FORECLOSURE

1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A

All that tract or narcel of land lying and being in Land Lot 28 of the 6th District, Gwinnett County, Georgia, being Lot 3, Block A, Hidden Bluff Subdivision, as per plat recorded in Plat Book 23, Page 227, Gwinnett County records, which plat is hereby referred to and made a part hereof by reference.
This Deed is given subject to all easements and restric-

tions of record, if any.

Being the same property conveyed to Anita K.

Williams by Warranty Deed from Mavnard R. Brummitt Jr. as recorded 05/15/2006 in Book 46499 at Page 0696 as Document 0075992-97. Commonly Known As: 3209 Hidden Bluff Trl, Snellville, GA, 30039

MR/ca 1/3/23 Our file no. 22-09460GA – FT18 950-88028 12/07/2022, 12/21/2022,

12/14/2022 12/28/2022 NOTICE OF SALE UNDER

POWER GEORGIA, GWINNETT COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Wes-ley Mincey and Diandre ley Mincey and Diandre Mincey to Mortgage Elec-tronic Registration Systems Itoline Registration Systemics, as grantee, as nominee for HomeBridge Financial Services, Inc., its successors and assigns, dated June 21, 2019, recorded in Deed Book 56706, Page 329, Gwinnett County, Georgia Records, as last transferred to Pingora, Loan Servicing Pingora Loan Servicing LLC by assignment recorded in Deed Book 60300, Page 488, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original secure a note in the original principal amount of THREE HUNDRED FIFTY THOU-SAND ONE HUNDRED SIX-TY-THREE AND 0/100 DOL-LARS (\$350,163.00), with interest thereon as set forth therein the roull be sould at 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 January, 2023, the following described reportive. scribed 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 beis 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 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

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 in spection of the property, any assessments, liens, encum brances, 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 abovenamed or the undersigned

Pingora Loan Servicing, LLC is the holder of the Se-curity 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 helief of the undersigned

the party in possession of the property is Wesley Mincey and Diandre Mincey or a tenant or tenants and said property is more com-monly known as **155**! Heartland Path, Hoschton, Georgia 30548. Should a conflict arise between the property address and the legal description the legal de-

gal description the legal de-scription will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankrupted under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Pingora Loan Servicing,

as Attorney in Fact for Wesley Mincey and Diandre

Mincey McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net www.foreclosurenotline.net EXHIBIT A All that tract or parcel of land lying and being in Land Lot 4 of the 3rd District (Duncan's 1749 GMD) of Gwinnett County, Georgia, and being Lot 114, Block A, Trillogy Park, Unit Two-B, as per plat recorded in Book 104, Pages 12-13, Gwinnett County Records, which said plat is incorpo-rated herein by this refer-ence and made a part of this description, being improved

property. MR/chr 1/3/23 Our file no. 22-09527GA - FT2

950-87956 12/14/2022, 12/28/2022. 12/07/2022, 12/21/2022,

NOTICE OF SALE UNDER **POWER** POWER
GEORGIA, GWINNETT
COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Abdul Roux to Mortgage Electronic Registration Systems,
Inc., as grantee, as nominee
for Home Star Mortgage
Services, LLC, its successors and assigns, dated sors and assigns, dated November 8, 2004, recorded in Deed Book 40650, Page 116, Gwinnett County, Geor gia Records, as last trans-ferred to U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-3SL, Asset-Backed 2005-3SL, Asset-Backed Certificates, TMTS Series 2005-3SL by assignment recorded in Deed Book 60318, Page 231, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THIRTY-NINE THOUSAND FIVE HUNDRED MINETY AND 0/100 DOL-

AND 0/100 DOL

LARS (\$39,590.00), with in-

FORECLOSURE

therein, there will be sold at public outcry to the highest hidder 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 January, 2023, the following de-scribed 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 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).

suant 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, brances, 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" hasis without any representation, warranty or recourse against the above-named or the undersigned. U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-3SL, Asset-Backed Certificates, Asset-Backed Certificates, TMTS Series 2005-3SL 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 Vil-

