which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments liens encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted

subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the state of the sale of the s tus 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 an individual section. non-iudicial salés in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided

immediately above.

JP MORGAN CHASE BANK,
NATIONAL ASSOCIATION as
agent and Attorney in Fact
for Terrence E. Williams
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-Georgia 30305, (404) 994-7637. 2191-1958A THIS LAW FIRM MAY BE

The following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 17 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 55, BLOCK A, COUNTRY CLUB OF GWINNETT SUBDIVISION, UNIT SEVEN, PHASE I, AS PER PLAT RECORDED IN PLAT BOOK 83, PAGES 81 AND 82, GWINNETT COUNTY RECORDS WHICH PLAT BY REFERENCE IS INCORPORATED INTO AND MADE A PART OF THIS DESCRIPTION. ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFO FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-1958A 950-86897 11/23 30 12 7 14 21 28 2022

NOTICE OF SALE UNDER GEORGIA, COUNTY GWINNETT

Under and by virtue of the Power of Sale contained in a Security Deed given by Richard L Winstead and Richard Cheryl C Felder AKA Cheryl Roberson Felder to Mort-gage Electronic Registration Systems, Inc., as grantee, as nominee for Cardinal Financial Company, Limited Part-nership, its successors and assigns, dated August 28, 2020, recorded in Deed recorded in 57821, Page Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Compa-ny, Limited Partnership by assignment recorded in Deed Book 59913, Page 74, Deed Book S9913, Page 74, Gwinnett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SEVEN HUN-DRED FORTY-SEVEN AND 0/100

0/100 DOLLARS (\$284,747.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnest County, Georgia, or at such place as may be lawfully designated as an alternative, utifying 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

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 0.C.G.A. § 13-1-11 paying bean 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 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, encumbrances zoning ordinances restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Securi-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. Cardinal Financial Company Limited Partnership is ny, Limited Partnership is the holder of the Security

State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confir-Deed to the property in accordance with OCGA § 44-14-162.2. mation and audit of the status of the loan as provided tus of the loan as provided immediately above.
CitiMortgage, Inc as agent and Attorney in Fact for Yolande M. Duncan Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, 410. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Late 50047

8006694268. Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan. To the best knowledge and

helief of the undersigned the party in possession of the property is Richard L Winstead and Cheryl C Felder AKA Cheryl Roberson Felder or a tenant or tenants and said property is more commonly known as 1714 Lake Heights Circle, Dacu-la, Georgia 30019. Should a conflict arise between the property address and the le-

property address and 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. Cardinal Financial Company, Limited Partnershin

as Attorney in Fact for Richard L Winstead and Cheryl C Felder AKA Cheryl Roberson Felder McCalla Raymer Leibert

1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A COMMONLY

MORE COMMONLY KNOWN AS: 1714 Lake Heights Circle, Dacula, GA 30019 TAX PARCEL ID/AP: R3001 304

All that tract or parcel of land lying and being in Land Lot 1 of the 3rd District, Duncan's GMD 1749, Gwin-nett County, Georgia, being Lot 64, Block J, High Point Phase Two, Hamilton Mill -A Home Town (Phase 4), according to plat of survey recorded in Plat Rook 72, Page 222, Gwinnett County, Georgia Records, which plat and the record thereof are incorporated herein by refer-Parcel ID: R3001-304

Commonly Known As: 1714 Lake Heights Circle, Dacula, Georgia 30019 MR/meh 1/3/23

Our file no. 22-07226GA -950-86997 11/23 30 12/7 14 21 28 2022 **FORECLOSURE**

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of

Inc., as grantee, as nominee

for Citibank, N.A., its succes-

(or such other area as desig-

on a Federal Holiday, in which case being the first Wednesday of said month), the following described

The debt secured by said

Security Deed has been and

security Deed nas 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, a provided in the Security.

as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees

having been given).
Said property is commonly known as 3379 Hillside Links Dr. Snellville, GA 30039 together with all fixtures and personal property attached to and constituting a not of each property if

Duncan and Joshua T. Cottman or tenant or ten-

ate, amend and modify all

ministration.com 1-800-223-

Note, however, that such entity or individual is not re-quired by law to negotiate, amend or modify the terms

thority, (d) any matters which might be disclosed by

The sale will be conducted

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

ed under the U.S. Bankrupt-cy Code; and (2) final confir-mation and audit of the sta-

tus of the loan with the hold-

non-judicial sales in the

12/07/2022, 12/21/2022,

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of

Sale contained in a Security Deed given by Akintunde Durosinmi-Etti and Elizabeth

Durosimii-Etti allu Enzabetti
Durosimii-Etti to Mortgage
Electronic Registration Systems, Inc., as grantee, as
nominee for BANK OF
AMERICA, N.A., its successor

sors and assigns dated 3/26/2015 and recorded in

3/26/2015 and recorded in Deed Book 53457 Page 227 Gwinnett County, Georgia records; as last transferred to or acquired by BANK OF AMERICA, N.A., conveying the after-described property to secure a Note in the original principal amount of \$249,696.00, with interest at the rate specified therein.

the rate specified therein, there wi**ll** be sold by the un-

dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-

nated by Order of the Supe-

rior Court of said county

within the legal hours of sale on January 3, 2023 (being the first Tuesday of said month unless said date falls

on a Federal Holiday, in which case being the first Wednesday of said month), the following described

property:
All that tract or parcel of

land lying and being in Land Lot 284 of the 5th District,

Lot 284 of the 5th District, Gwinnett County, Georgia, being Lot 148, Block A, Austin Commons, as per plat recorded in Plat Book 127, Pages 129-132, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference. The debt secured by said

The debt secured by said

Security Deed has been and

is hereby declared due be-cause of, among other pos-

12/28/2022

of the loan.

sible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, a provided in the Security. Sale contained in a Security Deed given by Yolande M. Duncan to Mortgage Elec-tronic Registration Systems, as provided in the Security sors and assigns. dated 2/17/2017 and recorded in Deed Book 54950 Page 193 Gwinnett County, Georgia records; as last transferred

FORECLOSURE

as provided in the Security
Deed and by law, including
attorneys fees (notice of intent to collect attorneys fees
having been given).
Said property is commonly
known as 2148 Austin Commow Way, Dacula, GA
30019-7778 together with all
fixtures and personal property attached to and constituting a part of said properto or acquired by CitiMort-gage, Inc, conveying the af-ter-described property to se-cure a Note in the original principal amount of \$184,900.00, with interest at erry attached to and consti-tuting a part of said proper-ty, if any. To the best knowl-edge and belief of the under-signed, the party (or parties) in possession of the subject property is (are): Akintunde Durosimmi-Etti and Elizabeth 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 Durosinmi-Etti or tenant or tor such other area as bestype-rior Court of said county), within the legal hours of sale on January 3, 2023 (being the first Tuesday of said month unless said date falls

Bank of America is the enti-ty or individual designated who shall have full authority to negotiate, amend and modify all terms of the mort-

gage.
Bank of America Home
Loan Assistance Dept. 7105
Corporate Drive Plano, TX
75024 (800) 669-6650 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the lean of the loan.

of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property. tute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing auwhich might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, specifications nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted whete the (1) confurcted

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

a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Yolande M. Duncan and Joshua T. Cottman or tenance tenance and said property is the cottman of the subject property is the subject property is the subject property is the subject property in the subject property is the subject property in the subject property is the subject property in the subject property in the subject property is the subject property in the subject proper tus of the loan as provided immediately above.

BANK OF AMERICA, N.A. as agent and Attorney in Fact for Akintunde Durosinmi-Etti and Elizabeth Durosinmi-Etti Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Attacts, Carria, 30295 (404) centar is the entity or indi-vidual designated who shall have full authority to negotiterms of the mortgage.
cenlar Mortgage Servicing
Representative 425 Phillips
Boulevard Ewing, NJ 08618
customerservice@loanad-

Hoad, N.E., Suite 500, Af-lanta, Georgia 30305, (404) 994-7637. 1016-5373A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY JIN-FORMATION ORTAINED FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 1016-5373A 12/07/2022, 12/21/2022, 950-88109 12/14/2022, 12/28/2022.

