FORECLOSURE

an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CWALT INC., ALTERNATIVE LOAN TRUST 2005-51, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-51 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.

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 Mark H. Dees, Joseph Benjamin Taplin, Claire Dees, Cecil Wade, S Woods, as Trustee of the Belmore Intervivos Irrevocable RBD Trust, B Taplin, as Trustee of the Belmore Intervivos Irrevocable JCD Trust, M Tucker, as Trustee of the Belmore Intervivos Irrevocable DBD Trust, B. Taplin, A. Cook and J. Elrod, Trustee of the Delaware MB5 Trust or a tenant or tenants and said property is more commonly known as **5167 Belmore Ct, Suwanee, Georgia 30024.** 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.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CWALT INC., ALTERNATIVE LOAN TRUST 2005-51, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2005-51

as Attorney in Fact for
Mark H. Dees
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 309 OF THE 7th DISTRICT, OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AS LOT 19, BLOCK A OF BELMORE ESTATES SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 77, PAGE 79, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE COMPLETE DESCRIPTION OF CAPTIONED PROPERTY; BEING IMPROVED PROPERTY KNOWN AS 5167 BELMORE COURT, SUWANEE, GEORGIA 30024, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN SAID COUNTY.

MR/meh 9/6/22
Our file no. 5832320 – FT18
950-78060 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 Timothy Powell and Mahjula Bah-Kamara to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Milend, Inc., its successors and assigns, dated September 2, 2016, recorded in Deed Book 54583, Page 852, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 56286, Page 573, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SIX THOUSAND FIVE HUNDRED NINETY-THREE AND 0/100 DOLLARS ($156,593.00), 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 October, 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 Timothy Powell and Mahjula Bah-Kamara or a tenant or tenants and said property is more commonly known as **5512 Four Winds Drive SW, Lilburn, Georgia 30047.** 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
Timothy Powell and Mahjula Bah-Kamara
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 115 of the 6th District, Gwinnett County, Georgia, being Lot 19, Block B, The Four WInds Subdivision, Unit Three, as per Plat recorded at Plat Book W, Page 41, Gwinnett County, Georgia Records, which Plat is incorporated herein and made a part hereof by reference; and being known as 5512 Four Winds Drive, according to the present system of numbering property in Gwinnett County, Georgia.

MR/ca 10/4/22
Our file no. 5891720 – FT5
950-78694 8/17 24 31 9/7 14 21 28 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 Melissa G Howe and Willis D Howe to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Countrywide Home Loans, Inc., its successors and assigns, dated November 14, 2005, recorded in Deed Book 46151, Page 298, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 54637, Page 488, Gwinnett County, Georgia Records, as last transferred to Nationstar Mortgage LLC by assignment recorded in Deed Book 53168, Page 452, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-EIGHT THOUSAND EIGHT HUNDRED EIGHTY-ONE AND 0/100 DOLLARS ($128,881.00), 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.

Nationstar Mortgage LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: 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 Melissa G Howe and Willis D Howe or a tenant or tenants and said property is more commonly known as **3228 Winter Court, 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.

Nationstar Mortgage LLC
as Attorney in Fact for
Melissa G Howe and Willis D Howe
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 1 of the 6th District, Gwinnett County, Georgia, being Lot 35, Block A, of Summer Place Subdivision, Unit Two, as per plat recorded in Plat Book 8, Page 223, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference, being known as 3228 Winter Court by the present system of numbering houses in Gwinnett County, Georgia.

MR/meh 9/6/22
Our file no. 5961812 – FT2
950-77824 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 Roland L. Robbins and Betty C. Robbins to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for MBNA America (Delaware), N.A., its successors and assigns, dated February 20, 2004, recorded in Deed Book 37230, Page 155, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2004-4 by assignment recorded in Deed Book 51718, Page 375, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FOURTEEN THOUSAND AND 0/100 DOLLARS ($114,000.00), 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.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2004-4 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.

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 L. Robbins, Estate of Roland L Robbins and Betty C. Robbins or a tenant or tenants and said property is more commonly known as **1968 Englewood Way, 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.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2004-4

as Attorney in Fact for
Roland L. Robbins and Betty C. Robbins
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

Land Lot 57, 5th District, Gwinnett County, Georgia, being Lot 3, Block H, Unit Three, Snellville North, as per plat recorded in Plat Book W, Page 212, Gwinnett County Records, which plat is hereby made a part of this description.

Address: 1968 Englewood Way, Snellville, GA 30078
Tax map or parcel ID No.: R5057-176
MR/jac 9/6/22
Our file no. 5997506 – FT18
950-78213 8/10 17 24 31 2022

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF GWINNETT

Under and by virtue of the power of sale contained with that certain Security Deed dated October 17, 2019, from **David Agyemang and Kate Acheampong to Mortgage Electronic Registration Systems, Inc., as nominee for Caliber Home Loans, Inc.,** recorded on October 22, 2019 in Deed Book 56972 at Page 532 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to **Caliber Home Loans, Inc.**by Assignment and said Security Deed having been given to secure a note dated October 17, 2019, in the amount of $194,441.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on September 6, 2022 the following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 217 AND 246 OF THE 4TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 68, SHADY GROVE PLANTATION, PHASE 2, AS PER PLAT RECORDED IN PLAT BOOK 112, PAGES 194-195, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED BY REFERENCE THERETO. SUBJECT TO ALL EASEMENTS AND RESTRICTIONS OF RECORD. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is/are David Agyemang and Kate Acheampong. The property, being commonly known as **4390 Prather Son Dr, Loganville, GA, 30052** in Gwinnett County, will be sold as the property of David Agyemang and Kate Acheampong, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: CALIBER HOME LOANS, 13801 Wireless Way, Oklahoma City, OK 73134, 1-800-401-6587 . The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Caliber Home Loans, Inc. as Attorney in Fact for David Agyemang and Kate Acheampong 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By:Rohan Rupani ESQ For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 22-006444

A-4754203 08/10/2022, 08/17/2022, 08/24/2022, 08/31/2022
950-77386 8/10,17,24,31, 2022

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF GWINNETT Under and by virtue of the power of sale contained with that certain Security Deed dated December 18, 2019, from **Wendy Castillo David to Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions, Inc. New American Funding,** recorded on December 26, 2019 in Deed Book 57132 at Page 290 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to Lakeview Loan Servicing, LLC by Assignment and said Security Deed having been given to secure a note dated December 18, 2019, in the amount of $218,960.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on September 6, 2022 the following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 80 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 8, BLOCK I, QUAIL RUN PHASE, UNIT FIVE, LAMANCHA, PER PLAT RECORDED IN PLAT BOOK 6, PAGE 120, GWINNETT COUNTY RECORDS, TO WHICH SAID PLAT REFERENCE IS MADE FOR A MORE PARTICULAR DELINEATION OF A METES, BOUNDS AND COURSES DESCRIPTION. SUBJECT TO ALL ZONING ORDINANCES, EASEMENTS, RESTRICTIONS AND OTHER MATTERS OF RECORD AFFECTING SAID DESCRIBED PROPERTY. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is/are Wendy Castillo David. The property, being commonly known as **515 Birch Ln, Lawrenceville, GA, 30044** in Gwinnett County, will be sold as the property of Wendy Castillo David, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452, 800-274-6600 . The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Lakeview Loan Servicing, LLC as Attorney in Fact for Wendy Castillo David 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By:Rohan Rupani ESQ For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 22-006074

A-4754793 07/27/2022, 08/03/2022, 08/10/2022, 08/17/2022, 08/24/2022, 08/31/2022
950-76966

Notice of Sale Under Power Georgia, Gwinnett County

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **Joyce Bagby to Washington Mutual Bank, FA,** dated June 8, 2007, and recorded in Deed Book 48005, Page 766, Gwinnett County, Georgia records, as last transferred to **LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-OA6** by Assignment recorded in Deed Book 50346, Page 591, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of $237,600.00, 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, within the legal hours of sale on the first Tuesday in September, 2022, to wit: September 6, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 63 of the 5th District, Gwinnett County, Georgia, being Lot 13, Block B, Streamwood Village Subdivision, Unit One, as per plat recorded in Plat Book 62, Page 248, Gwinnett County, Georgia records, said plat being incorporated herein by reference thereto. The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorney?s fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as **3649 Cecilia Way, Loganville, GA 30052,** together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Joyce Bagby and Terris Terry or tenant or tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) 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 certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2007-OA6 as attorney in fact for Joyce Bagby Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FC14-282

950-78393
8/10,17,24,31,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

Under and by virtue of the Power of Sale contained in a Security Deed given by **Matthew Allen Biltz to The Coca-Cola Company Family FCU,** dated October 15, 2007, and recorded in Deed Book 48398, Page 356, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Fifty-Four Thousand Two Hundred Fifty and 0/100 dollars ($254,250.00), 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, within the legal hours of sale on September 6, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 332 of the 6th District, Gwinnett County, Georgia, being Lot 41, Block E of North Manor Subdivision, Unit Ten, as per plat thereof recorded in Plat Book 22, Page 23, Gwinnett County, Georgia Records, which recorded 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 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 Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Coca-Cola Federal Credit Union they can be contacted at (866) 397-5370 for Loss Mitigation Dept, or by writing to 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Matthew Allen Biltz or tenant(s); and said property is more commonly known as **4212 Caleb Ct, Norcross, GA 30092.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Coca-Cola Federal Credit Union as Attorney in Fact for Matthew Allen Biltz. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-07984

950-78054
8/10,17,24,31,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Lori Gayle Burns to Regions Bank d/b/a Regions Mortgage** dated December 20, 2013, and recorded in Deed Book 52711, Page 157, Gwinnett County Records, securing a Note in the original principal amount of $270,400.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, September 6, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 372 AND 373 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING 1.275 ACRES AND MORE PARTICULARLY DESCRIBED BY PLAT OF SURVEY DATED SEPTEMBER 4, 1992, PREPARED BY THOMAS WOOD & ASSOC. CERTIFIED BY THOMAS WOOD, REGISTERED SURVEYOR NO. 1990 AND BEING RECORDED AT PLAT BOOK 57, PAGE 150-A, GWINNETT COUNTY, GEORGIA RECORDS; WHICH PLAT AND THE RECORD THEREOF ARE INCORPORATED HEREIN BY REFERENCE THERETO. BEING THE SAME AS THE WARRANTY DEED AND EASEMENT FOR INGRESS AND EGRESS FROM THOMAS HOWELL GREEN TO WILLIAM G. WILLIAMSON AND BEVERLY S. WILLIAMSON, DATED JANUARY 10, 1986, RECORDED AT DEED BOOK 3333, PAGE 298, TOGETHER WITH ANY RIGHTS GRANTORS MAY HAVE IN THAT CERTAIN EASEMENT SET OUT IN WARRANTY DEED AT DEED BOOK 222, PAGE 298, GWINNETT COUNTY RECORDS Said property is known as **1766 Green Road, Buford, GA 30518,** together with all fixtures and personal property attached to and constituting a part of said property, if any. This conveyance is made subject to that certain Security Deed in favor of Branch Banking and Trust Company, recorded in Deed Book 44602, page 1, Gwinnett County Records. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Lori Gayle Burns; Blake A. Harris, successor in interest or tenant (s). Regions Bank dba Regions Mortgage as Attorney-in-Fact for Lori Gayle Burns File no. 15-050702 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

950-78062
8/10,17,24,31,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by **Se Chol Chang to JPMorgan Chase Bank, N.A.,** dated September 18, 2007, and recorded in Deed Book 48316, Page 886, Gwinnett County, Georgia Records, as last transferred to **U.S. Bank Trust National Association, as Trustee of the Chalet Series IV Trust** by assignment recorded in Deed Book 58509, Page 869 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of two hundred thirty-five thousand and 00/100 ($235,000.00), 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, within the legal hours of sale on Tuesday, September 6, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 165, OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 58, BLOCK A, BERKSHIRE AT SUGARLOAF SUBDIVISION, PHASE II, AS PER PLAT RECORDED IN PLAT BOOK 91, PAGE 252, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IN INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 2984 ASTERIA POINTE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. 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 Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Your mortgage servicer can be contacted at 800-603-0836 - Loss Mitigation Dept., or by writing to SN Servicing Corporation (Servicer), 323 Fifth Street, Eureka, CA 95501, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Se Chol Chang or tenant(s); and said property is more commonly known as **2984 Asteria Pointe, Duluth, GA 30097 A/K/A 2984 Asteria Pointe, Duluth, GA 30096.** 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. U.S. Bank Trust National Association, as Trustee of the Chalet Series IV Trust as Attorney in Fact for Se Chol Chang. Quinn Legal, P.A. 19321 US Hwy 19 N, Suite 512 Clearwater, FL 33764 Phone: (727) 474-9603 eservice@quinnlegal.com By: /s/ Erin M. Rose Quinn Erin M. Rose Quinn, Esq. Georgia Bar Number 547833

950-78412
8/10,17,24,31,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **DeLois Darlean Crawford to Mortgage Electronic Registration Systems, Inc. as nominee for Fremont Investment & Loan** dated March 28, 2005, and recorded in Deed Book 42474, Page 255, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Wells Fargo Bank, National Association, as Trustee for Merrill Lynch Mortgage Investors Trust, Series 2005-FM1,** securing a Note in the original principal amount of $108,000.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, September 6, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 145, of the 6th District, of GWINNETT County, Georgia, being Lot 2, Block "E", Unit 2, Dickens Trail Subdivision, as per plat recorded in Plat Book 10, Page 123, GWINNETT County, Georgia Records, which recorded plat is incorporated herein and made a part hereof by reference and being known as 5415 Pickwick Lane NW, Lilburn, Georgia 30047, according to the present system of numbering houses in GWINNETT County, Georgia. Said property is known as **5415 Pickwick Ln NW, Lilburn, GA 30047**, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Delois Darlean Crawford, successor in interest or tenant (s). WELLS FARGO BANK, NATIONAL ASSOCIATION, as Trustee for Merrill Lynch Mortgage Investors Trust, Series 2005-FM1 as Attorney-in-Fact for DeLois Darlean Crawford File no. 14-046411 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/***CF_REFERENCE_INITIALS*** https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

950-75099
8/10,17,24,31,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

Under and by virtue of the Power of Sale contained in a Security Deed given by **Dorothy Cureton to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Guild Mortgage Company,** dated March 1, 2019, and recorded in Deed Book 56445, Page 00250, Gwinnett County, Georgia Records, as last transferred to **PHH Mortgage Corporation** by assignment recorded on June 3, 2022 in Book 59994 Page 811 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Forty-Nine Thousand Five Hundred Twenty and 0/100 dollars ($249,520.00), 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, within the legal hours of sale on September 6, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 159 of the 5th District, Gwinnett County, Georgia, being Lot 108, Block A of Brightfield Farms, Unit 2, as per plat recorded· in Plat Book 140, Pages 107-109, Gwinnett County records, which recorded plat is incorporated herein 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 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 Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: PHH Mortgage Corporation they can be contacted at 1-800-750-2518 for Loss Mitigation Dept, or by writing to One Mortgage Way, Mount Laurel, New Jersey 08054, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is The Estate of Dorothy Cureton or tenant(s); and said property is more commonly known as **570 Brightfield Drive, Loganville, GA 30052.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. PHH Mortgage Corporation as Attorney in Fact for Dorothy Cureton. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-11524

950-78055
8/10,17,24,31,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

Under and by virtue of the Power of Sale contained in a Security Deed given by **Cynthia H. Davies and Emma E. Akojede to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for SunTrust Mortgage, Inc. d/b/a Sun America Mortgage,** dated February 5, 2004, and recorded in Deed Book 37045, Page 2, Gwinnett County, Georgia Records, as last transferred to **Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust** by assignment recorded on March 7, 2016 in Book 54141 Page 534 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Seventy-Six Thousand Two Hundred and 0/100 dollars ($176,200.00), 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, within the legal hours of sale on September 6, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 246 of the 5th District, Gwinnett County, Georgia, being Lot 21, Block C, formerly Block B, Creekside Estates, Unit 3, as per plat recorded in Plat Book 97, Page 82-84, 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 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 Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Selene Finance they can be contacted at (877) 735-3637 for Loss Mitigation Dept, or by writing to 3501 Olympus Boulevard, 5 th Floor, Suite 500, Coppell, Texas 75019, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Cynthia H. Davies or tenant(s); and said property is more commonly known as **1206 Misty Valley Court, Lawrenceville, GA 30045.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust as Attorney in Fact for Cynthia H. Davies and Emma E. Akojede. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 21-01148

950-78053
8/10,17,24,31,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **JAMES C EDDY to UNITY MORTGAGE,** dated October 6, 2005, recorded October 13, 2005, in Deed Book 44852, Page 0138, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Thirteen Thousand Seven Hundred Fifty and 00/100 dollars ($213,750.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **WILMINGTON SAVINGS FUND SOCIETY, FSB AS TRUSTEE OF WV 2017-1 GRANTOR TRUST,** there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in September, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT AND OR PARCEL OF LAND LYING AND BEING IN LAND LOT 65 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA BEING LOT 22, BLOCK B OF SCENIC MOUNTAIN, UNIT 2, AS PER PLAT RECORDED IN PLAT BOOK 7, PAGE 29, GWINNETT COUNTY RECORDS; SAID PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as **2067 CLIFFTON TER., SNELLVILLE, GA 30039.** The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is JAMES C EDDY, or tenants (s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Carrington Mortgage Services, LLC, Loss Mitigation Dept., 1600 South Douglass Road Suite 200A, Anaheim, CA 92806, Telephone Number: 800-561-4567. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. WILMINGTON SAVINGS FUND SOCIETY, FSB AS TRUSTEE OF WV 2017-1 GRANTOR TRUST as Attorney in Fact for JAMES C EDDY THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-01836-1 Ad Run Dates 08/10/2022, 08/17/2022, 08/24/2022, 08/31/2022

950-78056
8/10,17,24,31,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **EMPSON INVESTMENTS LLC to FINANCE OF AMERICA COMMERCIAL LLC,** dated August 1, 2019, recorded August 8, 2019, in Deed Book 56796, Page 706, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Thousand Eight Hundred and 00/100 dollars ($100,800.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Wilmington Savings Fund Society, FSB not in its individual capacity but solely as owner trustee on behalf of ANTLER Mortgage Trust 2021-RTL1,** there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in September, 2022, all property described in said Security Deed including but not limited to the following described property: THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT(S) 47 OF DISTRICT 6, GWINNET COUNTY, GEORGIA, BEING LOT (S) 9, BLOCK A, VALLEY BROOK SUBDIVISION, PHASE 2, AS PER PLAT RECORDED IN GWINNETT COUNTY, GEORGIA