CO 80111, 800-306-Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Abdul Roux and Robin Alexander Roux and Robin Alexander Roux or a tenant or tenants and said property is more commonly known as **2753 Newtons Crest Circle, 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

subject (1) to confirmation that the sale is not prohibit-

ed under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. U.S. Bank National Associa tion, as Trustee for Terwin Mortgage Trust 2005-3SL, Asset-Backed Certificates, TMTS Series 2005-3SL

as Attorney in Fact for Abdul Roux McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076

www.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 6 OF THE 5TH DISTRICT, GWIN-

THE 5TH DISTRICT, GWINMETT COUNTY, GEORGIA,
BEING LOT 27, BLOCK A,
NEWTON'S CREST SUBDIVISION, AS PER PLAT
RECORDED IN PLAT BOOK
96, PAGES 185-186, GWINMETT COUNTY, GEORGIA
RECORDS, SAID PLAT BERMING INCORPORATED HEEK RECORDS, SAID PLAT BE ING INCORPORATED HERE IN AND MADE REFERENCE HERETO. SUBJECT TO THAT SECU-

RITY DEED FROM ABDUL R. ROUX TO MORTGAGE ELEC-HOUX TO MORTIGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR HOME STAR MORTGAGE SERVICES, LLC, ITS SUCCESSORS AND AS-SIGNS, RECORDED NOVEM-BER 19, 2004, IN DEED BOOK 40650, PAGE 94, GWINNETT COUNTY, GEOR-

GIA RECORDS. MR/ca 1/3/23 Our file no. 22-09613GA -950-88850 12/07/2022, 12/21/2022,

12/14/2022, 12/28/2022. NOTICE OF SALE UNDER

POWER GEORGIA, GWINNETT

COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Alicia Nicole Jones Bishop and Jacob W. Piebob to Motor and Jacob W. Piebob to Mot

son W Bishop to Mortgage Electronic Registration Sys-Electronic Registration Systems, Inc., as grantee, as nominee for Quicken Loans Inc., its successors and assigns, dated October 26, 2018, recorded in Deed Book 56239, Page 468, Gwinnett County, Georgia Records, as last transferred to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. by f/k/a Quicken Loans Inc. by assignment recorded in assignment recorded in Deed Book 60291, Page 273, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FOUR HUNDRED FIFTY-THREE HUNDRED FIFTY-THREE THOUSAND ONE HUNDRED AND 0/100 DOLLARS (\$453,100.00), with interest thereon as set forth therein, there will be sold at public

outcry to the highest bidder for cash before the court-house 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 January, 2023, the following described preparty

scribed property: SEE EXHIBIT A ATTACHED

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 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 baying been given)

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,

FORECLOSURE

any matters of record in-cluding, 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. Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. is the holder of the Security Deed

to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226, 734-805-7125. 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

To the hest knowledge and belief of the undersigned, the party in possession of the property is Alicia Nicole Jones Bishop and Jason W Bishop or a tenant or tenants and said property is more commonly known as 4800 Highland Point Dr. Auburn, Georgia 30011. Should a conflict arise between the property address and the lead description the legal description.

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 con-firmation and audit of the status of the loan with the holder of the security deed.

Rocket Mortgage, LLC f/k/a
Quicken Loans, LLC f/k/a
Quicken Loans Inc.
as Attorney in Fact for
Alicia Nicole Jones Bishop
and Jason W Bishop
McCalla Raymar, Leibert McCalla Raymer Leibert Pierce, LLC

1544 Old Alabama Road

1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 3 AKA 1749TH GMD, 3RD DIS-TRICT, GWINNETT COUNTY, GEORGIA, LOT 12, BLOCK A, THE VININGS AT HAMIL-TON MILL SUBDIVISION, AS PER PLAT RECORDED IN TON MILL SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 111, PAGE(S) 53, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HERBEY REFERRED TO AND MADE A PART OF THIS DESCRIPTION, BEING IMPROVED PROPERTY KNOWN AS 4800 HIGHLAND POINT, AUBURN, GA 30011, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. MR/ca 1/3/23 Our file no. 22-09652GA

