NOVEMBER 9, 16, 23, 30, DECEMBER 7, 14, 21, 28, 2022 22-0249 THIS LAW 2022 22-0249 IHIS LAW
FIRM IS ACTING AS A DEBT
COLLECTOR ATTEMPTING
TO COLLECT A DEBT. ANY
INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE.
060 96996 11/0 46 23 20 950-86826 11/9,16,23,30, 12/7,14,21,28, 2022

STATE OF GEORGIA

COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER Because of a default under the terms of the Security Deed executed by Newal S. Mohammed to Wells Fargo Bank, N.A. dated June 9, 2010, and recorded in Deed 50176, Page 876, lett County Records, Gwinnett County Records, securing a Note in the original principal amount of \$197,342.00, the holder thereof pursuant to said Deed and Note thereby several has declared the original principal amount of the pursuant to said Deed and Note thereby several has declared the original principal security. cured has declared the entire amount of said indebtedness due and payable and, pur-suant to the power of sale contained in said Deed, will contained in said Deed, will on the first Tuesday, February 7, 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 THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 52 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 6, BLOCK H, OF SUMMIT AT SARATOGA SUBDIVISION, UNIT III, AS PER PLAT RECORDED IN PLAT BOOK 70, PAGE 106, GWINDETT COUNTY, GEORGIA, RECORDS, REFERENCE TO WHICH PLAT IS MADE FOR A COMPLETE DESCRIPTION A COMPLETE DESCRIPTION
OF THE PROPERTY; AND
BEING IMPROVED PROPER-TY KNOWN AS 2038 HIGH ROCK AVENUE ACCORDING TO THE PRESENT SYSTEM TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. Said property is known as 2038 High Rock Avenue, Lawrenceville, GA 30044, together with all fixtures and personal property attached to and constituting a part of said property will be any Said property will be a part of 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, ments, liens, encumbrances, zoning ordinances, restrictions, covenants, and mat-ters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedpayment of said indepted-ness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Newal S. Mohammed, suc-cessor in interest or tenant cessor in interest or tenant (s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Newal

950- 89625 12/14,21,28, 2022, 1/4,11,18,25, NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

PURPOSE

Mohammed File no. 76360 LOGS LE

LEGAL

By virtue of a Power of Sale contained in that certain Se curity Deed from ARMANDO
K MONTANO and CANDICE
M MONTANO to MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR UNITED SECURITY FINAN-CIAL CORPORATION, dated January 4, 2017, recorded January 17, 2017, in Deed Book 54873, Page 601, Gwinnett County, Georgia Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the a Note of even date in the original principal amount of Two Hundred Two Thousand Three Hundred Eighty and 00/100 dollars (\$202,380.00), with interest (\$202,300.00), will illitered for therein, said Security Deed having been last sold, assigned and transferred to SERVIS ONE, INC DBA BSI FINANCIAL SERVICES, there will be sold at public outcry 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 an property described in Salu Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING OF LAND LYING AND BEING IN LAND LOT 108 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 6, BLOCK B, SUGARLOAF MANOR SUBDIVISION, UNIT 1, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 101, PAGE 163, GWINNETT COUNTY GEORGIA RECORDS, WHICH IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being Said legal description being controlling, however the property is more commonly known as 668 BRIARHURST CT, LAWRENCEVILLE, GA

30046. The indebtedness se Journ 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 least state of the sale). been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warout any representation, war-ranty or recourse against the above-named or the under-signed. The sale will also be subject to the following items which may affect the title: anv 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; encumns; encum-restrictions; covenants, and any other matters of record superior to said Security Deed. To the

FORECLOSURE

belief of the undersigned, the owner and party in pos-

session of the property is ARMANDO K MONTANO.

session of the property is ARMANDO K MONTANO, CANDICE M MONTANO, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. not profibited 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 reamend or modify all terms of the loan (although not required by law to do so) is: BSI Financial Services, Loss Mitigation Dept., 314 S. Franklin Street PO Box 517, Attn: Cashiering, Titusville, PA 16354, Telephone Number: 800-327-7861, Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to require a secured creditor to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. SERVIS ÖNE, INC DBA BSI FINANCIAL SERVICES as Attorney in Fact for ARMANDO K MON-Fact for ARMANDO K MON-TANO, CANDICE M MON-TANO THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COL-LECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: 30071 Telephone Number: (877) 813-0992 Case No. BSI-22-04866-2 Ad Run Dates 12/07/2022 Dates 12/14/2022, 12/28/2022

