FORECLOSURE

sessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is MARY LOIS HANEY, ESTATE AND/OR HEIRS-AT-LAW OF MARY LOIS HANEY, 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. authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is:
Community Loan Servicing,
LLC fka Bayview Loan Servicing, LLC, Loss Mitigation
Dept., 4425 Ponce de Leon
Blvd., 5th Floor, Coral
Gables, FL 33146, Telephone
Number: 800-771-0299.
Nothing in O.C.G.A. Section
44-14-162.2 shall be con-44-14-162.2 Shall De Con-strued to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. COM-MUNITY LOAN SERVICING, LLC, A DELAWARE LIMITED LIABILITY COMPANY, FKA LIABILITY COMPANY, FKA BAYVIEW LOAN SERVICING LLC as Attorney in Fact for MARY LOIS HANEY THE BE-LOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER DEBI 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 20071 Talephone. Number 30071 Telephone Number: (877) 813-0992 Case No. BVF-20-00453-4 Ad Run 02/02/2022 02/09/2022.

02/16/2022 2/2,9,16,23, UNDER POWER GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from FERNANDO JIMÉNEZ to MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR COUNTRYWIDE HOME COUNTRYWIDE HOME LOANS, INC., dated May 15, 2001, recorded June 15, 2001, in Deed Book 23535, Page 12, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Ninety-Three Thousand Four Hundred Ninety-Two and 00/100 dollars (\$93,492,00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to signed and transferred to BANK OF AMERICA, N.A., 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 the legal nours of sale on the first Tuesday in March, 2022, 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 247 OF THE 6TH DICTRICT OR BEING IN LAND LOT 247 OF THE 611 DISTRICT OF GWINNETT COUNTY, GEOR-GIA, BEING LOT 20, BLOCK C, LAKE WINDSOR HEIGHTS SUBDIVISION, AS SHOWN ON PLAT OF SUB-JECT PROPERTY RECORD GEORGIA REAL ESTATRECORDS, WHICH PLAT RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIP-TION. BEING IMPROVED PROPERTY KNOWN AS 122 NORTH WOODLAND DRIVE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEOR-GIA. Said legal description being controlling, however the property is more com-monly known as 122 NORTH WOODLAND DRIVE, DORAV-ILLE, GA 30340. The indebtedness secured by said Se curity Deed has been and is hereby declared due be-cause of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of made for the purpose of paying the same, all expens-es of the sale, including at-torneys' fees (notice to col-lect 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 all zoning ordinances; as-sessments; liens; encum-brances; restrictions; brances; restrictions; covenants, and any other 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 FERNANDO JIMENEZ, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruntev Code and (2) to 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 of the loan (although not required by law to do so) is: duried by law to do so) is. Carrington Mortgage Services, LLC, Loss Mitigation Dept., 1600 South Douglass Road, Suite 200A, Anaheim, CA 92806, Telephone Num-ber: 800-561-4567. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. BANK OF AMER-ICA, N.A. as Attorney in Fact TOA, N.A. AS ATTORNEY IN FACT
FOR FERNANDO JIMENEZ
THE BELOW LAW FIRM
MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL TOR, UNDER FEDERAL LAW. IF SO, ANY INFOR-MATION OBTAINED WILL BE USED FOR THAT PUR-POSE. Attorney Contact: Ru-bin Lublin, LLC, 3145 Avalon

FORECLOSURE

NOTICE OF FORECLOSURE SALE

UNDER POWER GWINNETT COUNTY,

forth therein there will be

sold at public outcry to the highest bidder for cash before the courthouse door of

Gwinnett County, Georgia, within the legal hours of sale

on March 1, 2022, the following described property:
All that tract or parcel of land lying and being in Land
Lot 116, of the 6th District,

of Gwinnett County, Georgia

being Lot 1, Old Stonegate
Partners LLC, as per plat
recorded in Plat Book 120,
Pages 88-89, Gwinnett
County, Georgia Records,

which plat is incorporated

herein and made a part here-of by this reference. The debt secured by said Securi-ty Deed has been and is hereby declared due be-

cause of, among other pos-sible events of default, fail-

ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt

remaining in default, this sale will be made for the

purpose of paying the same and all expenses of this sale, as provided in Security Deed

and by law, including attor-ney's fees (notice of intent to

ney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although

not required by law to do so) is: First Tech Federal Credit

due and payable), any mat-ters which might be dis-closed by an accurate survey and inspection of the prop-erty, any assessments, liens,

encumbrances, zoning ordi

GEORGIA

confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with Under and by virtue of the Power of Sale contained in a Security Deed given by Michael Jones to First the holder of the Security Deed. Albertelli Law Attorney for Caliber Home Loans, Inc. as Attorney in Fact for Pravin C. Mehta 100 Galleria Technology Federal Credit Union, dated November 27, 2017, and recorded in Deed Book 55557, Page 462, Gwinnett County, Georgia Records, conveying the af-Pravin C. Mehta 100 Galleria Garkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Brian Widener, ESQ For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 21-008681 A-4739970 02/02/2022, records, conveying the anter-described property to secure a Note in the original principal amount of Eighty-Six Thousand Fifty and 0/100 dollars (\$86,050.00), with interest thereon as set forth therein there will be 4739970

