ZONING

grees 37 minutes 34 seconds East, a distance of 694.58 feet to a 1 inch opentop pipe found, said pipe be NING. THENCE leaving said land lot line North 62 degrees 56 minutes 19 seconds West, a distance of feet to a point; 249.00 feet to a point; THENCE North 09 degrees 53 minutes 41 seconds East, a distance of 663.28 feet to a point on the southwesterly right-of-way line for Gravel Springs Road (right-of-way varies); THENCE along said right-of-way line along a curve to the right having an arc length of 249.71 feet and a radius of 1,085.92 feet; because the curve to the right having an arc length of 249.71 feet and a radius of 1,085.92 feet; because cultivated by a chord ing subtended by a chord bearing South 60 degrees 11 minutes 12 seconds East, a distance of 249.16 feet to a point; THENCE leaving said point; THENCE leaving said right-of-way line South 15 degrees 54 minutes 35 seconds West, a distance of 329.74 feet to a point; THENCE South 03 degrees 10 minutes 07 seconds 10 minutes 07 seconds West, a distance of 326.21 feet to an aforementioned 1-

inch open-top pipe found, said pipe being the POINT OF BEGINNING. Said tract or parcel of land contains 3.316 acres, or 144, 428 square-feet, more

OWNER: XIU YING YE CURRENTLY ZONED: RA-PROPOSED ZONING: M-1 GRAVEL SPRINGS

ALL THAT TRACT OR PAR-CEL of land lying and being in Land Lot 142; 7th District; IN Land LOT 142; /Th District; Gwinnett County, Georgia, and being more particularly described as follows: TO FIND THE POINT OF BE-GINNING, COMMENCE on a rock found at the land lot corner common to Land Lots 136, 137, 142, and 143. THENCE along the land lot line common to Land Lots 137 and 142 North 60 degrees 37 minutes 34 secgrees 37 minutes 34 sec-onds East, a distance of 694.58 feet to a 1 inch open-top pipe found; THENCE leaving said land lot line North 03 degrees 10 minutes 07 seconds East, a distance of 326.21 feet to a point, said point being the POINT OF BEGINNING THENCE North 15 degrees 54 minutes 35 seconds East. a distance of 329.74 feet to a point on the southwesterly right-of-way line for Gravel Springs Road (right-of-way varies); THENCE along said varies); THENUE along said right-of-way line along a curve to the right having an arc length of 135.85 feet and a radius of 1,085.92 feet; being subtended by a chord bearing South 50 degrees 00 minutes 53 seconds East, a distance 135.76 feet to a point. THENUE along said distance 135.76 feet to a point; THENCE along said right-of-way line South 46 degrees 25 minutes 50 seconds East, a distance of 106.90 feet to a point; THENCE leaving said right-of-way South 60 degrees 07 minutes 20 seconds West, a distance of 313.54 feet to an aforementioned point, said point being the POINT OF BEGINNING.
Said tract or parcel of land

Said tract or parcel of land contains 0.842 acres, or 36,692 square-feet, more or

MARGARET R.

OWNER:

KIRKPATRICK

CURRENTLY ZONED: RA-200 PROPOSED ZONING: M-1 2781 GRAVEL SPRINGS ROAD

ALL THAT TRACT OR PAR-CEL of land lying and being in Land Lot 137 and 142; 7th District; Gwinnett County, Georgia, and being more particularly described as fol-

lows:
TO FIND THE POINT OF BEGINNING, COMMENCE on a rock found at the land lot common to Land Lots 136, 137, 142, and 143 line common to Land Lots 137 and 142 North 60 de-grees 37 minutes 34 seconds East, a distance of 694.58 feet to a 1 inch opentop pipe found, said pipe being the POINT OF BEGINNING. THENCE leaving add land lot line North 03 degrees 10 minutes 07 seconds East, a distance of 326.21 feet to a point; THENCE North 60 degrees 07 minutes 20 seconds East, a distance of 313.53 feet to a point on the southwesterly point on the southwesterly right-of-way line for Gravel Springs Road (right-of-way varies); THENCE along said right-of-way line South 46 degrees 25 minutes 50 seconds East, a distance of 149.64 feet to a point; THENCE leaving said right-of-way line South 53 degrees 23 minutes 05 seconds West, a distance of 194,89 feet to a point; THENCE South 30 degrees 16 minutes 17 seconds East, a distance of 98,99 feet to a point; THENCE South 29 depress 36 minutes 23 seconds. point; HENUE south 29 degrees 36 minutes 23 seconds East, a distance of 837.24 feet to a 1-inch open-top pipe found; THENCE South 59 degrees 42 minutes 42 seconds West, a distance of 412.03 feet to a line be collected found. 1inch solid-rod found; THENCE North 24 degrees 44 minutes 19 seconds West, a distance of 835.30 feet to an aforementioned open-top pipe found, said pipe being the POINT OF BE-GINNING.

