

**FORECLOSURE**

vidual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association as Attorney-in-Fact for Susana Machado Pires  
 Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, 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 SECURITY DEED STATE OF GEORGIA.**

**COUNTY OF Gwinnett**  
 Pursuant to a power of sale contained in a certain security deed executed by **Travis Richardson, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc., as nominee for The American Eagle 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 undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in 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 320 of the 4th District, Gwinnett County, Georgia, being Lot 8, 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 hereof by reference. Said legal description being controlling, however, the Property is more commonly known as **4441 Rosedale Drive, 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. The sale will be subject to the following items which may affect the title: a) any outstanding ad valorem taxes (including taxes which are a lien but not yet due and payable); any matters which might be disclosed by an accurate survey and inspection of the property; any assessments, liens, encumbrances, zoning ordinances, restrictions, and all other matters of record superior to the said Security Deed. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. 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 Travis Richardson and Yuntrell Charlett Pugh, or tenant(s). MidFirst Bank, as Transferor, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 21-6651 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR. UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
 950-60645  
 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 **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 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 highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as has or may be lawfully designated as an alternative location, within the legal 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 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 NORTHWESTERLY, 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 LOCATED AT THE LINE DIVIDING LOTS 1 AND 2, SAID BLOCK AND SUBDIVISION; RUNNING THENCE NORTHWESTERLY ALONG THE NORTHEASTERLY RIGHT-OF-WAY OF ROBERTS DRIVE, 102.7 FEET TO IRON PIN FOUND AND LOT 22 HIDDEN CIRCLE SUBDIVISION; RUNNING THENCE NORTHEASTERLY ALONG THE SOUTHEASTERLY LINE OF SAID LOT 22 OF HIDDEN CIRCLE SUBDIVISION AT AN INTERIOR ANGLE OF

**FORECLOSURE**

103 DEGREES 09 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 ROBERTS DRIVE AND THE POINT OF BEGINNING, AND BEING MORE PARTICULARLY SHOWN ON SURVEY 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 30516**. The above described Security Deed has been and is hereby declared due because of, among other 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 attorney's fees (notice of intent to collect attorney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is Shellpoint Mortgage 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 outstanding ad valorem 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 best of the knowledge and belief of the undersigned, the owners and party in possession 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 loan with the 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 Attorney-in-Fact for Elaine M Richie Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 02/02/22; 02/09/22; 02/16/22; 02/23/22  
 950-59024  
 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 **ARMANDO ABOYES SANDOVAL to MORTGAGE ELECTRONIC REGISTRATION 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 County, Georgia records, as last assigned to **PENNYMAC LOAN SERVICES, LLC (the Secured Creditor)**, by assignment, conveying the after described property to secure 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 hours of sale on the first Tuesday in March, 2022, the 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 SUBDIVISION, ACCORDING TO PLAT THEREOF RECORDED IN PLAT BOOK 29, PAGE 63, IN THE CLERK'S OFFICE OF THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA; SAID RECORDED PLAT BEING 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 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 attorney's fees (notice of intent to collect attorney's fees having been given). PENNYMAC LOAN SERVICES, LLC holds the duly endorsed Note and is the current assignee of the Security Deed to the property PENNYMAC LOAN SERVICES, LLC, acting on behalf of and, as necessary, in consultation with PENNYMAC LOAN SERVICES, 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 contacted 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 are known as **192 JESSICA C LAWRENCEVILLE, GEORGIA 30046** is/are: ARMANDO ABOYES SANDOVAL or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due

**FORECLOSURE**

and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain procedures regarding the rescission of judicial and 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. PENNYMAC LOAN SERVICES, LLC as Attorney in Fact for ARMANDO ABOYES SANDOVAL. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
 0000009358318 BARRETT 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 Under Power Georgia, Gwinnett County**

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 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 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, the following described property:

All that tract or parcel of 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 Apalache 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 indebtedness as 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 intent to collect attorney's fees having been given).

Said property is commonly known as **2381 Kelman Place, Decatur, 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 is (are): Emika Sheeler or tenant or tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph.

Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC Attention: Loss Mitigation Department 1600 South Douglas Road, Suite 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notwithstanding, nothing in O.C.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 creditor under the power of sale granted in the aforementioned security instrument, specifically being Carrington Mortgage Services, LLC as attorney in fact for Emika Sheeler and Lawrence Scott Maner, Martin & Brunavs, LLC 180 Interstate N Parkway, 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  
 1/30,2/9,16,23,3/2,9,16,23,30,2022

**FORECLOSURE**

**NOTICE OF SALE UNDER POWER GEORGIA. GWINNETT COUNTY**  
 By virtue of the Power of Sale contained in that certain Security Deed from **Jonathan P. Sumner to 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 Security Deed having been given to secure a Note of even 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 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, 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 referred to in this commitment is described as all that certain property situated in the county of Gwinnett, and State of Georgia and being described in a deed dated 09/29/2007 and recorded 10/22/2007 in Book / Page: 48367 / 0856 among the land records of the county and state set forth above, and referenced as follows: Land referred to in this commitment is described as all that certain property situated in the county of Gwinnett, and state of GA and being described in a deed dated 09/29/2007 and recorded 08/01/2019 in Book / Page:56774 / 627 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 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, 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, GA 30043 according to the present numbering system in Gwinnett County. The indebtedness secured by said Security 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 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 which 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 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, the party in possession of the property is Jonathan P. Sumner 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. 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. Blecker, Brodey & Andrews, 9247 North Meridian Street, Suite 101, Indianapolis, IN 46260 TEL (317) 574-0700. 950-59736  
 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 with that certain Security Deed dated December 22, 2016, from **Ophelia P. Wilkes to Mortgage Electronic Registration Systems, Inc., as nominee for Finance of America, Reverse LLC**, recorded on January 6, 2017 in Deed Book 54853 at Page 724 Gwinnett County, Georgia records, having been sold, assigned, transferred and conveyed to Finance of America Reverse LLC by Assignment and said Security Deed having been given to secure a note dated December 22, 2016, in the amount of \$405,000.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on March 01, 2022, the following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 121 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 1, BLOCK A, UNIT ONE, WOODS OF PARKVIEW, AS PER PLAT RECORDED AT PLAT BOOK 22, PAGE 209, GWINNETT COUNTY RECORDS, WHICH PLAT IS REFERRED TO HEREBY AS REFERENCE FOR MORE PARTICULAR DESCRIPTION AND DELINEATION OF THE LOT DIMENSIONS THEREOF The debt secured by the Security Deed and evidenced by the Note and has been and is hereby declared due and payable because of, among other 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 will be made for the

**FORECLOSURE**

purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is Ophelia P. Wilkes, subject to any 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 accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A. Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: Compu-Link Corporation, d/b/a Celink, 2900 Esparanza Crossing, Austin, TX 78758, 512-691-1699. The foregoing notwithstanding, 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 to (1) to 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 the holder of the Security Deed. Albertelli Law Attorney for Finance of America Reverse LLC as Attorney in Fact for Ophelia P. Wilkes 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Brian K Widener 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. - 21-007565 A-4739695  
 02/02/2022, 02/09/2022, 02/16/2022, 02/23/2022  
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