02/02/2022, 02/16/2022, 02/09/2022. 2/2,9,16,23,2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Secontained in Ind Certain Se-curity Deed from WILLE J. MOORE, CHASKA L. MOORE to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FLAGSHIP FINANCIAL FLAGSHIP FINANCIAL
GROUP, LLC, dated September 23, 2016, in Deed Book
54626, Page 465 , Gwinnett
County, Georgia Records,
said Security Deed having
been given to secure a Note
of even date in the original
principal amount of Nine
Hundred Thousand Sixty
and 00/100 dollars 00/100 dollars and 00/100 dollars (\$900,060.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to village Capital & Invest-ment, LLC, there will be sold at public outcry to the high-est bidder for cash at the Gwinnett County Court-house, within the legal hours of sale on the first Tuesday in March, 2022, all property described in said Security Deed including but not limitis: First Tech Federal Credit Union they can be contacted at (855) 885-8805 for Loss Mitigation Dept, or by writing to PO Box 2100, Beaverton, Oregon 97075, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable) any mat-Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE CITY OF BRASELTON, 1749TH GMD, GWINNETT COUNTY, GEORGIA, BEING LOT 20, THE WOODLANDS AT CHATEAU PLASE 6 AS PER BOOK 112, PAGES 216-217, GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED PLAI IS INCURPORALED
HEREIN AND MADE A PART
HEREOF BY REFERENCE.
Said legal description being
controlling, however the
property is more commonly

nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. known as **2613 NORTHERN** OAK DR, BRASELTON, GA 30517. The indebtedness se-cured by said Security Deed has been and is hereby de-clared due because of de-To the best knowledge and belief of the undersigned. the party in possession of the property is Michael Jones or tenant(s); and said fault under the terms of said Security Deed. The indebt-edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, inproperty is more commonly known as 366 Nimblewill Wy SW, Lilburn, GA 30047.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the leave with the holder of cluding attorneys' fees (no-tice to collect same having been given) and all other payments provided for un-der the terms of the Security of the loan with the holder of 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 the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. First Tech-

Dy foreclosure. First Technology Federal Credit Union as Attorney in Fact for Michael Jones. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no: 21-06175 # R&S file no: 21-06175 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 # B&S file no.: 21-06175 950-59567 2/2,9,16,23,2022 the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF GWINNETT

Under and by virtue of the power of sale contained with that certain Security Deed all zoning ordinances; assessments; liens; encumbrances: restrictions covenants, and any other matters of record superior to said Security Deed. To the dated February 1, 2008, from Pravin C. Mehta to JP Morgan Chase, recorded on best of the knowledge and February 8, 2008 in Deed Book 48624 at Page 153 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to Caliber Home Loans, Inc.by Assignment and said Security Deed having heen given to secure belief of the undersigned. the owner and party in possession of the property is WILLIE J. MOORE, CHASKA L. MOORE, or tenants(s). The sale will be conducted white (1) the safe property is the same will be conducted with the configuration. subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the having been given to secure a note dated February 1, 2008, in the amount of \$160,000.00 said note being modified by Loan Modificastatus of the fourthy 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: Village Capital & Investment, LLC, Loss Mitigation Dept 1 Cornorate modified by Loan Modifica-tion agreement and recorded on October 15, 2012 in OR Book 51716 OR Page 604 in the real property records of Gwinnett County, Georgia, and said Note being in de-fault, the undersigned will sell at public outcry during the legal hours of sale be-fore the doce of the court Mitigation Dept., 1 Corporate
Drive, Ste 360, Lake Zurich,
IL 60047, Telephone Number: 1-866-397-5370. Nothing in 0.C.G.A. Section 4414-162.2 shall be construed the legal hours of sale be-fore the door of the court-house of Gwinnett County, Georgia, on March 1, 2022 the following described real property (hereinafter re-ferred to as the "Property"): ALL THAT TRACT OR PAR-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. VIL-AGE CAPITAL & INVEST-MENT, LLC as Attorney in Fact for WILLIE J. MOORE, CLASSE AND ALL OF THE PER CANADAL CEL OF LAND LYING AND BEING IN LAND LOT 61 OF BEING IN LAND LOT 61 OF THE 6TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, EASTPARKE SUBDIVISION, ACCORDING TO PLAT RECORDED AT PLAT BOOK 59, PAGE 227, GWINNETT COUNTY, GEORGIA, RECORD, BEING IMPROVED PROPERTY, The debt se-Fact for WILLIE J. MOORE, CHASKA L. MOORE 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 PROPERTY. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. DVCI-18-07921-21 Ad Run Dates 02/02/2022, 02/09/2022, 02/16/2022, declared due and payable because of, among possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale wil 2/2.9.16.23.2022 be made for the purposes of paying the Security Deed, accrued interest, and all ex-penses of the sale, including attorneys' fees. Notice of in-**SALE UNDER POWER** tention to collect attorneys fees has been given as pro-vided by law. To the best of the undersigned's knowl-edge, the person(s) in pos-session of the property session of the property is/are Pravin C. Mehta. The property, being commonly known as **1850 Eastford Trc** Stone Mountain, GA, 30087 in Gwinnett County, will be sold as the property of Pravin C. Mehta, subject to Corporation by assignment recorded on February 18, 2020 in Book 57252 Page 665 in the Office of the Clerk of Superior Court of Gwinany outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by