Said tract or parcel of land contains 9.376 acres, or 408,398 square-feet, more

OWNER: ESTATE OF ERNIE MAE MOSLEY CURRENTLY ZONED: RA-PROPOSED ZONING: M-1 2634 GRAVEL SPRINGS

ALL THAT TRACT OR PAR-CEL of land lying and being in Land Lot 137 and 142; 7th

District; Gwinnett County, Georgia, and being more particularly described as follows: TO FIND THE POINT OF BE-

GINNING, COMMENCE on a rock found at the land lot corner common to Land Lots 136, 137, 142, and 143. THENCE along the land lot line common to Land Lots 136 and 137 South 30 degrees 06 minutes 19 sec-onds East, a distance of grees up minutes 19 sec-onds East, a distance of 801.40 feet to a 3/4 inch open-top pipe found, said pipe being the POINT OF BE-GINNING. THENCE leaving said lot line North 59 degrees 48 minutes 41 sec-onds East, a distance of 616.40 feet to a 1 inch rod found; THENCE North 59 degrees 42 minutes 42 secgrees 42 minutes 42 sec-onds East, a distance of 412.03 feet to a 1 inch rod found; THENCE North 29 de-grees 36 minutes 23 sec-onds West, a distance of 837.24 feet to a point 837.24 feet to a point; THENCE North 60 degrees 16 minutes 28 seconds East, 16 minutes 28 seconds East, a distance of 229.23 to a point on the southwesterly right-of-way line for Gravel Springs Road (right-of-way varies); THENCE along said

ZONING

degrees 25 minutes 50 seconds East, a distance of 302.48 feet to a point; ouz.48 feet to a point; THENCE along said right-of-way line South 45 degrees 17 minutes 05 seconds East, a distance of 100.02 to a point; THENCE a distance of 100.02 to a point; THENCE along said right-of-way line South 46 degrees 25 minutes 50 seconds East, a distance of 73.03 feet to a point; THENCE along said right-of-way line South 49 degrees 01 minutes 06 seconds East, a distance of 41.12 feet to a a distance of 4112 feet to a point; Thence leaving said right-of-way line South 45 degrees 51 minutes 39 sec-onds West, a distance of 164.19 feet to a point; THENCE South 43 degrees THENCE South 43 degrees 59 minutes 02 seconds East, a distance of 210.00 feet to a point; THENCE North 45 degrees 51 minutes 45 seconds East, a distance of 134.00 feet to a right-of-way monument found on the southern right-of-way line for Gravel Springs Road (right-of-way varies):

(right-of-way varies); THENCE along said right-of-way South 49 degrees 03

minutes 52 seconds East, a

distance of 65.26 feet to a right-of-way monument; THENCE along said right-of-way line South 43 degrees 58 minutes 32 seconds East a distance of 99.00 feet to a point; THENCE South 32 degrees 44 minutes 13 sec-onds East, a distance of 55.11 feet to a point; THENCE South 07 degrees 33 minutes 45 seconds
West, a distance of 71.03
feet to a point on the northwesterly right-of-way line for
Interstate Highway 85 (rightof-way varies); THENCE Interstate riigi.... THENGE of-way varies); THENGE said right-of-way South 55 degrees 33 min-utes 08 seconds West, a dis-tance of 218.64 feet to a point; THENCE along said

right-of-way line South 51 degrees 43 minutes 04 sec-onds West, a distance of 242.60 feet to a point; THENCE along said right-of-way line South 66 degrees 48 minutes 38 seconds minutes 38 seconds st, a distance of 84.64 West a distance feet to a point THENCE along said right-of-way line South 61 degrees 31 minutes 26 seconds West, a distance of 165.51 feet to a right-of-way monument found; THENCE along said right-of-way line South 54 degrees 41 min-utes 18 seconds West, a dis-tance of 483,64 feet to a

tance of 483.64 feet to a point; THENCE along said right-of-way South 87 degrees 48 minutes 36 seconds West, a distance of 170.57 feet to a point; THENCE along said right-of-way lips South 66 degrees way line South 66 degrees 34 minutes 37 seconds West, a distance of 97.43 feet to a point on the aforementioned land lot line common to Land Lots 136 and 137; Thence leaving said right-of-way lone along said land lot line North 29 de-

onds West, a distance of 127.08 feet to an aforementioned 34-inch open-top pipe found, said pipe being POINT OF BEGINNING. Said tract or parcel of land contains 11.813 acres, or 514,575 square-feet, more

BRENDA CHERYLE MOSLEY
CURRENTLY ZONED: RA-PROPOSED ZONING: M-1

2648 GRAVEL SPRINGS ROAD.
ALL THAT TRACT OR PAR-CEL of land lying and being in Land Lot 137; 7th District; Gwinnett County, Georgia, and being more particularly described as follows:

TO FIND THE POINT OF BE-GINNING, COMMENCE on a scale found at the local terms.

rock found at the land lot corner common to Land Lots 136, 137, 142, and 143 THENCE along the land lo line common to Land Lots 137 and 142 North 60 degrees 37 minutes 34 sec-onds East, a distance of 1,268.79 feet to a point on the southwesterly right-of-way line for Gravel Springs Road (right-of-way varies) THENCE along said right-of-HENCE along said right-or-way line, in a southeasterly direction, a distance of 503.36 feet to a point, said point being the POINT OF BEGINNING. THENCE con-BEGINNING. IFIENCE COntinuing along said right-of-way line South 23 degrees 39 minutes 59 seconds East, a distance of 90.95 feet to a point; THENCE along said right-of-way line South 44 degrees 37 minutes 19 seconds East, a distance of 124.80 feet to right-of-way monument found; THENCE leaving said right-of-way line South 45 degrees 51 min-utes 45 seconds West, a distance of 134.00 feet to a point; THENCE North 43 degrees 59 minutes 02 sec grees 59 minutes 02 sec-onds West, a distance of 210.00 feet to a point; THENCE North 45 degrees

51 minutes 39 seconds East, a distance of 164.19 feet to an aforementioned point, said point being the POINT OF BEGINNING. Said tract or parcel of land

contains 0.672 acres, or 29,281 square-feet, more or less 934-61145 2/16,23,3/2,9,16,23,30,2022

The City of Buford Planning and Zoning Board will meet on Tuesday, March 8, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford Highway, Buford, Georgia 30518 and the Buford City Commission will meet on Monday, April 11, 2022 at 7:00 p.m. at Bu-

ford City Arena, 2795
Sawnee Avenue, Buford,
Georgia 30518 to consider a
special use permit at 5014
B. U. Bowman Drive, Suite
200 for Trace Henderson. The special use permit re quested is to allow automotive window tinting. 934-60993

2/16,23,3/2,9,16,23,30,2022

The City of Buford Planning and Zoning Board will meet on Tuesday, March 8, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford Highway, Buford, Georgia 30518 and the Buford City Commission will meet on Monday, April 11, 2022 at 7:00 p.m. at Buford City Arena, Sawnee Avenue, B 2795 Buford Georgia 30518 to consider a special use permit at 1605 Buford Highway, being par-cel 7-259-260, for Penn Hodge. The special use permit requested is to allow a drive-thru restaurant. 2/16,23,3/2,9,16,23,30,2022

The City of Buford Planning and Zoning Board will meet on Tuesday, March 8, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford Highway, Buford, Georgia 30518 and the Buford City Commission will meet on Monday, April 11, 2022 at 7:00 p.m. at Bu-2795 ford City Arena, 2795 Sawnee Avenue, Buford, Georgia 30518 to consider a

ZONING

rezoning request from RA-200 to M-1 at 2826 Gravel Springs Road for IDI Logis-

934-60995 2/16,23,3/2,9,16,23,30,2022

The City of Buford Planning and Zoning Board will meet on Tuesday, March 8, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford Highway, Buford, Georgia 30518 and the Buford City Commission will meet on Monday, April 11, 2022 at 7:00 p.m. at Bu-2795 ford City Arena, 2795 Sawnee Avenue, Buford Georgia 30518 to consider a rezoning request from RA-200 to M-1 at 2820 Gravel Springs Road for IDI Logis-934-60996

2/16.23.3/2.9.16.23.30.2022 CITY OF SNELLVILLE

PUBLIC HEARING Notice is hereby given to the general public that the City of Snellville has received an application Variance (Case #BOA 22-02) from Amanda Kathleen Woodruff (applicant) and Heping Ma, House and Land Dealer, Inc. (property owner) requesting variances from Sec. 206-4.1.H. of Article 6 Chapter 200 of the Unified Development Ordinance for the City of Snellville, Georgia.

More specifically variance from the use standards and required building setbacks for a Place of Worship to: a) reduce the 50 foot front building setback to 25.8 feet; reduce the 40 foot rear building setback to 11 feet; and reduce the 20 foot side (interior) building setback to 7.5 feet.

To allow Place of Worship use of the existing 15,961 sq. ft. single-story office building on the 1,265± acre property, zoned CI (Civic Institutional) District, 3005 3005 Lenora Church Road, Build-ing A. Snellville, Georgia ing A, Snellville, Georgia (Tax Parcel 5029 294).

A public hearing by the Snellville Board of Appeals, as provided by law, will be held at a Regular Meeting on Tuesday, March 8, 2022 at 7.20 mg. in the Council 7:30 p.m. in the Council Chambers, Snellville City Hall, 2342 Oak Road, Snellville, Georgia to consider said application and recommendation by the Planning Department and conduct a public hearing.

For inquiries call 770-985-3517 or visit Snellville City Hall, Department of Planning and Development, 2342 Oak Road, 2nd Floor, Snellville Georgia 30078. Application information can also be found on the City's website at www.snellville.org. 934-61139 2/16, 2022

FORECLOSURE

NOTICE OF SALE UNDER POWER GEORGIA. GWINNETT COUNTY THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT

PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by Janice Bowen a/k/a Janice R Bowen to First Financial Bowen to First Financial Mortgage Corporation, dated October 22, 2002, recorded in Deed Book 29566, Page 60, Gwinnett County, Georgia Records, as last transferred to CitilMortgage, Inc. by assignment recorded in Deed Book 59583, Page 203, Gwinnett County, Georgia Records, conveying the af-Gwinnett County, Georgia Records, conveying the after-described property to se-cure a Note in the original

principal amount of EIGHTY-TWO THOUSAND AND THOUSAND AND 0/100 DOLLARS (\$82,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett Country, Georgia, or at such place as may be lawfully designated as an attractive designated as an alternative designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART

HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default fail 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 surpress of positer the core purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees

having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), 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 Secu-rity Deed first set out above. CitiMortgage, Inc. is the holder of the Security Deed

to the property in accordance with OCGA § 44-14-162.2.
The entity that has full authority the properties. thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Cenlar FSB, Attn: FC Depart-ment, 425 Phillips Boule-vard, Ewing, NJ 08618, (877) 909-9416. To the best knowledge and

belief of the undersigned, the party in possession of the property is Janice Bowen a/k/a Janice B Bowen and Estate Of Janice Bowen or a tenant or tenants and said property is more commonly known as **2730 Pine Lo**g Way, Buford, Georgia 30519.
The sale will be conducted

subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-Code and (2) to final cy Lode and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. CitiMortgage, Inc. as Attorney in Fact for Janice Bowen a/k/a Janice R Bowen

R Bowen McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076

www.foreclosurehotline.net EXHIBIT A All that tract or parcel of land lying and being in Land Lot 145 of the 7th District, Lot 145 of the 7th District, Gwinnett County, Georgia, being Lot 8, Block A, Unit Three of The Woods of Rock Springs Subdivision, as per plat recorded in Plat Book 36, Page 50A, Records of Gwinnett County, Georgia,

FORECLOSURE

FORECLOSURE

corporated herein and made a part hereof.

MR/meh 3/1/22

Our file no. 20-03647GA – FT7

950-60041 2/2 9 16 23

NOTICE OF SALE UNDER

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT

Under and by virtue of the Power of Sale contained in a Security Deed given by Chase Hunter Johnson and

Astra G Graham to Wachovia

Bank, National Association, dated September 16, 2002, recorded in Deed Book 28941, Page 256, Gwinnett County, Georgia Records and as modified by that cer-tain Loan Modification

Agreement recorded in Deed Book 55525, Page 67, Gwin-nett County, Georgia Records, conveying the af-

ter-described property to se-cure a Note in the original principal amount of ONE

principal amount of ONE
HUNDRED NINE THOUSAND
FOUR HUNDRED TWELVE
AND 32/100 DOLLARS
(\$109,412.32), with interest
thereon as set forth therein,

HERETO AND MADE A PART HEREOF
The debt secured by said
Security Deed has been and

is hereby declared due be-cause of, among other pos-sible events of default, fail-

sible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law including

Dee'd and by law, including attorney's fees (notice of in-

tent to collect attorney's fees tent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but

not yet due and payable), 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.

Wells Fargo Bank, N.A. suc-

cessor by merger to Wachovia Bank, NA is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full au-

thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

To the best knowledge and belief of the undersigned, the party in possession of the property is Chase Hunter

Johnson, Ástra G Graham

and Estate of Chase Hunter

Johnson or a tenant or ten-ants and said property is more commonly known as 715 Harvard Dr NW, Lilburn,

Georgia 30047.
The sale will be conducted

subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-

firmation and audit of the status of the loan with the

Wells Fargo Bank, N.A. successor by merger to Wachovia Bank, N.A.

Chase Hunter Johnson and Astra G Graham McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net

ALL THAT PARCEL OF LAND BEING IN LAND LOT 149 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEOR-GIA, BEING LOT 14, BLOCK

SUBDIVISION UNIT TWO,
AS PER PLAT RECORDED
IN PLAT BOOK 30, PAGE
110, GWINNETT COUNTY,

MR/meh 3/1/22 Our file no. 5823520 – FT5 950-59358 2/2 9 16 23

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Robert Webb to Westminster Mortgage Corporation dated 6/19/2002

corporation dated 6/19/2002 and recorded in Deed Book 28069 Page 74 Gwinnett County, Georgia records; as last transferred to or ac-quired by CitiMortgage, Inc. s/b/m ABN AMRO Mortgage

Group, Inc., conveying the after-described property to secure a Note in the original

principal amount of \$127,006.00, with interest at

the rate specified therein, there will be sold by the un-

dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia

(or such other area as designated by Order of the Supe-

rior Court of said county), within the legal hours of sale on March 1, 2022 (being the first Tuesday of said month unless said date falls on a Codesal Melidate falls which

unless said date fails oil rederal Holiday, in which case being the first Wednesday of said month), the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 110 OF

THE 5th DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 28, BLOCK G, UNIT 7, STONE MILL SUB-DIVISION, AS PER PLAT RECORDED IN PLAT BOOK

12, PAGE 16, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HERE-

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible 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 the Security Deed and by law, including

attorneys fees (notice of intent to collect attorneys fees

FARMS

CREEKWOOD

GEÓRGIA, RECORDS.

2022

EXHIBIT A

holder of the security deed

as Attorney in Fact for

National Association

GWINNETT

GEORGIA,

COUNTY

PURPOSE

any. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject property is (are): Robert Webb or tenant or tenants. CitiMortgage, Inc. is the en-tity or individual designated who shall have full authority to negotiate, amend modify all terms of the mort-

gage.
CitiMortgage, Inc.
Mortgage Servicing Representative 425 Phillips Boulevard Ewing, NJ 08618 customerservice@loanad-ministration.com 1-800-223-6527

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.
Said property will be sold subject to: (a) any outstand. subject to: (a) any outstanding ad valorem taxes (in-cluding taxes which are a

lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the propertv whether due payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions covenants, and matters of

thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupted under the D.S. Balikrupt-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.C.G.A. Section 9-13-172.1, which allows for 13-1/2.1, 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 immediately above.

CitiMortgage, Inc. s/b/m ABN AMRO Mortgage Group, Inc. as agent and At-torney in Fact for Robert Webb Webb Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404)

994-7637

1010-1807A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1010-1807A 950-59384 2/2 9 16 23 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Bretasha D. Parker to Mortgage Electron-ic Registration Systems, Inc., as grantee, as nominee for SOUTHSTAR FUNDING. LLC, its successors and assigns dated 2/23/2006 and recorded in Deed Book 46256 Page 336 Gwinnett 40c30 Fage 330 GWIllieu Country, Georgia records; as last transferred to or ac-quired by The Bank of New York Mellon, fka, The Bank of New York, as successor in interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mort-gage Investments II Trust 2006-AR4, Mortgage Pass-Through Certificates, Series, 2006-AR4, conveying the after-described property to secure a Note in the original principal amount of \$152,000.00, with interest at

the rate specified therein, there will be sold by the undersigned at public outcry to the highest hidder for cash (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 1, 2022 (being the first Tuesday of said month unless said date falls on a

Federal Holiday, in which case being the first Wednescase being the first wednes-day of said month), the fol-lowing described property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 196 OF THE 6TH DISTRICT, GWIN-NETT COUNTY, GEORGIA,
BEING UNIT 42, BROOKSIDE GREEN TOWNHOMES,
AS PER PLAT RECORDED
IN PLAT BOOK 105, PAGES
156-160, GWINNETT COUN-

TY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE THERETO.

The debt secured by said

Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, a provided in the Security. as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).
Said property is commonly known as 5929 Brookside

Oak Circle, Norcross, GA 30093 together with all fix-tures and personal property attached to and constituting a part of said property, is any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Bretasha D. Parker or tenant or ten-

Select Portfolio Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Select Portfolio Servicing,

Inc. Loan Resolution Department 3217 South Decker Lake

Salt Lake City, UT 84119 (888) 818-6032 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

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) unpaid water or sewage bills that consti-tute a lien against the property whether due and payable or not yet due and payable of not yet due and payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of

having been given). Said property is commonly known as 209 Mill Ridge Court, Lawrenceville, GA 30045 together with all fixtures and personal property attached to and constituting record superior to the Security Deed first set out above. The sale will be conducted a part of said property,

FORECLOSURE

subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code: and (2) final confir mation and audit of the status of the loan with the hold-er of the Security Deed. Pur-suant to O.C.G.A. Security Deed. 2012. 13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not

mation and audit of the status of the loan as provided immediately above. The Bank of New York Mel-lon, fka, The Bank of New York, as successor in inter-York, as successor in interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR4, Mortgage Pass-Through Certificates, Series, 2006-AR4 as agent and Attorney in Fact for Bretasha D. Parker Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont

be provided until final confir-

mont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637. 994-7637.
1012-14541A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COL-LECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION FURMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1012-14541A 950-59389 2/2 9 16 23 OBTAINED

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

2022

TY
Pursuant to the Power of Pursuant to the Power of Sale contained in a Security Deed given by Lal U Lian to HomeBane Mortgage Corporation dated 7/23/2003 and recorded in Deed Book 34533 Page 70 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank National Association as Indenture dulled by U.S. Ballik Nationial Association, as Indenture Trustee on behalf of and with respect to Ajax Mort-gage Loan Trust 2021-F, Mortgage-Backed Securities, Series 2021-F, conveying the after-described property to secure a Note in the original principal amount of \$137,100.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Supe-

rior Court of said county), within the legal hours of sale on March 1, 2022 (being the first Tuesday of said month unless said date falls on a unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 37 AND 38 OF THE 7TH DISTRICT, OF GWINNETT COUNTY, GEORGIA, AND BEING LOT 37, BLOCK A OF MELROSE PARK, UNIT ONE, AS PER PLAT RECORED IN PLAT BOOK 88, PAGE 220 OF

BOOK 88, PAGE 220 OF GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees having hear given)

having been given). Said property is commonly known as 860 Melrose Park Place, Lawrenceville, GA 30044 together with all fixtures and personal property tures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject

property is (are): Lal U Lian or tenant or tenants. Gregory Funding LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the

mortgage. Gregory Funding LLC Gregory Funding PO Box 230579 Tigard OR 97281 866-712-5698

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.

of the loan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water payable, (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (d) any assessment line. (e) any assessments, liens

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

immediately above.
U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Ajax Mortgage Loan Trust 2021-F, Mortgage-Backed Securities, Series 2021-F as agent and Attorney in Fact for Lal U Lian Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-

lanta, Georgia 30305, (404) 994-7637. 994-7637. 1144-363A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1144-363A 950-59518 2/2 9 16 23

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

2022

Pursuant to the Power of Sale contained in a Security Deed given by Jermaine Dumas and Bridget Dumas to Mortgage Electronic Registration Systems, Inc., as

FORECLOSURE

grantee, as nominee for Fairway Independent Mortgage Corporation, its successors and assigns dated 9/30/2008 and recorded in Deed Book 49107 Page 130 and modi-fied at Deed Book 50836 Page 695 Gwinnett County, Georgia records; as last transferred to or acquired by transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF9 Master Participation Trust, conveying the after-described property to secure a Note in the original amount of nal principal amount of \$219,072.00, with interest at the rate specified therein, there will be sold by the unthere will be soul by the circle
dersigned at public outcry to
the highest bidder for cash
before the Courthouse door
of Gwinnett County, Georgia
(or such other area as designated by Order of the Superior Court of said county,
within the legal bours of said within the legal hours of sale on March 1, 2022 (being the first Tuesday of said month unless said date falls on a

unless said date falls on efederal Holiday, in which case being the first Wednesday of said month), the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 28, BLOCK BOAK CROSSING LINIT 1 AS OAK CROSSING, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 118, PAGES 181-182, GWINNETT COUN-TY RECORDS, SAID PLAT
BEING INCORPORATED
HEREIN BY REFERENCE
THERETO.
The debt secured by said

Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, failure to pay the indebtedness as and when due and in the as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and the New including Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **128 Jarrod Oaks** Court, Loganville, GA 30052
together with all fixtures and
personal property attached
to and constituting a part of
said property, if any. To the
best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Jermaine Dumas and Bridget Dumas or tenant or tenants.

Fay Servicing, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortisage.

Fay Servicing, LLC
P.O. Box 814609
Dallas, TX 75381-4609
1-800-495-7166
Note, however, that such entity or individual is not required by Jaw to necroited

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

record superior to the Secu-rity Deed first set out above.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the hold-er of the Security Deed. Pur-suant 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 immediately above.

U.S. Bank Trust National

Association, not in its individual capacity, but solely as Trustee of LSF9 Master Par-Trustee of LSF9 Master Par-ticipation Trust as agent and Attorney in Fact for Jermaine Dumas and Bridget Dumas Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7637. 1216-2709A

1216-2709A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 1216-2709A
950-59391 2/2 9 16 23
2022 2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER

POWER

Pursuant to the power of sale contained in the Securisale contained in the Security Deed executed by EL-VETTA FULTON to MORT-GAGE ELECTRONIC REGIS-TRATION SYSTEMS, INC., AS NOMINEE FOR SUN-TRUST MORTGAGE, INC. D/B/A SUN AMERICA MORTGAGE, its successors or assigns, in the original principal amount of \$374,400.00 dated March 6, 2006 and recorded in Deed 2006 and recorded in Deed Book 46252, Page 440, BOOK 40232, Page 440, Gwinnett County records, said Security Deed being last transferred to U.S. BANK TRUST NATIONAL ASSOCI-ATION, NOT IN ITS INDIVD-UAL CAPACITY, BUT SOLE-LY AS TRUSTEE OF LSF10 MASTER PARTICIPATION LY AS TRUSTEE OF LSF10
MASTER PARTICIPATION
TRUST in Deed Book 57430,
Page 639, Gwinnett County
records, the undersigned
will sell at public outcry to
the highest bidder for cash,
before the Courthouse door
in said County, or at such
other place as lawfully designated, within the legal
hours of sale, on March 01,
2022, the property in said
Security Deed and described
as follows:

Security Deed and described as follows:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 242, 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 112, BLOCK A, UNIT TWO, CASTLEMAINE, AS PER PLAT RECORDED IN PLAT BOOK 67, PAGE 273, GWINNETT COUNTY RECORDS. AS REVISED IN GWINNETT COUNTY
RECORDS, AS REVISED IN
PLAT BOOK 100, PAGE 281,
AFORESAID RECORDS,
WHICH PLAT IS INCORPORATED HEREIN AND MADE
A PART HEREOF BY REFER-

ENCE. Said property being known as: 4015 BALLEYCASTLE LN, DULUTH, GA 30097 To the best of the undersigneds knowledge, the party or parties in possession

FORECLOSURE

of said property is/are EL-VETTA FULTON or tenant(s). The debt secured by said Security Deed has been and security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attornevs fees (notice of intent to collect attorneys fees having been given).
Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the prop-erty; and (4) any assesserty; and (4) any assess-ments, liens, encumbrances, zoning ordinances, restric-tions, covenants, and mat-

ters of record superior to the Security Deed first set out Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S.

Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security

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

Fay Servicing, LLC 425 S. Financial Place, Suite 2000 Chicago, IL 60605 1-800-495-7166

1-800-495-7166

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

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

U.S. BANK TRUST NATIONAL ASSOCIATION, NOTINITS INDIVIDUAL CAPACI-IN ITS INDIVDUAL CAPACITY, BUT SOLELY AS
TRUSTEE OF LSF10 MASTER PARTICIPATION
TRUST,

as Attorney-in-Fact for ELVETTA FULTON Robertson, Anschutz, Schneid, Crane & Partners,

10700 Abbotts Bridge Road Phone: 470.321.7112
Firm File No. 18-192040
950-60062
2/2
9 16 23

2022

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

Sale contained in a Security Deed given by Grace V Rivera to Mortgage Electron-ic Registration Systems, Inc., as grantee, as nominee for American Advisors Group, its successors and assigns dated 11/23/2016 and recorded in Deed Book 54812 Page 547 Gwinnett County, Georgia records; as last transferred to or acquired by Reverse Mortgage Funding LLC, conveying the after-described property to secure a Note in the original principal amount of \$420,000.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 1, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday in which case being the first Wednes-day of said month), the fol-

lowing described property:
ALL THE LAND SITUATED
IN THE COUNTY OF GWINNETT IN THE STATE OF GEORGIA. ALL THAT TRACT OR PAR-CEL OF LAND LYING AND

CEL OF LAND LYING AND BEING IN LAND LOT 49 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEOR-GIA, BEING LOT 84, BLOCK D OF BROOKS CHASE, PHASE 2, AS PER PLAT RECORDED IN PLAT BOOK 116, PAGE 259-261, GWIN-NETT COUNTY RECORDS, WHICH PLAT IS INCORPO-RATED HEREIN AND MADE A PART HEREOF BY REFER-ENCE.

ENCE.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 313 Pebble Chase Lane, Lawrenceville, GA 30044 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Estate/Heirs of Grace V Rivera or tenant or tenants. CeLink is the entity or individual designated who shall have full authority to negoti ate, amend and modify all terms of the mortgage. CeLink Loss Mitigation Department

P.O. Box 40724 P.O. Box 40/24 Lansing, MI 48901-7924 Phone: 866-446-0026 Note, however, that such entity or individual is not re-

quired by law to negotiate, amend or modify the terms of the loan.

of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the stamation and audit of the status of the loan with the hold-

er of the Security Deed. Pur-

FORECLOSURE

suant to O.C.G.A. Section 9 13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial salés State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confir mation and audit of the status of the loan as provided

Immediately above.
Reverse Mortgage Funding
LLC as agent and Attorney in
Fact for Grace V Rivera
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont
Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637. 1823-330A THIS LAW FIRM MAY BE

ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1823-330A 950-59383 1/26 2/2 9 16 23 2022

STATE OF GEORGIA COUN-TY OF GWINNETT NOTICE OF SALE UNDER POWER Pursuant to the power of

sale contained in the Securi sale contained in the security Deed executed by DANIEL SCHNELBACH AND RUTH SCHNELBACH to E-LOAN, INC. in the original principal amount of \$223,0,000.00 dated June 26, 2008 recorded in Deed recorded in Deed Book 49046, Page 241, Gwinnett County records, said Security Deed being last transferred to LOANCARE LLC, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of within the legal hours of sale, on March 01, 2022, the property in said Security Deed and described as fol-

lows: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOTS 63 AND 66 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 18, BLOCK A, OF MARHAM PARK, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 44, PAGE 168, GWINNETT COUNTY RECORDS, WHICH PLAT IS PART HEREOF BY REFERENCE. SUBJECT TO OF LAND LYING AND REFERENCE. SUBJECT TO ALL EASMENTS, RESTRIC-TIONS AND PROTECTIVE COVENANTS OF RECORD. PARCEL ID: R5063 036

Said property being known as: 3870 MARHAM PARK CIR, LOGANVILLE, GA 30052 To the best of the under-signeds knowledge, the party or parties in possession of said proper! of said property is/are DANIEL SCHNELBACH AND RUTH SCHNELBACH or tenant(s).
The debt secured by said

security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedpass as provided for debtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all ex-penses of sale, including attorneys fees (notice of intent to collect attorneys fees have

ing been given).
Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the prop zoning ordinances, restric covenants, and mat ters of record superior to the Security Deed first set out

above.
Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S.

Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security

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

LoanCare, LLC 3637 Sen-

tara Way Virginia Beach, VA 23452 1-800-274-6600 Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is above individual or entity is not required by law to nego-tiate, amend, or modify the terms of the mortgage. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION. OBTAINED MAY BE USED FOR THAT PURPOSE.

LOANCARE, LLC, as Attor-

ney-in-Fact for DANIEL SCHNELBACH AND RUTH SCHNELBACH Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 19-252492

2/2 9 16 23

NOTICE OF SALE UNDER POWER GEORGIA,

950-59600

COUNTY
THIS IS AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT WILL BE USED FOR IHAI PURPOSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Isaac Alcantar and Arturo Rangel to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Alterra Group, LLC a/KD

Panorama Mortgage Group, LLC DBA: Alterra Home Loans, its successors and assigns, dated April 8, 2019 recorded in Deed recorded in Deed Book 56542, Page 626, Gwinnett County, Georgia Records, as last transferred to Flagstar Bank, FSB by assignment recorded in Deed Book recorded in Deed Book 59062, Page 411, Gwinnett County, Georgia Records, conveying the after-de-scribed property to secure a Note in the original principal amount of TWO HUNDRED SEVENTY-THREE THOU-HUNDRED SAND NINE FORTY-SIX AND 0/100 DOL-LARS (\$273,946.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative within the legal hours of sale on the first Tuesday in March, 2022, the following described property: SEE EXHIBIT A ATTACHED

HERETO AND MADE A PART HEREOF 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