STATE OF GEORGIA COUNTY OF GWINNETT

12/21/2022,

950 88912 12/7,14,21,28, COUNTY OF GWINNETT
MOTICE OF SALE
UNDER POWER
Because of a default under
the terms of the Security
Deed executed by Dwight D.
Morrow and Mary Morrow to
Mortgage Electronic Registration Systems, Inc., as
Nominee for Quicken Loans
Inc., dated, June 21, 2018 Nominee for Quicken Loans Inc. dated June 21, 2018, and recorded in Deed Book 55975, Page 0876, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Quicken Loans Inc. securing a Note in the original principal amount of \$138,446.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the ensecured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed,

sale contained in said Deed, will on the first Tuesday, January 3, 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 LYTING AND BEING IN LAND LOT 131 OF THE 6TH DISTRICT OF GWIN-NETT COUNTY, GEORGIA, BEING LOTS 1 AND 2, BLOCK J. SWEETWATER ESTATES SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK "L", PAGE 336, GWINNETT COUNTY RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND HERCBY REFERRED TO AND MADE A PART OF THIS DE-SCRIPTION. Said property is known as 166 Valley Rd, Lawrenceville, GA 30044, together with all fixtures and

personal property attached to and constituting a part of said property, if any. Said property will be sold subject 076360 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/jw https://www.logs.com/ *THE LAW HRM IS ACTING AS DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 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 dischard by an accurate curvey. closed by an accurate survey and inspection of the property, any assessments, gordinances, zoning ordinances, zoning ordinances, zoning training ordinances. nances. restrictions covenants, and matters of

covenants, and matters of record superior to the Secu-rity Deed first set out above. The proceeds of said sale will be applied to the pay-ment 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 confucted 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 as provided in said Deed the secured creditor. The property is or may be in the possession of Dwight D property is of may be in may be in property is of may be in the possession of Dwight D Morrow; Mary Morrow; successor in interest or tenant (s). Rocket Mortgage, LLC fl/ka Quicken Loans Inc. as Attorney-in-Fact for Dwight D. Morrow and Mary Morrow File no. 22-079514 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Attanta, GA 30346 (770) 220-2535/GR https://www.logs.com/*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-86119

950-86119 11/30,12/7,14,21,28,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from MISTY
PEARSON to MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS INC. AS
GRANTEE, AS NOMINEE FOR
FIDELITY BANK D/B/A FIDELITY BANK MORTGAGE,
dated June 28, 2016, in Deed
Book 54398, Page 0432,
Gwinnett County, Georgia
Records, said Security Deed
having been given to secure
a Note of even date in the a Note of even date in the original principal amount of Three Hundred Thirty-Three Thousand One Hundred Thousand One Hundred Thirty and 00/100 dollars (\$333,130.00), 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 February, 2023, all property February, 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 217 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 3 OF HIGHLAND MANOR SUBDIVISION FKA PARADISE NORTH, AS PER PLAT RECORDED IN PLAT BOOK 123, PAGE 159, RECORDS

123, PAGE 159, RECORDS
OF GWINNETT COUNTY,
GEORGIA, WHICH PLAT IS
INCORPORATED HEREIN
AND MADE A PART HERE-

being controlling, however the property is more com-

Said legal description

FORECLOSURE

monly known as 2106 CALE-DONIA DR. LAWRENCEVILLE, GA DR, Ga A30045. 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 un-der the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warout any representation, war-ranty or recourse against the above-named or the under-signed. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem 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 willich would be disabsed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is MISTY PEARSON, VIRGIL BEADSON, WIRGIL TREADSON, LINGIL T PEARSON, III, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupted under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the Security Deed. The entity having full author-The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Flagstar Bank, N.A., fr//a Flagstar Bank, FSB, Loss Mitigation Dept., 5151 Corporate Drive , Troy, MI 48098, Telephone Number: 800-393-4887. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a se-2022

Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. LAKEVIEW LOAN SERVICING LLC as Attorney in Factor MISTY PEARSON 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 Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FLB-22-05551-7 Ad Run Dates 12/21/2022, 01/11/2023 01/18/2023.

01/25/2023, 02/01/2023 950- 89637 12/21,2022, 1/11,18,25,2/2, 2023 NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF GWINNETT
Under and by virtue of the power of sale contained in that certain Deed to Secure Debt ("Security Deed") from Stephen J. Prow a/k/a Steve Prow and Maureen A. Prow dated November 20, 2006, recorded at Deed Book 47290, Pages 512-515 of the Gwinnett County Deed Records, the undersigned will sell at public outcry to the highest bidder for cash before the door of the Courthouse of Gwinnett County, Georgia, during the legal hours of sale, on the first Tuesday in January 3, 2023, the following described property: Tract One All that tract or parcel of land lying and being in Land Lot 57 of the 7'h Land District, Gwinnett COUNTY OF GWINNETT District. Gwinnett County, Georgia, and being more particularly described as follows: Beginning at a point on the western 80 foot right of way of Old Peachtree Road 1,082.68 reachities Nodu 1,002.60 feet North 8 degrees 34 minutes 00 West, as measured along the western 80 foot right of way of Old Peachtree Road, from an iron pin set at the interseciron pin set at the intersection formed by the western side of the 80 foot right of way of Old Peachtree Road with the Northwesterly 80 foot right of way of Old Fountain Road; extending thence North 9 degrees 24 minutes 00 seconds west, a distance of 200.00 feet to apoint; extending thence distance of 200.00 feet to a point; extending thence South 81 degrees 26 minutes 04 seconds West, a distance of 552.16 feet to a point on the easterly side of property now or formerly owned by Evelyn Ewing; extending thence South 9 degrees 00 minutes 00 seconds East measured along the easterly side of said Ewing property, a distance of 200.00 feet to a point; extending thence North 81 degrees 25 minutes 58 seconds East a distance of grees 25 minutes 58 sec-onds East a distance of 553.55 feet to a point on the western 80 foot right of way of Old Peachtree Road and the point of beginning. Tract Two All that tract or parcel of land lying and being in Land Lot 57 of the 7'h Land District, Gwinnett County, Georgia, containing 2.5290 acres as shown on plat of survey for Joe A. Smith and

survey for Joe A. Smith and Mary M. Smith prepared by Hannon, Meeks, & Bagwell, Surveyors & Engineers, Inc dated March 8, 1979, and more particularly described as follows: beginning at an R-Bar found on the Southwesterly right of way line of Old Peachtree Road (80 foot right of way) located right of way) located 1282.68 feet Northwesterly 1282-08 feet Northwesterly as measured along said right of way line from its point of intersection with the Northwesterly right of way line of Old Fountain Road (80 foot right of way); run thence South 81 degrees 26 minutes 04 seconds West utes 04 seconds West 552.16 feet to an R-Bar found; run North 9 degrees 00 minutes 00 seconds West 200.00 feet to an R-Bar found; run thoses North 84 found; run thence North 81 degrees 27 minutes 01 seconds East 547.54 feet to an R-Bar found on the Southwesterly right of way line of Old Peachtree Road; run thence along said right of way line in a Southeasterly direction and following the curvature thereof, a distance of 76.77 feet to a point, continue thence along said right of way line South 9 degrees 24 minutes 00 seconds East 123.23 feet to an R-Bar found: run thence North 81 24 minutes ou seconds East 123.23 feet to an R-Bar found, which is the place or point of beginning. The debt secured by said Security Deed is evidenced by a Commercial Promissory Commercial Promissory Note dated January 5, 2009, in the principal amount of \$1,351,405.46, payable, principal and interest from the date thereof shown on said Note on the unpaid bal-ance until paid. Default has occurred in the payment of the debt evidenced by the Note and secured by the Se-curity Deed as a result of the

nonnayment of installments

owed thereunder. The total

FORECLOSURE

therefore, been declared due and the Security Deed fore-closable according to its closable according to its terms. The debt remaining in default, the property will be sold to the highest bidder for cash as the property of Stephen J. Prow a/k/a Steve Prow and Maureen A. Prow. the proceeds to be applied to the payment of said indebt-edness, attorneys' fees (no-tice of intention to collect attorneys fees having been given), and the lawful expenses of said sale, all as provided in the Note and the Security Deed, said sale to be subject to any and all un-paid taxes and assessments, and restrictions easements and liens of record with priority over the Security Deed referenced above. To the best of the undersigned's knowledge and belief, the property is in the possession of Stephen J. Prow a/k/a Steve Prow and Maureen A. Prow, and will be sold as the property of Stephen J. Prow a/k/a Steve Prow and Maurein A. Prow. The undersigned will execute a deed to and liens of record with pri signed will execute a deed to signed will execute a deed to the purchaser as authorized in the aforementioned Secu-rity Deed. Stephen J. Prow a/k/a Steve Prow and Mau-reen A. Prow, By: SouthState Bank, N.A., f/k/a South State Bank, N.A. f/k/a CenterState Bank, N.A., as successor in interest by merger to South State Bank f/k/a SCBT d/b/a CBT, a Division of SCBT f/k/a SCBT, N.A. d/b/a CBT a Division of SCBT, N.A., successor in interest to Community Bank and Trust as Attorney-inFact Hulsey, Oliver & Mahar, LLP P. 0. Box 1457 Gainesville, GA 30503 (770) 532-6312 950 88154 12/7,14,21,28,