FORECLOSURE FORECLOSURE

> LOT 172, BLOCK A, OF OLDE PEACHTREE TOWNHOMES SUBDIVISION, PHASE 1, AS PER PLAT THEREOF PER PLAT THEREOF RECORDED IN PLAT BOOK 101, PAGES 193-195, RE-VISED AT PLAT BOOK 115, PAGES 103-105, GWINNETT COUNTY, RECORDS, GEORGIA RECORDS. WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed as provided in Security beed and by law, including attor-ney's fees (notice of intent to collect attorney's fees having been given). The entity hav-ing full authority to negoti-ate, amend or modify all terms of the loan (although but to authough to be all the provided by law to do so) not required by law to do so) is: PHH Mortgage Corporation they can be contacted at 1-800-750-2518 for Loss Mitigation Dept, or by writing to One Mortgage Way,
> Mount Laurel, New Jersey
> 08054, to discuss possible
> alternatives to avoid foreclosure. Said property will be sold subject to any outstandsoid subject to any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record curacing to the

tions, covenants, and mat-ters of record superior to the security Deed first set out above. To the best knowl-edge and belief of the under-signed, the party in posses-sion of the property is De-lores A. Peloso or tenant(s); and said property is more commonly known as 976 commonly known as 976
Pierce lyv Ct,
Lawrenceville, GA 30043.
The sale will be conducted
subject to (1) confirmation
that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status
of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. PHH Mortgage Corporation as Attorney in Fact for Delores A. Peloso. Brock & Scott, PLL. 4360. (Asphles Durwoods). 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 20-08756 950-60635

2/2,9,16,23,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of the Power of Sale contained in that certain Security Deed given from William W. Phillips to National City Bank dated 03/10/2006, recorded 03/27/2006 in Deed Book M6202 Deep 0600 Civingsett 46302, Page 0692, Gwinnett County, Georgia records, and as last assigned on 03/05/2021 to Star211, LLC by virtue of assignment recorded on 03/15/2021 in Deed Book 58493, Page 00466, Gwinnett County, Georgia records, said Secutive Deed Book Deed Book Deed Book Deed Boo Georgia records, said Security Deed having been given to secure a Note of even date in the principal amount of THITRY THOUSAND AND 00/100 DOLLARS (\$30,000.00), with interest thereon as provided for therein, there will be sold at sublic activation to the highest 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 March 2022 by Star211, LLC, as Attorney in Fact for William W. Phillins all property described in said Security Deed including but not limited to the following described property: Land referred to in this commitment is de-scribed as all that certain scribed as an inal certain property situated in the county of Gwinnett, and State of Georgia and being described in a deed dated 06/10/2019 and recorded 03/27/2006 in Book / Page: 46302 / 0698 among the land records of the county and state set forth above. and state set forth above and referenced as follows: Land referred to in this com-mitment is described as all that certain property situated in the county of Gwinnett, and state of GA and being described in a deed dated 03/10/2006 and recorded 03/27/2006 in Book / Page:46302 / 0698 among the land records of the county and state set forth above, and referenced as follows: All that tract or Parcel of Land Lying and Being in Land Lot 1 of the 2nd District, and the Rocky Creek GMD 1687, Gwinnett Coun-GMD 1687, Gwinnett County, Georgia, Being Known as
Lot 15, Block H of Evergreen
Subdivision, Unit 3, Phase 1,
as per plat recorded at Plat
Book 71, Page 170, Gwinnett
County, Georgia Records,
said plat being incorporated
herein and made a part hereof by reference for a more
complete description of capcomplete description of captioned property and being improved property known as 1228 Laurel Mist Court. Dacula, Georgia, 30019 according to the present system of numbering houses in Gwin-