Our file no. 22-09652GA -

950-87946 12/07/2022 12/14/2022, 12/28/2022. 12/21/2022,

NOTICE OF SALE UNDER

GEORGIA, COUNTY GWINNETT Under and by virtue of the Power of Sale contained in a Power of Sale contained in a Security Deed given by Sarah A Finger and David F Adams Executor of the Estate of Sara A Finger to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Bank Of America, N.A., its successors and assigns, dated October 16, 2015, recorded in Deed Book 53911,

ed in Deed Book 53911, Page 69. Gwinnett County Georgia Records, as last transferred to Specialized Loan Servicing LLC Loan Servicing LLC'
by assignment recorded in
Deed Book 60106, Page 537,
Gwinnett County, Georgia
Records, conveying the after-described property to secure a Note in the original
principal amount of ONE
HUNDARD SEVEN HUNDRED NINETY-FOUR AND
0/100 DOLLARS

DOLLARS thereon as set forth therein, there will be sold at public outcry to the highest bidder

for cash before the court-house door of Gwinnett house 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 Janon the first fuesday in January, 2023, 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 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, brances, zolling 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 au-Ine 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, 800-306-0059.

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 the best knowledge and belief of the undersigned, the party in possession of the property is Sarah A Fin-ger and Estate of Sarah A Finger or a tenant or tenants

and said property is more commonly known as 811 Blake Ct, Lawrenceville, Georgia 30046. Should a conflict arise between the property address and the lead according to the conflict arise between the property address and the lead according to the lead of the conflict arise that according to the lead of the conflict arise that according to the lead of the conflict arise that according to the lead of the conflict arise that according to the lead of t gal description the legal de-scription will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-

cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Specialized Loan Servicing LLC as Attorney in Fact for Sarah A Finger and David F

FORECLOSURE

Adams Executor of the Estate of Sara A Finger
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A All that tract or parcel of All that that of patter in Land long and being in Land Lot 115 of the 5th Land District of Gwinnett County, Georgia, being Lot 92 Block B of Hanarry Estates North Subdivision, Unit Four, as per plat thereof recorded in Plat Book 30 Page 48 of the public records of Gwinnett County, Georgia, which said plat is incorporated herein but reference and made a by reference and made a part hereof

Tax ID: R5115 239 MR/mac 1/3/23 Our file no. 22-09680GA –

950-87961 12/07/2022, 12/21/2022, 12/14/2022

12/28/2022 NOTICE OF SALE LINDER POWER GEORGIA, COUNTY GWINNETT

Under and by virtue of the Power of Sale contained in a Security Deed given by Derrik C Allen to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Flagstar Bank, FSB, its successors and assigns, dated May 23, 2012, recorded in Deed Book 51431, Page 718, Gwinnett County, Georgia gia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56808. Page 290, Gwinnett County, Georgia Records, as last transferred to Lakeview Loan Servicing, LLC by assignment recorded in Deed Book 54693, Page 496, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SEVENTY-THREE THOUSAND SIX HUNDRED FORTY-ONE AND 0/100 DOLLARS (\$73,641.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash beat such place as may be law fully designated as an alternative, within the legal hours of sale on the first Tuesday

in January, 2023, the follow-ing 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 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 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 0.C.G.A. § 13-1-11 paying beng given) 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, encum brances zoning ordinances restrictions, covenants, and any matters of record in-cluding, 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 abovenamed or the undersigned.

Lakeview 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 au-

thority 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 modi-fy the terms of the loan. To the best knowledge and

To the best knowledge and belief of the undersigned, the party in possession of the property is Derrik C Allen or a tenant or tenants and said property is more commonly known as 827 Majestic Ct, Lawrenceville, Georgia 30044. Should a conflict arise between the property address and the legal description will control. The sale will be conducted

firmation and audit of the status of the loan with the holder of the security deed. Lakeview Loan Servicing,

as Attorney in Fact for Derrik C Allen Derrik C Allen McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A

File Number: SL105-12-0362 All that tract or parcel of All that tract or parcel of land lying and being in Land Lot 2 of the 7th District, of GWINNETT County, Georgia, being Lot 15, Block C of Regal Forest, as per Plat thereof recorded in Plat Book 23, page 125, GWINNETT County, Georgia, records, which Plat is incorporated herein and made a part hereof by and made a part hereof by reference for a more detailed description: and being known as 827 Majestic Court according to the present numbering system in Gwin-

nett County, Ğeorgia. MR/mac 1/3/23 Our file no. 22-09741GA -950-88758

12/07/2022, 12/21/2022, 12/14/2022, 12/28/2022. NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Teresa Blythe to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Irwin Mortgage Corporation its property and to for Irwin Morragas con-tion, its successors and as-dated March 12, signs, dated March 12, 2003, recorded in Deed Book 31623, Page 165, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in tion Agreement recorded in Deed Book 59925, Page 712, Gwinnett County, Georgia Records, as last transferred Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Ac quisition Trust by assign-ment recorded in Deed Book 60105, Page 715, Gwinnett County, Georgia Records,

scribed property to secure a Note in the original principal

after-de-

conveying

FORECLOSURE

amount of ONE HUNDRED FORTY-FOUR THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$144,900.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash behighest bidder for cash be-fore the courthouse door of Gwinnett County, Georgia, or at such place as may be law-fully designated as an alter-native, within the legal hours of sale on the first Tuesday in January, 2023, the follow-ing described property: SEE EXHIBIT A ATTACHED HERETTO AND MADE A DART

HERETO AND MADE A PART 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 as and when due and 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

as provided in the Security Deed and by law, including attorney's fees (notice pursuant to 0.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 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, and control of the property and the second of the 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 representation, warranty or representation, wall ally over-named or the undersigned. U.S. Bank Trust National Association, not in its indi-vidual capacity but solely as owner trustee for RCF 2 Acauisition Trust 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: Selene Finance, 3501 Olympus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019, 7136252034.

Note, however, that such note, nowever, 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 Teresa Blythe or a tenant or tenants and said property is more com-monly known as 4161 Wyn-dham Pointe Ct, Buford, Georgia 30519. Should a conflict arise between the conflict arise between the property address and the legal description the legal de-

scription will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code and (2) to final con-timation and cult of the firmation and audit of the status of the loan with the holder of the security deed. U.S. Bank Trust National Association, not in its indi-vidual capacity but solely as owner trustee for RCF 2 Ac-

quisition Trust as Attorney in Fact for Teresa Blythe McCalla Ray McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net WWW.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 2 OF THE 1ST DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 37, BLOCK A, WYNDHAM PARK SUBDIVISION, UNIT THREE, AS PER PLAT RECORDED IN PLAT BOOK 74, PAGE 129, GWINNETT COUNTY RECORDS, WHICH PLAT IS

RECORDS. WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/chr 1/3/23 Our file no. 22-09745GA -950-88742 12/07/2022

12/14/2022, 12/28/2022. NOTICE OF SALE UNDER

POWER GEORGIA, GWINNETT

COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by
Tandessa Jackson to Wells
Fargo Bank, N.A., dated
November 23, 2009, record-COUNTY November 23, 2009, record-ed in Deed Book 49839, Page 41, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the origi-nal principal amount of ONE HUNDRED FORTY-TWO THOUSAND SEVEN HUN-

THOUSAND SEVEN HUNDRED EIGHTY-NINE AND 0/100 DOLLARS (\$142,789.00), with interest thereon as set forth therein, there will be sold at public outry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be Jawfully place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in January, 2023, the following described property:

scribed property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART

The debt secured by said Security Deed has been and is hereby declared due because 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 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 0.C.G.A. § 13-1-11 having hear given)

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 inan accurate survey and in spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, but not limited to, these surgicing to the Securithose 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 abovenamed 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 authose superior to the Securi-

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

FORECLOSURE

fy the terms of the loan.

To the best knowledge and belief of the undersigned the party in possession of the property is Tandessa Jackson or a tenant or ten-ants and said property is more commonly known as 1935 Cutleaf Creek Road, 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. Bankrupt-cy 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 Tandessa Jackson McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net Auction services provided by Auction.com (www.aucon.com) **EXHIBIT** A

EXHIBI A
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 185 OF
THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA,
BEING KNOWN AS LOT 16. BLOCK C OF THE ESTATES AT CHANDLER WOODS SUBDIVISION, UNIT 4, TRACT TWO - WEST SIDE (F.K.A. CHANDLER WOODS, F.K.A. CHANDLER OAKS) AS PER PLAT RECORDED AT PLAT BOOK 105, PAGES 49 THROUGH 51, AND RE-VISED AT PLAT BOOK 109, PAGES 203 THROUGH 205, GWINNETT COUNTY, GEOR-GIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE COMPLETE DESCRIPTION

MR/ca 1/3/23 Our file no. 22-09773GA 950-88731 12/07/2022, 12/21/2022,

12/14/2022. 12/28/2022

NOTICE OF SALE UNDER **POWER** GEORGIA. GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by John Ayarbah to Mortgage Electrical Security Secur tronic Registration Systems, Inc., as grantee, as nominee for KB HOME Mortgage Company, its successors and assigns, dated August 25, 2004, recorded in Deed 39643, Page 1 ett County, Geo Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 59462, Page 382, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A.

by assignment recorded in Deed Book 51396, Page 455, Gwinnett County, Geor-455, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-THREE THOUSAND ONE HUNDRED TWENTY-SIX AND 0/100 DOLLARS (\$153,126.00), with interest thereon as set forth therein, there will be sold at public outcry to the 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 law-fully designated as an other fully designated as an alter-native, within the legal hours

of sale on the first Tuesday in January, 2023, the follow-ing described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART 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 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 pur-suant 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 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 in-cluding, but not limited to, those superior to the Securi-ty 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 au-The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, NA, PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Note, however, that such entity is not required by law to predict amend or profit.

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 John Ayarbah or a tenant or tenants and said property is more com-monly known as 499 Leaflet Ives Drive, Lawrenceville, Georgia 30045. Should a conflict arise between the property address and the le gal description the legal de-scription 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 con-firmation 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 John Ayarbah McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net *Auction services provided y Auction.com (www.auc-

ALL THAT TRACT OR PAR-ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 185 OF THE 5TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING KNOWN AS LOT 38, BLOCK A.OF CHANDLER WOODS, TRACT ONE -EAST SIDE, UNIT 1, PARCEL 001 AS PER PLAT RECORDED AT PLAT BOOK 99, PAGE 23, AND ALL REVISIONS OF SAID PLAT RECORDED OF SAID PLAT RECORDED OF THE DATE OF RECORD-SAID PLAI RECURDED AS
OF THE DATE OF RECORDING OF THIS DEED, IF ANY,
GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT
AND ALL REVISED PLATS,
IF ANY, BEING INCORPORATED HEREIN AND MADE
ADAPT LEGECE BY DEEED

A PART HEREOF BY REFER

FORECLOSURE

ENCE FOR A MORE COM-PLETE DESCRIPTION OF CAPTIONED PROPERTY AND BEING IMPROVED PROPERTY KNOWN AS 499 LEAFLET IVES 30045 ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEOR-

MR/mac 1/3/23 Our file no. 22-09818GA -950-88722 12/07/2022, 12/14/2022 12/21/2022,

12/28/2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Matthew Humphrey to Mortgage Electronic Registration Systems, Inc., as grantee, as coming, for Enjayan Lade. Systems, Inc., as grantee, as nominee for Fairway Inde-pendent Mortgage Corporation, its successors and assigns, dated October 17, 2014, recorded in Deed Book 53195, Page 179, Gwinnett County Georgia Records, as last transferred to Freedom Mortgage Corporation by assignment recorded in Deed Book 60155, Page 264, Gwinnett County Georgia Records, conveying Page 204, GWINITEL COUNTY
Georgia Records, conveying
the after-described property
to secure a Note in the original principal amount of ONE
HUNDRED SIXTY-SIX
THOUSAND TWO HUNDRED
FIFTY AND 0/100 DOLLARS
(\$166.250.00). with interest FIFTY AND 0/100 DOLLARS (\$166,250.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale

within the legal hours of sale on the first Tuesday in Jan-uary, 2023, the following deuary, 2023, the following de-scribed 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 be-cause of, among other pos-sible events of default, failure to pay the indebtedness as and when due and in the as and when due and if 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, a specified in the Security. as provided in the Security Deed and by law, including attorney's fees (notice pur-suant 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, encumprances, zoning ordinances. subject to any outstanding brances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Securi-ty 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. Freedom Mortgage Corpo-ration is the holder of the

Security Deed to the property in accordance with OCGA 44-14-162 2 § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Freedom Mortgage Corporation, 10500 Kinkaid Dr. Ste. 300, Fishers, IN 46037, 855-690-5900. Note however that such

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 Matthew Humphrey and Erin A.
Humphrey or a tenant or
tenants and said property is
more commonly known as
3240 Battlement Circle, 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 con-firmation and audit of the status of the loan with the holder of the security deed.

Freedom Mortgage Corpo-

ration
as Attorney in Fact for
Matthew Humphrey
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A HFRF0F All that tract or parcel of land lying and being in Land Lot 157 of the 5th District, Gwinnett County, Georgia, being Lot 11, Block A, Wat-son Mill Subdivision, according to plat of survey recorded in Plat Book 102, Pages 256-260, Gwinnett Pages 256-260, Gwinnett County, Georgia Records, which plat and the record thereof are incorporated herein by reference thereto.

MR/ca 1/3/23 Our file no. 22-09853GA -950-88708 12/14/2022, 12/28/2022. 12/07/2022, 12/21/2022,

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 M Cole and Connie Sue Cole M Cole and Connie Sue Cole
to Mortgage Electronic Registration Systems, Inc., as
grantee, as nominee for RBC
Centura Bank, its successors
and assigns, dated September 20, 2006, recorded in
Deed Book 47060, Page 361,
Gwinnett County, Georgia
Records, as last transferred
to PNC Bank, National Association by assignment to PNC Bank, National Asso-ciation by assignment recorded in Deed Book 59017, Page 215, Gwinnett County, Georgia Records, conveying the after-de-scribed property to secure a Note in the original principal amount of TWO HUNDRED NINETY-SIX THOUSAND AND 0/100 DULARS -SIX THOUSAND 0/100 DOLLARS AND 0/100 DOLLARS (\$296,000.00), 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 Courth. Courting Courting to the public of the courting 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 January, 2023, the following de-scribed 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 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

FORECLOSURE

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 0.C.G.A. § 13-1-11 having been given)

naving 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, prances, 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, warrant or representation, warranty or recourse against the abovenamed or the undersigned.

PNC BANK, NATIONAL AS-

PNC BANK, NATIONAL AS-SOCIATION is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full au-thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PNC Bank, N.A., 3232 New-mark Drive, Miamisburg, OH 45342, 800-523-8654. Note, however, that such Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and belief of the undersigned,

the party in possession of the property is John M Cole and Connie Sue Cole or a tenant or tenants and said property is more commonly known as 2120 Versailles Place, Lawrenceville, Georgia 30043. Should a conflict arise between the property address and the legal de-scription the legal descrip-

tion will control The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed

PNC BANK, NATIONAL AS-SOCIATION as Attorney in Fact for John M Cole and Connie McCalla Raymer Leibert 1544 Old Alabama Road

Roswell, GA 30076

www.foreclosurehotline.net **EXHIBIT A** EXHIBIT A
All that tract or parcel of
land lying and being in Land
Lot 57 of the 7th District,
Gwinnett County, Georgia,
being Lot 16, Block B, being Lot 16, Block B Fontainebleau Subdivision Unit One, as per plat thereof recorded in Plat Book 45, page 260, Gwinnett County, Georgia Records, which recorded plat is incorporated

made a part of this descrip tion. MR/chr 1/3/23 Our file no. 22-09870GA -950-88703 12/07/2022

12/14/2022 12/28/2022 12/21/2022, NOTICE OF SALE UNDER POWER

designated as an alternative

not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by

an accurate survey and in-spection of the property, any assessments, liens, encum-

brances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to,

those superior to the Securi-ty Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the abovenamed or the undersigned.

Pingora Loan Servicing LLC is the holder of the Security

Deed to the property in ac-cordance with OCGA § 44-14-162.2.

The entity that has full au-

the party in possession of

the property is Aquana Goodwin and Gregory Raf-fington or a tenant or tenants

tion will control

GEORGIA, COUNTY GWINNETT Under and by virtue of the Power of Sale contained in a Power of Sale contained in a Security Deed given by Aquana Goodwin to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Neighborhood Mortgage, Inc., its successors and assigns, dated July 14, 2017, recorded in Deed Book 55275, Page 2, Gwinnett County, Georgia nett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56530, Page 703, Records, as last transferred to Pingora Loan Servicing LLC by assignment recorded in Deed Book 56151, Page 724, Gwinnett County, Geor-gia Records, conveying the after-described property to secure a Note in the original secure a Note in the original principal amount of THREE HUNDRED FORTY-FIVE is the holder of the Security Deed to the property in ac-cordance with OCGA § 44-THOUSAND FIGHT DRED AND 0/100 DOLLARS (\$345,800.00), with interest thereon as set forth therein, there will be sold at public 14-162.2 outery to the highest bidder for cash before the court-house 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 January, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HERETO Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and 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 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 baying hear given)

ed 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 CERTIFICATEFOR THE CUMPS HOLDERS OF THE CWABS INC., ASSET-BACKED CER-TIFICATES, SERIES 2005-16

rone F. Sanders
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road

EXHIBIT A All that certain tract or par-cel of land lying and being in Land Lot 27 of the 6th District, Gwinnett County, Georgia being Lot 38, Block G, The Moorings Subdivision, Unit Four, according to the plat recorded in Plat Book 48, Page 24, Gwinnett County, Caperia, Records, Which

ty, Georgia Records, which plat is incorporated herein thority 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 modi-fy the terms of the loan. To the best knowledge and Georgia.
The above description is belief of the undersigned.

the same as found in prior deed of record as a bound-ary line survey was not done at the time of this conveyance.

conveyed to Darlane B.
Sanders and Tyrone F.
Sanders, joint tenants with
rights of survivorship form
Steven W. Greenberg and Leslie J. Greenberg by war-ranty deed dated September 30, 2004 and recorded Octo-

FORECLOSURE that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the

holder of the security deed.
Pingora Loan Servicing LL
as Attorney in Fact for Aquana Goodwin McCalla Raymer Leibert

Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A All that tract or parcel of

All that tract or parcel of land lying and being in Land Lot 169 of the 5th District, Gwinnett County, Georgia, being Lot 11, Block A, Wheatfields Reserve Subdivision, Phase 4, as per plat recorded in Plat Book 122 recorded in Plat Book 122, Pages 220-221, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this descrip-

MB/ca 1/3/23 Our file no. 22-09892GA - FT18 950-88761 12/07/2022, 12/21/2022, 12/14/2022

12/28/2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT
COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Darlane B. Sanders and Tyrone

F. Sanders to Mortgage Elec-tronic Registration Systems, Inc., as grantee, as nominee for Home Capital Inc., its successors and assigns, dat November ed November 1, 2005, recorded in Deed Book 45217, Page 120, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS
TRUSTEE FOR THE BENEFIT
OF THE CERTIFICATEHOLDERS OF THE CWABS INC.,
ASSET-BACKED CERTIFICATES SEDIES 2006-16 by CATES, SERIES 2005-16 by assignment recorded in Deed Book 50787, Page 611. Gwinnett County, Georgia Records, conveying the afrecords, conveying the average representation of the control of th with interest thereon as set with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Gwinnett County, Georgia, or at such place as may be law-

fully designated as an alter-native, within the legal hours of sale on the first Tuesday in January, 2023, 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 be-cause 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 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 in an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record inspections. any matters of record cluding, but not limited to those superior to the Securi-

ty Deed first set out above. Said property will be sold on representation, warranty or recourse against the abovenamed or the undersigned. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF THE CWABS INC., ASSET-BACKED CER-TIFICATES SERIES 2005-16

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, 110, Greenville, SC 29601, (800) 365-7107.

belief of the undersigned the party in possession of the property is Darlane B Sanders and Tyrone F Sanders or a tenant or tenants and said property is more commonly known as more commonly known as
4635 Riversound 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. Bankruptsualit to U.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

as Attorney in Fact for Darlane B. Sanders and Ty-

Roswell, GA 30076 www.foreclosurehotline.net

by reference.
Subject to the Declaration of Protective Covenants for The Moorings Unit IV Subdivision, by document recorded in August 22, 2002 in Book 28491, Page 15 in the Clerk's Office of the Superior Court for Gwinnett County,

Being the same property

and said property is more commonly known as 139 Oatgrass Dr. Grayson, Georgia 30017. Should a conflict arise between the property address and the legal description will control The sale will be conducted subject (1) to confirmation