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 MARCELA RAMOS to by MARCELA RAMOS TO COASTAL LENDING CORPORATION, dated 06/04/2002, and Recorded on 08/09/2002 as Book No. 28325 and Page No. 0080, GWINNETT County, Georgia records, as last assigned to JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO CHASE HOME FL ER TO CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$152,250.00, with interest at the critic specified the principal amount of \$152,250.00, with interest at the critic specified the principal amount of \$152,250.00, with interest at the critic specified the principal amount of \$150,000,000. \$152,250.00, with litterest at the rate specified therein, there will be sold by the un-dersigned 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 Tuesday in January, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING OR PARCEL OF LAND LYING
AND BEING IN LAND LOT
214 OF THE 6TH DISTRICT
OF GWINNETT COUNTY,
GEORGIA, BEING LOT 37,
BLOCK A, BROOK HOLLOW
TRACE, ACCORDING TO
THE PLAT OF SUBJECT
PROPERTY RECORDED AT
PLAT FOR TECORDED AT
PLAT FOR TECORDED AT
PLAT FOR TECORDED AT

PROPERTY RECOURDED AS PAGE 130, GWINNETT COUNTY, GEOR-GIA REAL ESTATE RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. BEING IMPROVED TION. BEING IMPROVED
PROPERTY KNOWN AS
5700 HOLLOW RIDGE LANG ACCORDING TO PRESENT SYSTEM NUMBERING HOUSES HOUSES IN GWINNETT COUNTY, GEOR-GIA. The debt secured by said Deed to Secure Debt has been and is hereby dedue because among other possible events of default, failure to pay the 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, and all expenses of this said, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). JPMORGAN CHASE BANK, N.A. SUCCESSOR BY MERGER TO CHASE HOME FINANCE, LLC SUCCESSOR
BY MERGER TO CHASE
MANHATTAN MORTGAGE
CORPORATION holds the duly endorsed Note and is duly endorsed Note and is the current assignee of the Security Deed to the property. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, acting on behalf of and, as necessary, in consultation with JPMORGAN CHASE BANK, N.A. SUCCES

CHASE BANK, N.A. SUCCES-SOR BY MERGER TO CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, JP-MORGAN CHASE BANK, NATIONAL ASSOCIATION may be contacted at: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 VISION DRIVE, COLUMBUS, OH 43219, 866-550-5705.

43219, 866-500-5705.
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

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 5700 HOLLOW RIDGE LN, NORCROSS, GEORGIA 30071 is/are. MARCELA RAMOS or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be displaced by an accordance of the control closed by an accurate survey and inspection of the propand inspection or the proper erty, 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, re-strictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupted under the U.S. Bankrupt-cy Code; and (2) final confir-mation and audit of the sta-tus of the loan with the hold-er of the security deed. Pur-suant to O.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be prodocuments may not be provided until final confirmation vided until final confirmation and audit of the status of the loan as provided in the pre-ceding paragraph. JPMOR-GAN CHASE BANK, N.A. SUCCESSOR BY MERGER

TO CHASE HOME FINANCE

LLC SUCCESSOR BY MERG-

FORECLOSURE

ER TO CHASE MANHATTAN MORTGAGE CORPORATION as Attorney in Fact for MARCELA RAMOS. THIS LAW FIRM IS ACTING AS A LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000009459942 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Bettine Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341-5398 950-88797 12/7,14,21,28,2022

FORECLOSURE

NOTICE OF SALE UNDER

POWER STATE OF GEORGIA, COUNTY OF GWINNETT By virtue of a Power of Sale contained in that certain Security Deed from Ninve M Rodriguez to Mortgage Electronic Registration Systems, Inc. as grantee, as nominee for Homestar Financial
Corp., its successors and
assigns, dated April 10,
2019 and recorded on April
15, 2019 in Deed Book
56525, Page 00835, in the
Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Sixty Thou-sand Two Hundred and 00/100 dollars (\$260,200.00) with interest thereon as provided therein, as last transferred to New