nett County, Georgia. Source Deed: Deed Book 46302 Page 0698 Property Address: 1228 Laurel Mist Ct, Dacula, GA 30019 (Gwinnett NOTICE OF FORECLOSURE COUNTY. County) TAX ID#:
R2001E217 SUBJECT TO
ANY EASEMENTS OR RESTRICTIONS OF RECORD.
Said property being known
as 1228 Laurel Mist Ct, Dacula, GA 30019 according to
the present numbering sys-Under and by virtue of the Power of Sale contained in a Security Deed given by De-lores A. Peloso to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for LOANDE-POT.COM, LLC, dated Octothe present numbering system in Gwinnett County. The ber 23, 2015, and recorded in Deed Book 53917, Page 232, Gwinnett County, Georgia Records, as last trans-ferred to **PHH Mortgage**

of Superior Court of Gwin-nett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original principal amount of One Hundred Sixty-Five Thou-sand Four Hundred Fifty and 0/100 dollars (\$165,450.00), with interest those occupa-

with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-

fore the courthouse door of

fore the cournouse goof of Gwinnett County, Georgia, within the legal hours of sale on March 1, 2022, the following described property. THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN GWINNETT STATE OF GEOD

SITUATED IN GWINNELI
COUNTY, STATE OF GEORGIA, TO-WIT ALL THAT
TRACT OR PARCEL OF
LAND LYING AND BEING IN
LAND LOT 131 OF THE 7TH
DISTRICT, GWINNETT
COUNTY CEORGIA BEING

COUNTY, GEORGIA, BEING

accurate survey and inspec-tion thereof, and all assess-

ments, liens, encumbrances, restrictions, covenants, and matters of record to the Se-

162.2, the name, address and telephone number of the individual or entity who shall have the full authority to ne-

gotiate, amend or modify all

terms of the above described mortgage is as follows: CALIBER HOME LOANS, 13801 Wireless Way, Oklahoma City, OK 73134, 1-800-401-6587

The foregoing notwithstand-ing, nothing in O.C.G.A. Sec-

ing, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to

negotiate, amend or modify

the terms of the mortgage instrument. The sale will be

conducted subject (1) to

terms of the above

BIR LUDIIII, LLL, 3140 AVAION Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-16-01311-19 Ad Run

Dates 02/09/2022,

2/2,9,16,23,2022

02/02/2022, 02/16/2022,

curity Deed. Pursuant O.C.G.A.Section 44-

indebtedness secured by said Security Deed has been declared due because of de-fault under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attentions of the sale, and the sale, tornevs' fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property country to the sold subject to the following items which may affect the title to said property to consider the said property to the said property that the said property the said the said property that the said ty: any superior Security Deeds of record; all zoning ordinances; matters which would be disclosed by an accurate survey or by an in-spection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property; special assessments; all outstanding bills for public utilities which constitute liens upon said property; all restrictive covenants, 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

FORECLOSURE

the party in possession of the property is William W Phillips or tenant(s). The Phillips or tenant(s). The sale will be conducted subject to (1) confirmation that the sale is not prohibited un-der the U.S. Bankruptcy Code, and (2) final confirmation and audit of the status of the loan. The name of the person or entity who has the full authority to negotiate, amend, and modify all terms of the mortgage is: Planet Home Lending, LLC, 321 Research Parkway, Meriden, CT 06450. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Bleecker, Brodey & Andrews, 9247 North Meridof the loan. The name of the Andrews, 9247 North Merid Andrews, 9247 North Mendian Street, Suite 101, Indianapolis, IN 46260 TEL (317) 574-0700. 950-58515 2/2,9,16,23,2022 **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 KATHERINE R PIECUCH
AND MICHAEL LEE PIECUCH
AND MICHAEL LEE PIECUCH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) AS NOMINEE FOR PRIME CHOICE FUND-ING. INC. dated 10/22/2019, and Recorded on 12/20/2019 as Book No. 57124 and Page No. 00731, GWINNETT County, Georgia records, as last assigned to PENNYMAC LOAN SER-MUSES INC. dated

VICES, LLC (the Secured Creditor), by assignment, conveying the after de-scribed property to secure a Note of even date in the original inal principal amount of \$225,391.00, 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 March, 2022, the Tuesday in March, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 45 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 21, BLOCK B. UNIT TWO, CRICKET RIDGE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 28, PAGE 238, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE DETAILED DETAILED FOR A MORE DETAILED ECRIPTION. The debt secure Debt has been and is hereby declared due be hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt.
Because the debt remains in
default, this sale will be
made for the purpose of
paying the same and all expaying the same and an expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). PENNY-MAC LOAN SERVICES, LLC bolds the duly and procedure.