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

of the loan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters TY
Pursuant to the Power of
Sale contained in a Security
Deed given by Scott J. Hammond to Mortgage Bectronic
Registration Systems, Inc.,
as grantee, as nominee for
Acopia, LLC, its successors
and assigns dated 7/31/2015
and recorded in Deed Book and recorded in Deed Book 53785 Page 259 Gwinnett an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, County, Georgia records; as last transferred to or acquired by PennyMac Loan after-described property to secure a Note in the original covenants, and matters of record superior to the Secu-rity Deed first set out above. principal amount of \$141,855.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on January 3, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described before the Courthouse door er of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and an individual color in the security of the secu following described property

All that tract or parcel of land lying and being in Land Lot 86 of the 6th District of Gwinnett County, Georgia, being more particularly de-scribed as follows: BEGINNING at an iron pin located on the northeasterly right of way of Martin Nash Road said right of way be-

Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637, 1010-1921A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, 1010-1921A 950-88073 12/07/2022, 12/14/2022, 12/218/2022. Road, said right of way being 80 feet in width, 232.51 feet northwesterly from the intersection of the northeast-erly right of way of Martin Nash Road with the northwesterly right of way of Brownlee Road, said right of Mesterly light of way brownessely light of way being 70 feet in width; thence North 29 degrees 09 minutes 19 seconds West along the northeasterly right of way of Martin Nash Road, 107.51 feet to an iron pin; or nor pin; running thence North 61 degrees 49 minutes 15 seconds East, 237.74 feet to an iron pin; running thence South 29 degrees 09 minutes 19 seconds East, 107.51 feet to an iron pin; running thence South 61 degrees 49 minutes 15 seconds West 237.24 feet to an iron pint and the POINT OF BEGINNING.

Said tract containing .5855

Said tract containing .5855 acres, more or less, and be-ing known as 1402 Martin Nash Road according to the

Nash Hoad 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, failas and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 1402 Martin Nash
Road, Lilburn, GA 30047 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Scott J. Hammond or tenant or tenants.
PennyMac Loan Services,
LLC is the entity or individual designated who shall have

full authority to negotiate, amend and modify all terms

FORECLOSURE

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

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

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

tus of the loan as provided immediately above. PennyMac Loan Services, LLC as agent and Attorney in Fact for Scott J. Hammond Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta. Georgia 30305. (404) lanta, Georgia 30305, (404) 994-7637. 1120-23668A

1120-23668A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 1120-23668A
950-87088 1207/2022 950-87988 12/07/2022 12/21/2022,

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Charleston Leek, Jr. to Mortgage Elec-tronic Registration Systems, Inc., as grantee, as nominee for Guaranteed Rate Affinity, LLC its eucossors and as-LLC, its successors and assigns dated 2/11/2020 and signs dated 2/11/2020 and recorded in Deed Book 57248 Page 746 Gwinnett County, Georgia records; as last transferred to or acquired by Truist Bank, successor by merger to Suntrust Bank, conveying the after-described property to secure a Note in the original principal amount of principal amount of \$259,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-month unless saw www. on a Federal Holiday, in

following described property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND
BEING IN LAND LOT 213 OF
THE 5TH DISTRICT OF
GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK
MARTINS CHARE! MARTINS B, MARTINS CHAPEL
GROVE SUBDIVISION, UNIT
ONE F.K.A. MARTINS
CHAPEL ESTATES, UNIT
ONE, AS PER PLAT
RECORDED IN PLAT BOOK
86, PAGE 47, GWINNETT
COUNTY GEORGIA 86, PAGE 47, GWINNETI
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN BY
THIS REFERENCE AND
MADE A PART OF THIS DESCRIPTION; BEING PROPEDITY KNOWN AC 1926 ERTY KNÓWN AS 1265 ERTY KNOWN AS 1265
MARTINS CHAPEL LANE,
ACCORDING TO THE
PRESENT SYSTEM OF
NUMBERING PROPERTY IN
GWINNETT COUNTY, GEOR-

GWINNETI COUNTY, GEOR-GIA.

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 purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees

tent to collect attorneys fees having been given). Said property is commonly known as 1265 Martins Chapel Ln, Lawrenceville GA 30045 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) signed, the party (or parties) in possession of the subject property is (are): Estate and/or Heirs of Charleston Leek, Jr. or tenant or ten-

ants Truist Bank is the entity or Iriust Bank is the entity of individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Truist Bank Mortgage Loan Servicing P.O. Box 2467 Greenville, SC 29602-2467

1-800-827-3722
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the less of the loan.

of the loan.

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

record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to 0.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial sales in State of Georgia, the Deed

FORECLOSURE FORECLOSURE

closure documents may not be provided until final confirmation and audit of the sta-tus of the loan as provided immediately above.

Truist Bank, successor by merger to Suntrust Bank as agent and Attorney in Fact for Charleston Leek, Jr.

Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637. 1207-1527A THIS LAW FIRM MAY BE HIS LAW HIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1207-1527A

12/21/2022, 12/28/2022.

NOTICE OF SALE UNDER POWER, GWINNETT COUN-Pursuant to the Power of Pursuant to the Power of Sale contained in a Security Deed given by Russell Billy Roberts and Bridget Hamil-ton-Roberts to Mortgage Electronic Registration Sysrems, Inc., as grantee, as nominee for Countrywide Home Loans, Inc., its successors and assigns dated 9/6/2006 and recorded in Deed Book 47016 Page

Deed Book 47016 Page 0001 Gwinnett County. Georgia records; as last transferred to or acquired by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CRTIFICATE-HOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-17, conveying the after-described property to secure a scribed property to secure a Note in the original principal amount of \$256,275.00, 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 Court-house door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on January 3, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following

being the first Wednesday of said month), the following described property:
ALL THAT TRACT OR PACEL OF LAND LYING AND BEING IN LAND LOT 221 OF THE 7TH DISTRICT, GWIN-METT COUNTY, GEORGIA, BEING LOT 35, BLOCK A, IVY GREEN SUBDIVISION PHASE II, AS PER PLAT RECORDED IN PLAT BOOK 87, PAGE 214, GWINNETT, GEORGIA OT, PAGE 214, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY INCORPORATED HEREIN AND MADE A PART HEREOF BY THIS DESCRIP-

TION. Also known as: 2707 Bogan Also known as: 2707 Bogan Creek Dr., Buford, GA Being the same premises as conveyed in deed from Water Ridge Builders, Inc. recorded 8/24/2004 in docu-

recorded 8/24/2004 in document number 151442, book 39581, Page 158 in said county and state. Tax ID: R7221 289 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 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, a provided in the Security. as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees having been given).

Said property is commonly known as 2707 Bogan Creek Dr, Buford, GA 30519-451 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Russell Billy Roberts and Bridget Hamilton-Roberts or tenant or tenants

Shellpoint Mortgage Servic-ing is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Shellpoint Mortgage Servic-

ing PO Box 10826 Greenville, SC 29603-0826 1-800-365-7107 Note, however, that such entity or individual is not re-

quired by law to negotiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tite a lien aggingt the proptute a lien against the propwhether due payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, encumbrances, zoning ordi nances, restrictions, covenants, and matters of coveriants, and matters or record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-

cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9property 13-172.1. which allows for rocertain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided

THE IOAH AS PROVIDED IMMEDIATELY ABOVE.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE—HOLDERS OF THE CWABS INC., ASSETBACKED CERTIFICATES, SERIES 2006–TIFICATES, SERI Parcel ID: R6026 191
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 as agent and Attorney in Fact for Russell Billy Roberts and Bridget Hamilton-Roberts Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, Atremaining in default, this sale will be made for the lanta, Georgia 30305, (404) purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees

994-7637.
1263-2699A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2699A 950-87999 12/7 14 21 28 2022 STATE OF GEORGIA

Pursuant to the power of sale contained in the Securi-ty Deed executed by AGHE-DO PIUS IYAMU to MORT-GAGE FLECTRONIC REGIS-

COUNTY OF GWINNETT

NOTICE OF SALE UNDER

TRATION SYSTEMS, INC., AS NOMINEE FOR AMPRO MORTGAGE CORPORATION in the original principal amount of \$236,450.00 dated April 12, 2005 and recorded in Deed Book 42408, Page 165, Gwinnett County records, said Security Deed being last transferred to MTGLQ INVESTORS, L.P. in Deed Book 57278, Page 178, Gwinnett County records, the undersigned will sell at public outside the public by the beingth lighter for cry to the highest bidder for cry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on January 03, 2023, the property in

03, 2023, the property in said Security Deed and described as follows:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 304, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 56, BLOCK "B", APALACHEE HERITAGE SUBDIVISION, UNIT THREE, AS PER PLAT RECORDED AT PLAT BOOK 92, PAGE 40, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPO-GEORGÍA RECORDS, WHICH PLAT IS INCORPO-RATED HEREIN BY THIS REFERENCE AND MADE A PART HEREOF. Said proses

Said property being known as: 545 GRAN HERITAGE WAY DACULA, GA 30019 To the best of the undersigneds knowledge, the paror parties in possession

of said property is/are AGHEDO PIUS IYAMU or tenant(s). The debt secured by said Security Deed has been and security beed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security. Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all ex-penses of sale, including attorneys fees (notice of intent to collect attorneys fees having been given).
Said property will be sold subject to the following: (1)

any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the prop-erty; and (4) any assess-ments, liens, encumbrances, zoning ordinances, restriccovenants, and matters of record superior to the Security Deed first set out

above.
Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with the holder of the Security The name, address, and

telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as fol-Rushmore Loan Manage-

ment Services, LLC 15480 Laguna Canyon Rd., Suite 100 Irvine, CA 92618 1-888-504-7300

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

IHIS LAW HIRM IS ACTING
AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED MAY BE USED
FOR THAT PURPOSE.
MTGLQ INVESTORS, LP, as Attorney-in-Fact for AGHEDO PIUS IYAMU Robertson, Anschutz, Schneid, Crane & Partners, PLLC

10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 20-006907

950-88394

12/21/2022. 12/14/2022 12/28/2022.

NOTICE OF SALE UNDER POWER, GWINNETT COUN-. Pursuant to the Power of

Sale contained in a Security

Deed given by Robert L.
Williams, Sr. to Mortgage
Electronic Registration Systems, Inc., as grantee, as
nominee for Congressional Bank, its successors and assigns dated 12/23/2016 and signs dated 1/23/2U16 and recorded in Deed Book 54825 Page 204 Gwinnett County, Georgia records; as last transferred to or acquired by WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STAN-MICH MODERAGE 100M WICH MORTGAGE LOAN TRUST I, conveying the af-ter-described property to se-cure a Note in the original principal amount of \$133,000.00, with interest at the rate specified therein there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-(or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on January 3, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

All that tract or parcel of All that tract or parcel of land lying and being in Land Lot 26 of the 6th District, Gwinnett County, Georgia, being Lot 36, Block B, Unit One of Landing's East Subdivision, as per plat record-ed in Plat Book 28, Page 81; revised in Plat Book 38, Page 5, Gwinnett County, Coarnia, Bookerts Georgia Records, which recorded plat is incorporated herein and made a part here-

having been given).

4042 together with all fix-

tures and personal property

attached to and constituting a part of said property, if any. To the best knowledge and belief of the under-

signed, the party (or parties) in possession of the subject

property is (are): Robert L

nerein and made a part nere-of by reference. Subject Property Address; 5037 Tarvaga Court, Stone Mountain, GA 30087 Parcel ID: R6026 191

tion 4801 Frederica Street

Said property is commonly known as 5037 Tanaga Ct., Stone Mountain, GA 30087, Stone Mountain, GA 30087 AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

FORECLOSURE

Anschutz, Robertson Schneid, Crane & Partners, 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-028730 –

950-88390 12/14/2022, 12/28/2022.

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

PURSUANT to the power of sale contained in the Security Deed executed by JEF-REY A. WEAVER to MORT-GAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR EVERETT FINANCIAL, INC D/B/A SUPREME LENDING in the original principal amount of \$124,540.00 dated November 23, 2015 and recorded in Deed Book 54013, Page 0521, Gwinnett County records, said Security Deed records, said Security Deep being last transferred to AMERIHOME MORTGAGE COMPANY, LLC in Deep Book 56450, Page 151, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said Courthouse door in said County, or at such other place as lawfully designated within the legal hours of sale, on January 03, 2023, the property in said Security

Deed and described as fol-ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND 90 OF THE BEING IN LAND 90 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 31, BLOCK B, PINE-HURST TRACE SUBDIVI-SION, UNIT 1, ACCORDING TO PLAT RECORDED IN PLAT BOOK 40, PAGE 51, GWINNETT COUNTY, GEOR-CIA BECORDS WHICH GWINNETT COUNTY, GEDR-GIA RECORDS, WHICH PLAT IS HEREBY RE-FERRED TO AND MADE A PART OF THIS DESCRIP-TION. PARCEL ID NUMBER: R5090070

Said property being known as: 2166 PINELLA DR GRAYSON, GA 30017

To the best of the under-signeds knowledge, the party or parties in possession of said property is/are JEF-FREY A. WEAVER or tenant The debt secured by said

Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedpage on provided for debtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including atpenises of sale; including alter torneys fees (notice of intent to collect attorneys fees hav-ing been given). Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which

any outstanting at valorier taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disched by a page of the course. closed by an accurate survey and inspection of the prop-erty; and (4) any assess-ments, liens, encumbrances, zoning ordinances, restric-tions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted

subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with the holder of the Security

The name address and telephone number of the in-dividual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as fol-

lows: Cenlar Federal Savings Bank 425 Phillips Boulevard Ewing, NJ 08618 Phone: 1-800-223-6527 Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to nego-

tiate, amend, or modify the tate, affento, or flooding the terms of the mortgage.

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

AMPRIHOME MORTGAGE AMERIHOME MORTGAGE COMPANY, LLC.

as Attorney-in-Fact for JEFFREY A. WEAVER Robertson, Anschutz, Schneid, Crane & Partners,

10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-029156 – 950-87407 11/30 12/7 14

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER Pursuant to the power of

rousualt to the power of sale contained in the Security Deed executed by YOLANDA ODOM AND HAL DODOM to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING TRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR CAPITAL CITY HOME LOANS, LLC in the original principal amount of \$314,204.00 dated February 12, 2021 and recorded in Deed Book 58396, Page 00657, Gwinnett County records, said Security Deed being last transferred to being last transferred to LAKEVIEW LOAN SERVIC-ING, LLC in Deed Book 60035, Page 00440, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash before the Courtfor cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on February 07, 2023, the property in said Security Deed and described as fallowed.

and described as follows: ALL THAT TRACT OR PAR-ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BENG IN LAND LOT 34 OF THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 16, BLOCK B OF BEING LOT 16, BLOCK BUT THE COLLECTIONS AT WOLF CREEK, PHASE ONE, AS SHOWN ON PLAT RECORD IN PLAT BOOK 149, PAGES 87-92, GWIN-NETT COUNTY, GEORGIA RECORDS, WHICH SAID

PLAT BEING INCORPORAT-ED HEREIN BY REFERENCE THERETO. Said property being known as: 819 COLLECTIONS DR

LAWRENCEVILLE, GA 30043
To the best of the undersigneds knowledge, the party or parties in possession of said property is to be a said or to be a said o of said property is/are YOLANDA ODOM AND HAL ODOM or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among

other possible events of de-fault, failure to pay the in-

debtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorneys fees (notice of intent to collect attorneys fees having been given).

FORECLOSURE

to collect attorneys fees having been given).
Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority: (3) any matters which might be disclosed by an accurate survey closed by an accurate survey

and inspection of the prop

erty; and (4) any assess-ments, liens, encumbrances.

zoning ordinances, restric-tions, covenants, and mat-ters of record superior to the Security Deed first set out above. Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with the holder of the Security

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

LoanCare, LLC 3637 Sentara Way Virginia Beach, VA 23452 1-800-274-6600 Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is

not required by law to negonot required by law to negotiate, amend, or modify the terms of the mortgage.
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

LAKEVIEW LOAN SERVIC-ING, LLC, as Attorney-in-Fact for YOLANDA ODOM AND HAL D ODOM Robertson Anschutz Schneid, Crane & Partners,

10700 Abbotts Bridge Road Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-059788 –

950-89868 01/11/2023, 01/18/2023, 01/25/2023, 02/01/2023.

NOTICE OF SALE UNDER GEORGIA. GWINNETT COUNTY
Under and by virtue of the
Power of Sale contained in a

Security Deed given by Chan Yeh Lin to Washington Mu-Yeh Lin to Washington Mutual Bank, FA, dated February 19, 2004, recorded in Deed Book 37158, Page 233, Gwinnett County, Georgia Records, as last transferred to US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust by assignment recorded in

Asset Irust
by assignment recorded in
Deed Book 60276, Page 896,
Gwinnett County, Georgia
Records, conveying the after-described property to secure a Note in the original
principal amount of THREE
HINDRED FIFTY-BIVE principal amount of THREE HUNDRED FIFTY-FIVE THOUSAND ONE HUNDRED TWENTY AND 0/100 DOL-LARS (\$355,120.00), 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, uesignated 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 HERECO

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 indee 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, encum assessments, lens, encourbrances, 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 a "as-ie" hasis without any an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. US Bank Trust National Association Not In Its Individ-

ual Capacity But Solely As Owner Trustee For VRMTG Owner Trustee For VRMTG Asset 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: Fay Servicing, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605, 800-495-7166. Note, however, that such

entity is not required by law to negotiate, amend or modito regulate, amend of modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Chan Yeh Lin or a tenant or tenants and

said property is more com-monly known as 5058 Tarry Glen Drive, Suwanee, Geor-gia 30024. Should a conflict arise between the property address and the legal de 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.

US Bank Trust National Association. Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG as Attorney in Fact for Chan Yeh Lin

Chan Yeh Lin
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 284 of the 7th District of Gwinnett County, Georgia, and being more particularly described as Lot 7029, Block N, Unit 7C, Rivermoore Park aka Parkside, Phase II, as

FORECLOSURE

tenants.
Carrington Mortgage Services, LLC is the entity or invices, LLC is the entity of modified who shall have full authority to negotiate, amend and modify all terms of the mortgage. Carrington Mortgage Ser-vices, LLC 1600 South Douglass Road Suite 200-A Ana-

heim, CA 92806 (800) 561-4567 Note, however, that such entity or individual is not re-

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

rity Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and built of the street of the sale will be sale will be sale to the sale will be sale will b mation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the stamation and audit of the sta-tus of the loan as provided immediately above. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH

TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I MURIGAGE LUAN TRUST I as agent and Attorney in Fact for Robert L. Williams, Sr. Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-least, Costair 2005, 1420 lanta, Georgia 30305, (404)

994-7637.
2191-2162A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 2191-2162A
950-88016 12/07/2022 12/07/2022, 12/21/2022, 950-88016 12/14/2022, 12/28/2022 STATE OF GEORGIA COUNTY OF GWINNETT

COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by ABDUL SUBHAN MOHAMMED to 2004-0000272, LLC in the original principal amount of \$103,500.00 dated May 28, 2015 and recorded in Deed Book 53610, Page 327, Gwinnett County records, BOOK 53510, Page 327, Said Security Deed being last transferred to GUIDANCE RESIDENTIAL, LLC in Deed Book 60232, Page 894, Gwinnett County records, the undersigned will sell at the sublic outcome to the subject of th

public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on January 03, 2023, the property in said Security Deed and described as fol-Iows:
THE LAND REFERRED TO HEREIN BELOW IS SITUAT-ED IN THE COUNTY OF GWINNETT, STATE OF GA,

AND IS DESCRIBED AS FOL-LOWS: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 161 OF THE 6TH DISTRICT, OF GWINNETT COUNTY,

GEURGIA, BEING LUI 33, BLOCK A OF HARBINS LANDING AS PER PLAT THEREOF RECORDED IN PLAT BOOK 54, PAGE 251, GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEOR-GIA, RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE DETAILED DE-SCRIPTION. SAID PROPER-TY BEING KNOWN AS 865 HARBINS COVE DRIVE AC-CORDING TO THE CURRENT SYSTEM OF MIMBERING

SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. Said property being known as: 865 HARBINS COVE DRIVE NW LILBURN, GA

To the best of the undersigneds knowledge, the par-ty or parties in possession of said property is/are AB-DUL SUBHAN MOHAMMED or tenant(s).
The debt secured by said Security Deed has been and is hereby declared due and payable because of, among payane because of, alloing other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all events.

paying the same and all ex-penses of sale, including at-torneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessment lies and the property in the property ments, liens, encumbrances, zoning ordinances, restric-tions, covenants, and mat-ters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with the holder of the Security Deed.
The name, address, and telephone number of the individual or entity who has

full authority to negotiate, amend, and modify all terms of the mortgage is as follows: U.S. Bank National Associa-

4801 Frederica Street
Owensboro, KY 42301
855-MYUSMAP (855-6987627)
Note that pursuant to
O.C.G.A. § 44-14-162.2, the
above individual or entity is
not required by law to negotiate, amend, or modify the
terms of the mortgage.
THIS LAW FIRM IS ACTING
AS A DEBT COLLECTOR AT-

GUIDANCE RESIDENTIAL, as Attornev-in-Fact for