Rez LLC d/b/a Shellpoint Mortgage Servicing, record-ed in Deed Book 57457, Page 194, aforesaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, deorgia, or at such place as has or may be lawfully des-ignated as an alternative lo-cation, within the legal hours of sale on the first Tuesday in January, 2023, all proper-ty described in said Security Deed including but not limit-ed to the following described

property: ALL THAT TRACT OR PAR-ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 95 OF THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA BEING LOT 4, BLOCK C, HAMPTON PARK UNIT II, AS PER PLAT RECORDED II PLAT BOOK 89, PAGE 261, GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said property may more

Said property may more commonly be known as 1999 Shin Court, Buford, GA

30519. The debt secured by said The debt secured by said security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees (noincluding attorneys fees (no-tice of intent to collect attor-

neys fees having been given).
The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is New Rez LLC d/b/a Shellpoint Mort-gage Servicing, 55 Beattie Place, Suite 100 MS 561, Greenville, SC 29601, 1-800-365-7107.

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: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any out-standing ad valorem taxes, including taxes, which con-stitute liens upon said property whether or not now due and payable; d) special as sessments; e) the right of re-demption of any taxing au-thority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, coveniants, easements, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in possession of the property are Niove M. Rodriguez and or tenant(s). 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.

New Rez LLC d/b/a Shell-

point Mortgage Servicing as Attorney-in-Fact for as Attorney-in-Fact f Niove M. Rodriguez Contact: Padgett Law Group: 6267

Old Water Oak Road, Suite 203, Tallahassee, FL 32312; Ad Run Dates: 11/30/22; 12/07/22; 12/21/22; 12/28/2022 950 12/7,14,21,28,2022

STATE OF GEORGIA

STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE
UNDER POWER
Because of a default under
the terms of the Security
Deed executed by Clarence
Savage, Jr. to Mortgage
Electronic Registration Systems, Inc., as grantee, as
nominee for Homestar Financial Corp., its successors and assigns dated April
15, 2015, and recorded in 15, 2015, and recorded in Deed Book 53501, Page 826, Gwinnett County Records, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, N.A. securing a Note in the original principal amount of \$185,576.00, the holder thereof pursuant to said Deed and Note thereby secured by detected the original principal amount of the original amount of the origi cured has declared the entire amount of said indebtedness due and payable and, pur-suant to the power of sale contained in said Deed, will on the first Tuesday, February 7, 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 71 of the 6th District, Gwinnett County, Georgia, being Lot 37, Block A, Unit One; Killian Forest Subdivision, as per on the first Tuesday. Febru-37, Block A, Unit Orle, Nillan Forest Subdivision, as per plat recorded in Plat Book 49, Page 278; revised in Plat Book 52, Page 153, Gwinnett County, Georgia Records, which plats are incorporated which plats are incorporated herein by reference for a more complete description. Subject Property Address: 3846 Riverbank Drive, Lilburn, GA 30047 Parcel ID: R6071 227 Said property is known as 3846 Riverbank Drive SW Lilburn, GA Drive SW, Lilburn, GA 30047, together with all fix-tures and personal property tures and personal property, attached to and constituting

a part of said property, if any. Said property will be

sold subject to any outstand ing ad valorem taxes (in-cluding taxes which are a lien, whether or not now due and payable), the right of re-demption of any taxing au-thority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessof the property, any assess-ments, liens, encumbrances, coning ordinances, restric-tions, covenants, and mat-ters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebted-ness 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 any, will be user be 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 will be the proteined the (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Clarence Savage, Jr., successor in interest or tenant (s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Clarence Savage, Jr. File no. 19-075351 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR, ANY IN-FORMATION PUHMAHUN OBTAINED
WILL BE USED FOR THAT
PURPOSE.
950 89628
12/21,28,2022,1/4,11,18,25,
2/1, 2023

NOTICE OF SALE **UNDER POWER** CONTAINED IN SECURITY DEED
STATE OF GEC
COUNTY OF Gwinnett GEORGIA, Pursuant to a power of sale contained in a certain security deed executed by Gordon W. Schilling and Teresa L. Schilling, hereinafter referred to as Grantor, to Mortgage Electronic Regis-Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Carrington Mortgage Services, LLC recorded in Deed Book 57100, beginning at page 844, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default under the terms of addressing state and county, and and the said security deed and the said security deed, and the related note, the under-signed 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: The following described real property situated in the county of country of the following described real property situated in the county of country of the following Gwinnett, State of Georgia
All that tract or parcel of
land lying and being in land
lot 48 of the 5th District,
Gwinnett County, Georgia,
being Lot 17, Block D, Shannon Woods Subdivision, Unit Two, as per plat records ed in Plat Book P, Page 153, Gwinnett County records, Which said plat is incorporated herein by this reference and made a part of this ence and made a part of this description, Being improved property. Parcel R5048 093 Being the same property conveyed to Gordon W. Schilling and Teresa L. Schilling, as joint tenants with survivorship and not as tenants in common, for an during their joint lives and during their joint lives, and upon the death of either of them, then to the survivor of them, in fee simple, together with every contingent re-mainder and right of rever-sion, and to the heirs and assigns of said survivor by deed from Andrew McAdams and Sandra Marie McAdams. Recorded 04/20/1994 in Deed Book 10255, Page 276, in the office of the Clerk of the Supe-12/14/2022, 12/21/2022, rior Court of Gwinnett Coun-

rior Court of Gwinnett County, Georgia. Said legal description being controlling, however, the Property is more commonly known as:

488 Creek View Drive, Lawrenceville, GA 30044
Said property will be sold on an as-is basis without any representation, warranty or recourse against the abovenamed or the undersigned. The sale will be subject to The sale will be subject to the following items which may affect the title: any out-standing ad valorem taxes (including taxes which are a lien but not yet due and payable); any matters which might be disclosed by an ac-curate survey and inspection of the property; any assessments, liens, encumbrances, zoning ordinances, restrictions, and all other matters of record superior to the said Security Deed. The sale will be conducted subject (1) to confirmation that the sale set prohibited under the 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 wisloun Midland Mortgage is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage, address; in 200 through its division Midland Mortgages 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 of the undersigned's knowledge and belief, the party in possession of the property is believed to be Gordon W. Schilling and Teresa L. Schilling and Teresa L. Schilling and Teresa L. Schilling, or tenant(s). Mid-First Bank, as Transfered, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor CB Lead LLC Attorneys at Law the aforesaid Grantor CB Legal, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 21-6603 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINES WILL BE USED FOR THAT PURPOSE. 950 88142 12/7,14,21,28, 2022

2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Se-CURITY Deed from HAKAN
SENKAL and ZAHIRA
SENKAL ZYAMI to MORTGAGE ELECTRONIC REGIS-TRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE CORPORATION, dated October 29, 2014, in Deed Book 53206, Page 0217, Gwinnett County, Georgia Records, said Secutiv Deed Book 53206 Page 017, Gwinnett County, Georgia Records, said Secutiv Deed Book 53206 Page 017, Gwinnett County, Georgia Records, said Secutiv Deed Boxing Deen given rity Deed having been given to secure a Note of even

FORECLOSURE

date in the original principal amount of Two Hundred Six Thousand One Hundred Ninety-Six and 00/100 dol-lars (\$206,196.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to 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 Janon the first luesday 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 AND BEING IN LAND LUI 115, 5TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 29, HANARRY POINTE, AS PER PLAT RECORDED IN PLAT BOOK RECORDED IN PLAT BOOK 36, PAGE 290, GWINNETT COUNTY RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE APART OF THIS DESCRIPTION, BEING PROPERTY KNOWN AS 371 SARAH LANE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN SAID COUNTY. Said legal description being controling, however the property is more commonly known as 371 SARAH LN, LAWRENCEVILLE, GA 30046. The indebtedness se-30046. The indebtedness se-

Source 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, in-cluding attorneys fees (no-tice to collect same having been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an as-is basis with-out any representation, war-rathy or recourse against the ranty 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 outstagging and value. title: anv 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 all accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in pos-session of the property is HAKAN SENKAL, ZAHIRA SENKAL ZYAMI, or tenants (c) The call will be product SENKAL ZYAMI, 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 reamend or modify all terms of the loan (although not required by law to do so) is: LoanCare, LLC, Loss Mitigation Dept., 3637 Sentara Way, Virginia Beach, VA 23452, Telephone Number: 800-909-9525. 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 negotiate, amend, or modify the terms of the mortgage instrument. LAKEVIEW LOAN SERVICING, LLC. as Attorney in Fact for HAKAN SENKAL, ZAHIRA SENKAL ZYAMI THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COL-LECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. LNC-22-05955-1 Ad Run