Note and is the current as-signee of the Security Deed to the property. PENNYMAC LOAN SERVICES, LLC, acting on behalf of and, as necessary, in consultation with PENNYMAC LOAN SER-VICES, LLC (the current investor 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, PENNYMAC LOAN SERVICES, LLC may be con-tacted at: PENNYMAC LOAN SERVICES, LLC, 3043 TOWNSGATE ROAD, SUITE

200, WESTLAKE VILLAGE, CA 91361, 866 549 3583. 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 570 BATTERSEA DR, LAWRENCEVILLE, GEORGIA 30044 is/are: KATHERINE R PIECUCH AND MICHAEL LEE PIECUCH or tenant/tenants. Said property will be sold subject to (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a cluding 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 in-Debt first set out above, cluding, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will he 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 deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain proce-dures regarding the rescission of judicial and nonjudision of judicial and nonjudi-cial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation and audit of the status of the

loan as provided in the pre-ceding paragraph. PENNY-MAC LOAN SERVICES, LLC MAC LOAN SENVICES, LLC
as Attorney in Fact for
KATHERINE R PIECUCH
AND MICHAEL LEE
PIECUCH. THIS LAW FIRM
IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE.
000000009370438 RABRETT

00000009370438 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 phone: (972) 341 5398. Tele-950-60526 2/2,9,16,23,2022

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 Susana Machado Pires to Mortgage Electronic Registration Sys tems. Inc., as nominee for tems, Inc., as nominee for First Magnus Financial Corporation, dated November 21, 2006 and recorded on November 27, 2006 in Deed Book 47286, Page 766, in the Office of the Clerk of Superior Court of Gwinneth County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal date, in the original principal amount of One Hundred Thirty-Seven Thousand and 00/100 dollars (\$137,000.00) with interest thereon as provided therein as last transferred to U.S. Bank Trust National AssociFORECLOSURE

capacity but solely as owner trustee for RCF 2 Acquisition Trust, by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, aforesaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as has or may be law-fully designated as an alternative location, within the le gal hours of sale on the first Tuesday in March, 2022, 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 tot 179 of the 6th District, of Gwinnett County, Georgia, being Lot 14, Block A, Unit Two, Heritage Place Subdivision as reported in Plat sion, as recorded in Plat Book 37, Page 49, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference.

Said property may more commonly be known as 1230 Woodstream Drive, Lawrenceville, GA 30044. The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, non-payment of the monthly in-stallments 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 attorney's fees (notice of intent to collect attornev's fees having been The individual or entity that

has full authority to negoti-ate, amend and modify all terms of the loan is Selene Finance LP. 9990 Richmond

Avenue, Suite 400 South, Houston, TX 77042... 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 outstanding ad valorem taxes, including taxes, which contitute lives and the property of the property of the property. including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, 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 Susana Machado Pires and creaming the control of the property are susana Machado Pires and creaming the property of the selection of the property are susana Machado Pires and creaming the property are susana Machado Pires and the property of the selection of the property are susana Machado Pires and the property are susana Machado Pires and the property are susana property and the property are susana property and the property and the property are susana property and the property are susana property and the property are susana property and the property and the property are susana property are susana property and the property are susana property and the property are susana property are susana property and the property are susana property are susana property and the property are susana propert 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.
U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acuiettion. Trust of U.S. Pack quisition Trust c/o U.S. Bank Trust National Association Irust National Association as Attorney-in-Fact for Su-sana Machado Pires Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahas-see, FL 32312; (850) 422-2520 Ad Run Dates: 02/02/22; 02/09/22; 02/16/22; 02/23/22 950-60485

2/2,9,16,23,2022 NOTICE OF SALE UNDER POWER CONTAINED IN SE-CURITY DEED STATE OF

Pursuant to a power of sale contained in a certain security deed executed by **Travis** Richardson, hereinafter re-ferred to as Grantor, to Mortgage Electronic Regis-tration Systems, Inc. as nominee for The American Fagle Mortgage Co, LLC recorded in Deed Book 54695, beginning at page 728, 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 said security deed, and the related note, the under-signed attorney-in-fact for the aforesaid Grantor (which attorney-in-fact present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's point Mortgage Servicing, 55
Beattie Place, Suite 100 MS
561, Greenville, SC 29601,
1-800-365-7107. Said property will be sold on an ?assales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in March 2022, all property described in said security deed including but not limited to the following not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 320 of the 4th District, Gwinnett County, Georgia, being Lot 6, Block A of Woodgate Landing Subdivision, as per plat recorded in Plat Book 126, pages 35-37, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereherein and made a part here-of by reference. Said legal description being control-ling, however, the Property is more commonly known as: 4441 Rosegate Drive, ds. 4441 Nusegate Juve Snellville, 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.

