Van Holten
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 347 of the 4th Land District, Gwinnett County, Georgia, being known and designated as Lot 26, Block A, Unit One, Medlock Ridge Subdivision, as per plat of said subdivision recorded in Plat Book 85, Page 123, Gwinnett County, Georgia records, which plat is incorporated herein by reference and made a part hereof.

Being the same property conveyed to Jermaine D. Van Holten and Natasha D. Thomas by deed from Montana Homes, Inc. recorded 08/09/2001 in Deed Book 24112 Page 53, the the Office of the Clerk of the Superior Court of Gwinnett County, Georgia.

MR/ca 9/6/22
Our file no. 22-08234GA – FT1
950-78073 8/10 17 24 31 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 Pam T N'Diaye and Abdoulaye N'Diaye to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for BancMortgage, a division of National Bank of Commerce, its successors and assigns , dated November 8, 2004, recorded in Deed Book 40728, Page 153, Gwinnett County, Georgia Records, as last transferred to MidFirst Bank by assignment recorded in Deed Book 49725, Page 783, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINETY-TWO THOUSAND FOUR HUNDRED AND 0/100 DOLLARS ($192,400.00), 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 September, 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.

MIDFIRST BANK is the holder of the Security Deed

FORECLOSURE

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: Midland Mortgage, a division of MidFirst Bank, 999 N.W. Grand Boulevard Suite 100, Oklahoma City, OK 73118-6116, 800-654-4566.

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 Pam T N'Diaye and Abdoulaye N'Diaye or a tenant or tenants and said property is more commonly known as **3925 Yosemite Park Lane, Snellville, Georgia 30039.** 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.

MIDFIRST BANK
as Attorney in Fact for
Pam T N'Diaye and Abdoulaye N'Diaye
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 337, OF THE 4TH DISTRICT, GWINNETT COUNTY, GEORGIA RECORDS, AND BEING IN LOT 32, BLOCK A OF WYNTERHAVEN SUBDIVISION, UNIT TWO, AND BEING RECORDED IN PLAT BOOK 100, PAGE 298 IN THE GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERENCED AND MADE A PART OF THIS DESCRIPTION.

MR/meh 9/6/22
Our file no. 22-08254GA – FT17
950-76140 7/27 8/3 10 17 24 31 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 Chad Hayhurst to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns, dated October 12, 2018, recorded in Deed Book 56187, Page 484, Gwinnett County, Georgia Records, as last transferred to Matrix Financial Services Corporation by assignment recorded in Deed Book 58929, Page 558, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED TWELVE THOUSAND AND 0/100 DOLLARS ($212,000.00), 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 September, 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.

MATRIX FINANCIAL SERVICES CORP 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: Flagstar Bank, F.S.B., 5151 Corporate Drive, , Troy, MI 48098, 800-945-7700.

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 Chad Hayhurst or a tenant or tenants and said property is more commonly known as **505 Middleton Place, Grayson, Georgia 30017.** 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.

MATRIX FINANCIAL SERVICES CORP
as Attorney in Fact for
Chad Hayhurst
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 155 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 38, BLOCK B, MIDDLETON SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 88, PAGE 147, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION.

MR/meh 9/6/22
Our file no. 22-08388GA – FT18
950-77579 8/10 17 24 31 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 Omar K Smith to Navy Federal Credit Union, dated July 16, 2018, recorded in Deed Book 56026, Page 550, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FOUR HUNDRED TEN THOUSAND SEVEN HUNDRED EIGHTEEN AND 0/100 DOLLARS ($410,718.00), 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 September, 2022, the following described property:

SEE EXHIBIT A ATTACHED H