2022 NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY

2/14/2022, 12/21/2022, 12/28/2022 950 88914 12/7,14,21,28,

By virtue of a Power of Sale contained in that certain Security Deed from MARY B
SHERMAN to SUN AMERICA
MORTGAGE CORPORATION
,
detail MORTGAGE CORPORATION, dated January 23, 2001, recorded February 7, 2001, in Deed Book 22213, Page 0001, 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 Twenty-Six Thousand Two Hundred Fifty and 00/100 dollars (\$126,250.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to assigned and transferred to THE SECRETARY OF VETER-ANS AFFAIRS, AN OFFICER OF THE UNITED STATES, OF THE UNITED STATES, 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 Sequity Dead includ-2023, all properly 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 19 AND 46 OF THE STUDIET OF BEING IN CAND LOT 19 AND 46 OF THE 5THDISTRICT OF GWINNETT COUNTY, GEORGIA RECORDS, BEING LOT 3, BLOCK "B" OF STRAW-BRIDGE, UNIT FOUR, AS PER PLAT RECORDED IN 10 THE PROPERTY OF THE PROPERTY PEA PLAI RECORDED IN
PLAT BOOK 82, PAGE 223,
IN THE OFFICE OF THE
CLERK OFSUPERIOR
COURT OF GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
WOODDOWN TO THE PLAT IS
WOODDOWN TO THE PLAT IS
WOODDOWN TO THE PLAT IS INCORPORATED HERE-INAND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as 2420 LOFTON COURT, LAWRENCEVILLE, GA 30044. The indebtedness secured by said Security secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebted-ness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (no-tice to collect same having been given) and all other payments provided for un-

der the terms of the Security Deed. Said property will be sold on an as-is basis with-out any representation, war-ranty or recourse against the above-named or the under-ginged. The sale will also he signed. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem taxes (including taxes which are a lien, whether or

not now due and payable);

the right of redemption of any taxing authority; matters

matters of record superior to said Security Deed. To the best of the knowledge and best of the knowledge and belief of the undersigned, the owner and party in possession of the property is MARY B SHERMAN, 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 of the status of the loan with the holder of the Security 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:
BSI Financial Services, Loss
Mitigation Dept., 314 S. Mitigation Dept., 314 S. Franklin Street PO Box 517, Attn: Cashiering, Titusville, PA 16354, Telephone Number: 800-327-7861. Nothing in O.C.G.A. Section 44-14-160 a cabil by coertical to 162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. THE SECRE-TARY OF VETERANS AF-FAIRS, AN OFFICER OF THE FAIRS, AN OFFICER OF THE UNITED STATES as Attorney in Fact for MARY B SHER-MAN 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 300721 Telephone Number. Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. BSI-22-06025-1 Ad Run

FORECLOSURE

an accurate survey or by an inspection of the property; all zoning ordinances; as-

encum-

sessmentš; liens;

12/28/2022 950 88920 12/7,14,21,28, STATE OF GEORGIA

COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Dates 12/14/2022,

Because of a default under the terms of the Security Deed executed by Reginald A. Sitton to Mortgage Elec-tronic Registration Systems, Inc., as grantee, as nomi-nee for America's Wholesale Lender, its successors and assigns dated January 11, 2006, and recorded in Deed Book 46060, Page 562, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to THE BANK OF NEW YORK MELLON F/K/A The Bank of New York as trustee for the Certificateholders Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2006-6, securing a Note in the original principal amount of \$140,800.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and pursuant pursuant pursuant process of the said payable and pursuant amount of sale indepteeness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, January 3, 2023, during the legal hours of sale, before the Courthouse door in said County, sall at public outcome. country, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that

in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 125 of the 6th District, Gwinnett County, Georgia, being Lot 29, Block A, Unit One of Safehaven Point Subdivision, as per plat thereof recorded in Plat Book 86, pages 124 a project in Plat page 174, as revised in Plat Book 88, page 170, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description. Said property is known as 3762 Jackson Shoals Drive, Shoals Drive, Lawrenceville, GA 30044, 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 also whether ex-

which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale and all experieses of said said beed, 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 apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the sale is not apply the conducted subject where the conducted subject is not apply the conducted subject where the conducted subject is not apply the conducted subject where the conducted subject is not apply the conducted subject in the conducted subject is not apply the conducted subject in the conducted subject is not apply the conducted subject in the conducted subject is not apply the conducted subject in the conducted sub matton that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Reginald Sitten successor in interest or possession of Reginald Sitton, successor in interest or tenant(s). The Bank of New York Mellon, F/K/A The Bank of New York Mellon, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-6 as Attorney-in-Fact for Reginald A. Sitton File no. 13 of 1154 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR, ANY IN-FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE
950 88925 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

Power of Sale contained in a Deed to Secure Debt given by EDGINA T. SMITH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR SUNTRUST MORTGAGE, ITS SUCCESSORS AND ASSIGNS, dated 05/28/2004, and Recorded on 06/04/2004 as Book NO. 33, AS AFFECTED BY BOOK S2320, PAGE 643, LOAN MODIFICATION AGREE-53230, PAGE 643, LOAN MODIFICATION AGREE-MENTS BOOK 52382, PAGE 301; BOOK 53699, PAGE 429 AND BOOK 54770, PAGE 497, GWINNETT County, Georgia records, as last assigned to BANK OF AMERICA, N.A. (the Secured Creditor), by assignment, conveying the after-described property to secure described property to secure a Note of even date in the original principal amount of \$171,150.00, with interest at the rate specified therein, there will be sold by the undersigned to table interest. dersigned at public outcry to the highest bidder for cash

at the GWINNETT County

FORECLOSURE

Courthouse within the legal hours of sale on the first Tuesday in January, 2023, the following described property: ALL THAT TRACT

property: ALL THAT TRACT OR PARCEL OF LAND LYING OR PARCEL OF LAND LYING
AND BEING IN LAND LOT
37 OF THE 4TH DISTRICT,
GWINNETT COUNTY, GEORGIA, BEING LOT 26, UNIT
TWO OF WYNTERHAVEN
SUBDIVISION AS MORE
CLEARLY SHOWN ON THAT
CERTAIN PLAT RECORDED
AT PLAT BOOK 100, PAGE
297-298, GWINNETT COUNTY, GEORGIA RECORDS,
WHICH PLAT IS INCORPORATED HEREIN AND MADE
A PART HEREOF BY REFERENCE. The debt secured by A PART HENEOU BY THE ENCE. The debt secured by said beed 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 said Deed to Secure Debi neys fees having been given). BANK OF AMERICA, N.A. holds the duly endorsed Note and is the current assignee of the Security Deed to the property. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, acting on belief of and as preserved. ASSOCIATION, acting on behalf of and, as necessary, in consultation with BANK OF AMERICA, N.A. (the current investor on the loan), is the entity with the full authority entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to 0.C.G.A. § 44-14-162.2, DPMORGAN CHASE BANK, NATIONAL ASSOCIATION may be contacted at: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 VISION DRIVE, COLUMBUS, OH 43219, 866-550-5705. Please note that, pursuant to 0.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 12/21/2022, party/parties in possession of the subject party/parties in possession of the subject property known as 3855 YOSEMITE PARK LANE, SNELLVILLE, GEORGIA 30039 is/are: EDGINA T. SMITH or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inwhich might be disclosed by an accurate survey and in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, in-cluding, but not limited to, assessments, liens, encum-brances, zoning ordinances, easements. restrictions. easements, restrictions covenants, etc. The sale wil be conducted subject to (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. Pursuant to O.C.G.A Section 9-13-172.1, which allows for certain proce-dures regarding the rescis-sion of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. BANK OF AMERICA, N.A. as Attorney in Fact for EDGINA T. SMITH. THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY JINE FORMATION ORTAINED FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 00000007658966
BARRETT DAFFIN FRAPPIER
TURNER & ENGEL 119

TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341-5398. 950-88691 12/7,14,21,28, 2022 NOTICE OF SALE UNDER POWER GWINNETT COUNTY, GEORGIA

GEORGIA
Because of default in the payment of the indebtedness, secured by that certain Deed to Secure Debt and Security Agreement from Top Design Group, LLC (Borrower) to ABL RPC Residential Credit Acquisition LLC (Secured Creditor), located at Deed Book 59775, Page 512 Gwinnett County. 5A Gwinnett County, GA records, Secured Creditor pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, and pursuant to 0.C.G.A Section 9-13-161(a) will on the first Tuesday in January 2023, during the legal hours of sale, at the Courthouse door in Gwinnett County, Georgia sell at public outcry to the highest bidder for cash, the property described in said deed to wit: All that tract or parcel of

All that tract or parcel of land lying and being in Land Lot 75 and 76 of the 6th District, Gwinnett County, Georgia, being Lot 7, Freeman South Subdivision, as per plat recorded in Plat Book 136, Pages 251-254, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this description. scription together with all fixtures

and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-ways easements. protective easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

The sale will be conducted

subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the status of the loan with the balder of the powerful ded holder of the security deed terms of the note secured by said deed.

said 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 negotiate and full and full terms. of the mortgage is as fol-lows: Matthew Borba, 30 Montgomery Street, Suite 215, Jersey City, NJ 07302 (832) 351-2013. Note that pursuant to O.C.G.A. Section 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms amend, or modify the terms of the loan.

To the best knowledge and belief of the undersigned,

the party (or parties) in pos-session of the subject prop-erty is: Top Designs Group LLC and/or tenant or tenants and the proceeds of said sale will be applied to the payment of said indebted-ness, the expense of said