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 actuate curve and inspection. curate survey and inspection of the property; any assess-ments, 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 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 2520 Ad Run Dates: 02/02/22; 02/9/22; 02/16/22; Midland Mortgage is the entity with authority to negoti-950-59024 2/2,9,16,23,2022 ate, amend and modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage?s 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

500-502-3000. To the dest of the undersigned's knowledge and belief, the party in possession of the property is believed to be Travis Richardson and Yuntrill Charlett Pugh, or tenant(s). Midfirst Bank, as Transfer-

ee, Assignee, and Secured

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 ARMANDO ABOYES SANDDOVAL to MORTGAGE ELECTRONIC REGISTRA-

ELECTRONIC REGISTRA-TION SYSTEMS, INC. ("MERS") AS NOMINEE FOR EQUITY PRIME MORTGAGE LLC, dated 04/26/2019, and Recorded on 05/01/2019 as Book No. 56561 and Page No. 00209, GWINNETT

FORECLOSURE FORECLOSURE

last assigned to PENNYMAC LOAN SERVICES, LLC (the

Secured Creditor), by as-signment, conveying the af-ter described property to se-cure a Note of even date in

the original principal amount of \$255,290.00, 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

Courthouse within the legal hours of sale on the first ruesday in March, 2022, fite following described property: ALL THAT TRACT OR PARCEL OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, LYING AND BEING IN LAND LOT 115, OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING ALL OF LOT 55, BLOCK A, UNIT THREE OF HANARRY ESTATES NORTH

IAIES NURIH
SUBDIVISION, ACCORDING TO PLAT THEREOF
RECORDED IN PLAT BOOK
29, PAGE 63, IN THE
CLERK'S OFFICE OF THE
SUPERIOR COURT OF

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 ex-

penses of this sale, as pro-vided in the Deed to Secure

Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). PENNY-

having been given). PENNY-MAC LOAN SERVICES, LLC

NIAC LOAN SERVICES, LLC holds the duly endorsed Note and is the current as-signee of the Security Deed to the property. PENNYMAC LOAN SERVICES, LLC, act-

ing on behalf of and, as nec-

essary, in consultation with PENNYMAC LOAN SER-

VICES, LLC (the current investor on the loan), is the entity with the full authority to negotiate, amend, and

to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44 14 162.2, PENNYMAC LOAN SERVICES, LLC may be contacted at: PENNYMAC LOAN SERVICES, LLC, 3043 TOWNSGATE ROAD, SUITE 200 WESTIAKE VILLAGE

200, WESTLAKE VILLAGE, CA 91361, 866 549 3583. Please note that, pursuant to 0.C.G.A. § 44 14 162.2, the secured creditor is not re-

quired 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 192 JESSICA CT,

closed by an accurate survey

Creditor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 At-lanta, GA 30342 (770) 392-0041 21-6651 THIS LAW FIRM MAY BE HELD TO B ACTINIG AS A DEBT COL-ACTING AS A DEBT COL-LECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-60645 2/2,9,16,23,2022

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT

COUNTY OF GWINNETT

By virtue of a Power of Sale contained in that certain Security Deed from Elaine M Richie to Velocity Commercial Capital, LLC, dated October 18, 2019 and recorded on October 22, 2019 in Deed Book 56974, Page 114, 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 One Hundred Nineteen Thousand and 00/100 dollars (\$119,000.00) with interest (\$119,000.00) with interest

(\$119,000.00) with interest thereon as provided therein, as last transferred to U.S. Bank, National Association, not in its individual capacity, but solely as Trustee for Fidelity & Guaranty Life Mortgage Trust 2018-1, recorded in Deed Book 58681, Page 863, aforesaid records, will be sold at public outcry to the hidnest bid-

lic outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as has or may be lawplace as has of may be law-fully designated as an alter-native location, within the le-gal hours of sale on the first Tuesday in March, 2022, all property described in said Security Deed including but Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 271 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 1, BLOCK B, LANIER FOREST SUBDIVISION, UNIT ONE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT AN IRON PIN PLACED ON THE NORTHEASTERLY RIGHT-OF-WAY OF ROBERTS DRIVE, 116.0 FEET NORTHEASTERLY, AS MEASURED ALONG THE NORTHEASTERLY, AS MEASURED ALONG THE NORTHEASTERLY RIGHT-OF-WAY OF ROBERTS DRIVE AND FOLLOWING THE CURVATURE THEREOF, FROM THE INTERSECTION OF ROBERTS DRIVE WITH SHIRLEY DRIVE, SAID POINT OF BEGINNING ALSO BEING LOWERS THE NORTHEAST THE LINE OF THE NORTHEAST PROW THE INTERSECTION OF ROBERTS DRIVE WITH SHIRLEY DRIVE, SAID POINT OF BEGINNING ALSO BEING LOWERT THE LINE OWN. not limited to the following DRIVE, SAID POINT OF BE-GINNING ALSO BEING LO-CATED AT THE LINE DIVID-ING LOTS 1 AND 2, SAID BLOCK AND SUBDIVISION; RUNNING THENCE NORTH-WESTERLY ALONG THE NORTHEASTERLY RIGHT-OF-WAY OF ROBERTS DRIVE, 102.7 FEET TO AN IRON PIN FOUND AND LOT 22. HIDDEN CIRCLE SUBDI-

1800 PIN FOUND AND LOT 22, HIDDEN CIRCLE SUBDI-VISION; RUNNING THENCE NORTHEASTERLY ALONG THE SOUTHEASTERLY LINE OF SAID LOT 22 OF HIDDEN CIRCLE SUBDIVISION AT AN INTERIOR ANGLE OF 103 DEGREES 09 MINUTES WITH THE PREFEDING 103 DEGREES OP MINUTES
WITH THE PRECEDING
COURSE, 140,0 FEET TO AN
IRON PIN FOUND AND LOT
3, SAID BLOCK AND SUBDIVISION; RUNNING THENCE
SOUTHEASTERLY ALONG
THE SOUTHWESTERLY
LINE OF SAID LOT 3, 100.0
FEET TO AN IRON PIN
PLACED AND SAID LOT 2;
RUNNING THENCE SOUTHWESTERLY ALONG THE
NORTHWESTERLY LINE OF
SAID LOT 2, 163.2 FEET TO
AN IRON PIN PLACED ON
THE NORTHEASTERLY
RIGHT OF WAY OF

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 RIGHT OF WAY OF
ROBERTS DRIVE AND THE
POINT OF BEGINNING, AND
BEING MORE PARTICULARLY SHOWN ON SURVEY
DEPARTED BY JAMES LE holder of the security deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Central the Dead Lindow PREPARED BY JAMES H. CARTER, R.L.S., DATED AUGUST 22, 1988. Said property may more commonly be known as 1193 Roberts Drive, Sugar Hill, GA 30518. The debt sequence by said of Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation and audit of the status of the loan as provided in the pre-The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, non-payment of the monthly inceding paragraph. PENNY-MAC LOAN SERVICES, LLC MAC LOAN SERVICES, LLC
as Attorney in Fact for ARMANDO ABOYES SANDDOVAL. THIS LAW FIRM IS
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY 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 attorney's fees (notice of intent to collect at-FORMATION WILL BE USED FOR THAT PURPOSE. 00000009358318 BARRETT troney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is Sheli-DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.

950-60525 2/2,9,16,23,2022 Notice of Sale basis without any representation, warranty or re-course against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning **Under Power** Georgia, Gwinnett County ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes including taxes which taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed To the said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in pos-session of the property are Elaine M Richie 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 lean with the status of the loan with the holder of the Security Deed. holder of the Security Deed.
U.S. Bank, National Association, not in its individual capacity, but solely as trustee
for Fidelity & Guaranty Life
Mortgage Trust 2018-1 as
Attomey-in-Fact for Elaine M
Richie Contact: Padgett Law
Group: 6267 Old Water Oak
Road, Suite 203, Tallahassee, FL 32312; (850) 4222520 Ad Run Dates:
02/02/22; 02/9/22; 02/16/22;

FORECLOSURE

Place, Dacula, GA 30019 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 (arch). subject property Emika Sheeler or tenant or

tenants. Said property will be sold subject to (a) any outstand-ing 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 in-spection of the property, and (c) all matters of record su perior to the Deed to Secure assessments, liens, encum brances, zoning ordinances easements. restrictions

easements, restrictions, covenants, etc.

The sale will be conducted subject to (1) confirmation that the sale is not prohibitthat the sale is not prohibited under the U.S. Bankrupt-cy Code; (2) 0.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 0.C.G.A. Section 9-13-172.1, which allower for certain proedures CLERK'S OFFICE OF THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA; SAID RECORDED PLATBEING INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. PARCEL ID NUMBER: R5115 202. 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. lows 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 fi-nal confirmation and audit of the status of the loan as provided in the preceding para-

graph.
Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to ne-gotiate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Ser-

Attention: Loss Mitigation Department 1600 South Douglass Road, Suite 200-A Anaheim, CA 92806 1-800-561-4567

The foregoing notwith-standing, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured credi-

berial of the secured viction for under the power of sale granted in the aforemen-tioned security instrument, specifically being Carrington Mortgage Ser-vices, LLC as attorney in fact for Emika Sheeler

Lawrence Scott
Maner, Martin & Brunavs, LLC 180 Interstate N Parkway, Suite 200

Suite 200
Atlanta, GA 30339
404.252.6385
THIS LAW FIRM IS ACTING
AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED WILL BE USED
FOR THAT PURPOSE.
MBFC19-208
950-60305
1730.2/2.9,16,23,3/2,9,16,23

LAWRENCEVILLE, GEORGIA 30046 is/are: ARMANDO ABOYES SANDDOVAL or tenant/tenants. Said property will be sold subject to (a) 1/30,2/2,9,16,23,3/2,9,16,23, 30,2022 any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be dis-NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of the Power of Sale contained in that certain Security Deed given from Jonathan P. Sumner to and inspection of the prop-erty, and (c) all matters of record superior to the Deed to Secure Debt first set out MERS as nominee for OnY

MERS as nominee for OnY Glo, Inc. dba LoanLock dated 07/16/2019, recorded 08/01/2019 in Deed Book 56774, Page 00627, Gwinnett County, Georgia records, and as last assigned on 10/22/2021 to Planet Home Lending, LLC by virtue of assignment recorded on 11/12/2021 in Deed Book 59401, Page 00326, Gwinnett County, Georgia records said Secui-Georgia records, said Security Deed having been given date in the principal amount of ONE HUNDRED FIFTY ONE THOUSAND THREE HUNDRED FIFTY THREE AND 00/100 DOLLARS (\$151,353.00), with interest thereon as provided for therein, there will be sold at therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in March 2022 by Planet Home Lending, by Planet Home Lending, LLC, as Attorney in Fact for Jonathan P. Sumner, all property described in said Security Deed including but not limited to the following described property: Land re-ferred to in this commitment is described as all that cer-tain property situated in the county of Gwinnett, and county of Gwinnett, and State of Georgia and being described in a deed dated 09/28/2007 and recorded 10/22/2007 in Book / Page: 48367 / 0856 among the land records of the county and state set forth above

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by Emika Sheeler and Lawrence Scott to Buckhead Lawrence Scott to Buckhead Mortgage Associates, Inc. dated June 1, 2009, and recorded in Deed Book 49579, Page 584, Gwinnett County, Georgia records, as last transferred to Carrington Mortgage Services, LLC by Corrective Assignment recorded in Deed Book 56350, Page 297, Gwinnett County, Georgia records, conveying the after-described property to secure a scribed property to secure a Note of even date in the original principal amount of \$181,319.00, 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 April, 2022, to wit: April 5, 2022, following described

land lying and being in Land Lot 304 of the 5th Land District of Gwinnett County Georgia records, being Lot 3, Block F of the Apalachee Heritage Subdivision, Unit One, as per plat recorded in Plat Book 89, Pages 10-11, in the Office of the Clerk of Superior Court of Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference.

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 indebted. failure to pay the indebted-ness as and when due and in the manner provided in the Note and Deed to Secure Debt. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intert the last of the sale). tent to collect attorney's fees having been given) Said property is commonly

and referenced as follows Land referred to in this com mitment is described that certain property s in the county of Gwinett, and state of GA and being described in a deed dated 09/28/2007 and recorded 08/01/2019 in Book / Page:56774 / 627 among the county of the county land records of the county and state set forth above and referenced as follows: ALL THAT TRACT OR PAR-CEL OF LAND lying and being in Land Lot 52 of the 7th District of GWINNETT County, Georgia, being Lot 19 Block B, of RIDGEWOOD Unit 2, as per plat recorded in Plat Book 35, Page 172, GWINNETT County, Georgia records, which plat is incorporated herein and made a part hereof by reference. Subject to easements, conditions and restrictions of record affecting the herein described property. Property Address: 775 Loggins Trail, Address. 773 Logyins 1781, Lawrenceville, GA 30043 (Gwinnett County) TAX ID#: R7052 071 SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORD. Said property being known as 775 Loggins Trail, Lawrenceville, 64 30043 according to the present numbering system in Gwinnett County. The indebtedness accounty. The indebtedness because the coid. County. The indebtedness secured by said Security Deed has been declared due Deed has been declared due because of default under the terms of said Security Deed and Note. 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 and all other payments provided for under the terms of the Scautity Deed, and all the same and better the same and the same an Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; all zoning ordinances: matters would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens