

FORECLOSURE

195, SAID COUNTY RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. PARCEL ID: R6348 081 Said legal description being controlling, however the property is more commonly known as **5222 ROCKEFIELD WAY, PEACHTREE CORNERS, GA 30092**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is CHRISTOPHER R ESPINOSA, SIBYL KATHRYN ESPINOSA, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Regions Mortgage, Loss Mitigation Dept., 6200 Poplar Avenue 4th Floor, Memphis, TN 38119-0113, telephone Number: 800-748-9498, Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **REGIONS BANK D/B/A REGIONS MORTGAGE** as Attorney in Fact for CHRISTOPHER R ESPINOSA, SIBYL KATHRYN ESPINOSA, THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. REG-22-05946-1 Ad Run Dates 12/07/2022, 12/14/2022, 12/21/2022, 12/28/2022 950-87223 12/7,14,21,28, 2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from **MICHAEL R GIBSON TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SUNTRUST MORTGAGE, INC.**, dated August 19, 2005, recorded August 23, 2005, in Deed Book 44115, Page 2, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Thirty-Seven Thousand Seven Hundred Fifty and 00/100 Dollars (\$137,750.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Nationstar Mortgage LLC**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse within the legal hours of sale on the first Tuesday in January, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 303 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 3, BLOCK A, UNIT THREE, HERBON FORT SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 48, PAGE 236, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE THERETO. Said legal description being controlling, however the property is more commonly known as **2440 HINNON ROAD, DACULA, GA 30019**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is MICHAEL R GIBSON, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Nationstar Mortgage LLC, Loss Mitigation Dept., 8950 Cypress Waters Blvd, Coppell, TX 75019, Telephone Number: 833-685-8589 or 888-

FORECLOSURE

O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. Pursuant to O.C.G.A. § 44-14-162.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800-288-3212. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **1464 MILLENNIAL LANE, LAWRENCEVILLE, GEORGIA 30045** is/are: **LEONARD HENDERSON AND KELLI LANGLEY** or tenants/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; 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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan is provided. Pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **0000009435652 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addition, Texas 75001** Telephone: (972) 341-5398#.

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Tonya L Grace**, **1st Franklin Park North, Castlebrook of National City Bank of Indiana** dated September 28, 2004, and recorded in Deed Book 40586, Page 0139, and pursuant to Affidavit recorded in Deed Book 52474, Page 562, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **MAC BANK, National Association**, secured by a Note in the original principal amount of \$130,320.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will be sold on the first Tuesday, January 9, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 204 of the 5th District of Gwinnett County, Georgia, being Lot 68, Block A, Castlebrook Unit One, one per plat recorded in Plat Book 92, Pages 206 & 207, Gwinnett County, Georgia records, said plat being incorporated herein and made reference hereto. Said property is known as **765 Castlebrooke Dr, Lawrenceville, GA 30045**, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be known as: **1464 Millennial Lane, Snelville, GA 30039** Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable); any matters which might be disclosed by an accurate survey and inspection of the property; any assessments, liens, encumbrances, restrictions, covenants, and all other matters of record superior to the said Security Deed. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend or modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage, address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best knowledge and belief of the party in possession of the property is believed to be Lavasha Hill, or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor AS attorney-in-fact for the aforesaid Grantor CB Legal, LLC Attorneys at Law Georgia Highlands II 5565 Gate City Center, Suite 350 Atlanta, GA 30342 404-392-0041 19-6006 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 88144 12/7,14,21,28, 2022

Notice of Sale Under Power, State of Georgia, County of Gwinnett.

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **LEONARD HENDERSON AND KELLI LANGLEY TO WELLS FARGO HOME MORTGAGE, INC.**, dated 06/17/2003, as Book No. 07/292003 and Record No. 33863 and Page No. 0041, GWINNETT COUNTY, Georgia records, as last assigned to **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE INC (the Secured Creditor)**, by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$204,380.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 151 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 1, BLOCK E, UNIT ONE, GATES MILL, AS PER PLAT RECORDED IN PLAT BOOK 47, PAGE 135, GWINNETT COUNTY RECORDS, REFERENCED TO BY THIS PLAT. IS HEREBY MADE FOR A COMPLETE DESCRIPTION OF THE PROPERTY HEREIN DESCRIBED. SAID PROPERTY IS IMPROVED PROPERTY KNOWN AS 1464 MILLENNIAL LANE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. THE DEBT SECURED BY SAID DEED TO SECURE DEBT HAS BEEN AND IS HEREBY DECLARED DUE BECAUSE OF, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same, all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE INC (the Secured Creditor)**, by assignment, conveying to **WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE INC (the Secured Creditor)**, by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$204,380.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 57 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 57 OF BUILDING 18 OF THE RESERVE AT IVY CREEK, AS PER PLAT OF SURVEY RECORDED IN PLAT BOOK 114, PAGES 275-277, AND BUILDING 18 BEING MORE FULLY DESCRIBED AS FOLLOWS: TO FIND THE TRUE POINT OF BEGINNING: COMMENCE FROM THE LAND LOT CORNER COMMON TO LAND LOTS 144, 145, 176, AND 177; RUNNING THENCE ALONG THE LAND LOT COMMON TO LAND LOTS 144 AND 145, SOUTH 30 DEGREES 02' MINUTES 03 SECONDS EAST, A DISTANCE OF 119.63 FEET TO A POINT; THENCE SOUTH 29 DEGREES 59' MINUTES 57 SECONDS EAST, A DISTANCE OF 493.69 FEET TO AN IRON PIN FOUND; THENCE LEAVING SAID LAND LOT LINE, NORTH 60 DEGREES 12' MINUTES 40 SECONDS EAST, A DISTANCE OF 84.83 FEET TO AN IRON PIN FOUND; THENCE NORTH 60 DEGREES 07' MINUTES 40 SECONDS EAST, A DISTANCE OF 681.12 FEET TO AN IRON PIN FOUND ON THE "SOUTHWESTERLY RIGHT-OF-WAY LINE OF PROPOSED APPALOSA LANE (80' R/W)"; THENCE

FORECLOSURE

WELLS FARGO HOME MORTGAGE INC (the current mortgage on the loan), is the entity with the full authority to negotiate, amend, and modify the terms of the mortgage instrument. Pursuant to O.C.G.A. § 44-14-162.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800-288-3212. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **1464 MILLENNIAL LANE, LAWRENCEVILLE, GEORGIA 30045** is/are: **LEONARD HENDERSON AND KELLI LANGLEY** or tenants/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; 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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan is provided. Pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **0000009435652 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addition, Texas 75001** Telephone: (972) 341-5398#.

NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF GWINNETT

Pursuant to a power of sale contained in a certain security deed executed by **Lavasha Hill**, heretofore referred to as **Grantor**, to **Mortgage Electronic Registration Systems, Inc., as nominee for Access National Mortgage, a Division of Access National Bank** recorded in Deed Book 54401, beginning at page 560 and as modified at Deed Book 58954, Page 660, of the deed records of the Clerk of the Superior Court of the aforesaid state and county by the undersigned in default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in January 2023, all property described in said security deed including but not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 334, of the 4th District, of Gwinnett County, Georgia, being Lot 11, Block A, Wynshell Subdivision, Unit One, as per plat recorded in Plat Book 43, Page 122, Gwinnett County, Georgia Records, which plat is incorporated herein and made a part hereof by this reference. Said legal description being controlling, however, the Property is or may be commonly known as: **4920 Wynshell Lane, Snelville, GA 30039** Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable); any matters which might be disclosed by an accurate survey and inspection of the property; any assessments, liens, encumbrances, restrictions, covenants, and all other matters of record superior to the said Security Deed. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend or modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage, address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best knowledge and belief of the party in possession of the property is believed to be Lavasha Hill, or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor AS attorney-in-fact for the aforesaid Grantor CB Legal, LLC Attorneys at Law Georgia Highlands II 5565 Gate City Center, Suite 350 Atlanta, GA 30342 404-392-0041 19-6006 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 88144 12/7,14,21,28, 2022

Notice of Sale Under Power, Georgia, Gwinnett County

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **NAKITA R. JOHNSON and NORMA J. JOHNSON TO BANK OF AMERICA N.A.**, dated April 9, 2008, and recorded in Deed Book 48777, Page 50, GWINNETT County, Georgia records, and last assigned to **BankUnited N.A.** in Book 59503, Page 787, conveying the after-described property to secure a Note of even date in the original principal amount of \$201,832.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of GWINNETT County, Georgia, within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 144 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA BEING LOT 57 OF BUILDING 18 OF THE RESERVE AT IVY CREEK, AS PER PLAT OF SURVEY RECORDED IN PLAT BOOK 114, PAGES 275-277, AND BUILDING 18 BEING MORE FULLY DESCRIBED AS FOLLOWS: TO FIND THE TRUE POINT OF BEGINNING: COMMENCE FROM THE LAND LOT CORNER COMMON TO LAND LOTS 144, 145, 176, AND 177; RUNNING THENCE ALONG THE LAND LOT COMMON TO LAND LOTS 144 AND 145, SOUTH 30 DEGREES 02' MINUTES 03 SECONDS EAST, A DISTANCE OF 119.63 FEET TO A POINT; THENCE SOUTH 29 DEGREES 59' MINUTES 57 SECONDS EAST, A DISTANCE OF 493.69 FEET TO AN IRON PIN FOUND; THENCE LEAVING SAID LAND LOT LINE, NORTH 60 DEGREES 12' MINUTES 40 SECONDS EAST, A DISTANCE OF 84.83 FEET TO AN IRON PIN FOUND; THENCE NORTH 60 DEGREES 07' MINUTES 40 SECONDS EAST, A DISTANCE OF 681.12 FEET TO AN IRON PIN FOUND ON THE "SOUTHWESTERLY RIGHT-OF-WAY LINE OF PROPOSED APPALOSA LANE (80' R/W)"; THENCE

FORECLOSURE

Recorded on 02/27/2020 as Book No. 57280 and Page No. 00266, GWINNETT County, Georgia records, as last assigned to **PENNYMAC LOAN SERVICES, INC., the Secured Creditor**, by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$192,850.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 15 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 8, BLOCK C, TOP OF ROSEMONT SUBDIVISION, UNIT TWO, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 2, PAGE 293, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). **PENNYMAC LOAN SERVICES, LLC** holds the duly endorsed Note and is the current assignee of the Security Deed to the property. **PENNYMAC LOAN SERVICES, LLC**, acting on behalf and on behalf, in consultation with **FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE** (the current mortgage on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **2752 GRANADA PL, LAWRENCEVILLE, GEORGIA 30044** is/are: **VICTOR C HOWELL** or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; 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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan is provided in the preceding paragraph. Pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **00000094356817 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addition, Texas 75001** Telephone: (972) 341-5398#.

Notice of Sale Under Power, Georgia, Gwinnett County

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **NAKITA R. JOHNSON and NORMA J. JOHNSON TO BANK OF AMERICA N.A.**, dated April 9, 2008, and recorded in Deed Book 48777, Page 50, GWINNETT County, Georgia records, and last assigned to **BankUnited N.A.** in Book 59503, Page 787, conveying the after-described property to secure a Note of even date in the original principal amount of \$201,832.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of GWINNETT County, Georgia, within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 144 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA BEING LOT 57 OF BUILDING 18 OF THE RESERVE AT IVY CREEK, AS PER PLAT OF SURVEY RECORDED IN PLAT BOOK 114, PAGES 275-277, AND BUILDING 18 BEING MORE FULLY DESCRIBED AS FOLLOWS: TO FIND THE TRUE POINT OF BEGINNING: COMMENCE FROM THE LAND LOT CORNER COMMON TO LAND LOTS 144, 145, 176, AND 177; RUNNING THENCE ALONG THE LAND LOT COMMON TO LAND LOTS 144 AND 145, SOUTH 30 DEGREES 02' MINUTES 03 SECONDS EAST, A DISTANCE OF 119.63 FEET TO A POINT; THENCE SOUTH 29 DEGREES 59' MINUTES 57 SECONDS EAST, A DISTANCE OF 493.69 FEET TO AN IRON PIN FOUND; THENCE LEAVING SAID LAND LOT LINE, NORTH 60 DEGREES 12' MINUTES 40 SECONDS EAST, A DISTANCE OF 84.83 FEET TO AN IRON PIN FOUND; THENCE NORTH 60 DEGREES 07' MINUTES 40 SECONDS EAST, A DISTANCE OF 681.12 FEET TO AN IRON PIN FOUND ON THE "SOUTHWESTERLY RIGHT-OF-WAY LINE OF PROPOSED APPALOSA LANE (80' R/W)"; THENCE

FORECLOSURE

ALONG SAID PROPOSED RIGHT-OF-WAY LINE NORTH 60 DEGREES 07' MINUTES 40 SECONDS EAST, A DISTANCE OF 5.00 FEET TO A POINT; THENCE PROPOSED (50'R/W) THENCE CROSSING SAID APPALOSA LANE NORTH 60 DEGREES 26' MINUTES 03 SECONDS EAST A DISTANCE 50.18 FEET TO AN IRON PIN FOUND; THENCE SOUTH 29 DEGREES 50' MINUTES 58 SECONDS EAST, A DISTANCE OF 51.72 FEET TO A POINT; THENCE SOUTH 29 DEGREES 50' MINUTES 58 SECONDS EAST, A DISTANCE OF 166.29 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 24' MINUTES 04 SECONDS EAST, A DISTANCE OF 195.21 FEET TO AN IRON PIN FOUND; THENCE SOUTH 80 DEGREES 10' MINUTES 01 SECONDS EAST, A DISTANCE OF 126.58 FEET TO AN IRON PIN FOUND; THENCE SOUTH 37 DEGREES 41' MINUTES 21 SECONDS WEST, A DISTANCE OF 347.66 FEET TO AN IRON PIN FOUND; THENCE SOUTH 41 DEGREES 05' MINUTES 42 SECONDS WEST, A DISTANCE OF 140.87 TO A POINT AND THE TRUE POINT OF BEGINNING, FROM THE TRUE POINT OF BEGINNING, AS THUS ESTABLISHED; THENCE NORTH 59 DEGREES 47' MINUTES 18 SECONDS EAST, A DISTANCE OF 65.00 FEET TO A POINT; THENCE SOUTH 30 DEGREES 12' MINUTES 42 SECONDS EAST, A DISTANCE OF 199.83 FEET TO A POINT AND THE TRUE POINT OF BEGINNING. SAID TRACT CONTAINING 0.298 ACRES (12,989 SQUARE FEET) MORE OR LESS, BEING A PORTION OF THE PROPERTY CONVEYED TO CHATEAU CONSTRUCTION, INC. BY WARRANTY DEED DATED JANUARY 23, 2006 AND RECORDED IN DEED BOOK 40625, PAGE 617, GWINNETT COUNTY, GEORGIA RECORDS, LESS AND EXCEPT PROPOSED BUILDING 18 CONSISTS OF LOTS 53 THROUGH 61 OF THE RESERVE AT IVY CREEK; LOTS 53-56 AND 58-61 ARE NOT CONVEYED HEREBY AND ARE NOT INCLUDED IN THIS LEGAL DESCRIPTION. THE DEBT SECURED BY SAID DEED TO SECURE DEBT HAS BEEN AND IS HEREBY DECLARED DUE BECAUSE OF, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as **2081 APPALOSA MILL CIRCE BUFORD, GA 30519**, together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): **NAKITA R. JOHNSON, and** or tenant or tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; 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. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **00000094356817 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addition, Texas 75001** Telephone: (972) 341-5398#.

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **DECARLOS LOWE and BELINDA A LOWE TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION D/B/A NORTHPOINT MORTGAGE**, dated September 30, 2011, recorded October 20, 2015, in Deed Book 53852, Page 65, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Twenty Thousand Six Hundred Forty-Four and 00/100 dollars (\$220,644.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Lakeview Loan Servicing, LLC**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in January 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 9, BLOCK A, IVY CREEK SUBDIVISION UNIT 4-A, AS PER PLAT RECORDED IN PLAT BOOK 92, PAGE 92, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THE DESCRIPTION HEREOF. Said legal description being controlling, however the property is more commonly known as **999 MIFORD LN, DACULA, GA 30019**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in January, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 9, BLOCK A, IVY CREEK SUBDIVISION UNIT 4-A, AS PER PLAT RECORDED IN PLAT BOOK 92, PAGE 92, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THE DESCRIPTION HEREOF. Said legal description being controlling, however the property is more commonly known as **999 MIFORD LN, DACULA, GA 30019**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in January, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 57 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 9, BLOCK B, SNELLVILLE NORTH SUBDIVISION, UNIT 4, AS PER PLAT RECORDED IN PLAT BOOK W, PAGE 219, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 1812 DRIFTWOOD PLACE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. SUBJECT TO ANY EASEMENTS AND RESTRICTIONS OF RECORD. Said legal description being controlling, however the property is more commonly known as **1812 DRIFTWOOD PLACE, SNELLVILLE, GA 30078**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in January, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 57 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 9, BLOCK K, SNELLVILLE NORTH SUBDIVISION, UNIT 4, AS PER PLAT RECORDED IN PLAT BOOK W, PAGE 219, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 1812 DRIFTWOOD PLACE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. SUBJECT TO ANY EASEMENTS AND RESTRICTIONS OF RECORD. Said legal description being controlling, however the property is more commonly known as **1812 DRIFTWOOD PLACE, SNELLVILLE, GA 30078**. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in January, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 50 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING LOT 8, BLOCK B OF GWINNSTONE SUBDIVISION ACCORDING TO PLAT OF SUBDIVISION RECORDED AT PLAT BOOK 10, PAGE 46A, GWINNETT COUNTY, GEORGIA AND REVISED AND RE-RECORDED AT PLAT BOOK 1, PAGE 145, GWINNETT COUNTY, GEORGIA DEED RECORDS, BOTH OF WHICH ARE INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE WITH ALL THE RIGHTS, MEMBERS AND APPURTENANCES TO THE SAID DESCRIBED PREMISES, INCLUDING BUT NOT LIMITED TO THE FOLLOWING: BEING IMPROVED PROPERTY KNOWN AS 2995 GWINNSTONE CIRCLE, SNELLVILLE, GEORGIA 30078 ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEORGIA. The debt secured by said Deed to secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of the sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as **2995 GWINNSTONE CIRCLE SNELLVILLE, GA 30078**, together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): **NGEL MENTORE** or tenant or tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property; and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): **NGEL MENTORE** or tenant or tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property; and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens,