

**FORECLOSURE**

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. The Court 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.

PHH Mortgage Corporation as agent and Attorney in Fact for Thomas J. Porter  
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.  
1107-5268A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1/15 12 19 26 2022

**NOTICE OF SALE UNDER POWER, GWINNETT COUNTY**

Pursuant to the Power of Sale contained in a Security Deed given by Winston Oliver Braine to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Congressional Bank, its successors and assigns, dated 2/12/2018 and recorded in Deed Book 55752 Page 583 Gwinnett County, Georgia records; as last transferred to or acquired by PennyMac Loan Services, LLC, conveying the after-described property to secure a Note in the original principal amount of \$142,704.00, 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 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).

All that tract or parcel of land lying and being in Land Lot 156 of the 6th District Gwinnett County, Georgia, being Building 34, Unit 342, Creekside Manor Subdivision, as per plat recorded at Plat Book 127 Page 62, Gwinnett County, Georgia records, which plat is incorporated herein by reference and made a part of this description.

Being the same property conveyed at Deed Book 51125 Page 385, Gwinnett County, Georgia Records, Parcel ID: R6156 414

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 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 **805 Pleasant Hill Rd Nw, Unit 342, Lilburn, GA 30047** 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): Winston Oliver Braine or tenant or tenants.

PennyMac Loan Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

PennyMac Loan Services, LLC  
Loss Mitigation  
3043 Townsgate Road #200, Westlake Village, CA 91361  
1-866-549-3583

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 (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.

**NOTICE OF SALE UNDER POWER, GWINNETT COUNTY**

Pursuant to the Power of Sale contained in a Security Deed given by Buddy W. Bales to AMERICA'S WHOLESALE LENDER dated 5/29/2003 and recorded in Deed Book 34071 Page 270 and modified at Deed Book 53093 Page 235 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, conveying the after-described property to secure a Note in the original principal amount of \$133,000.00, 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 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).

All that tract or parcel of land lying and being in Land Lot 249 of the 5th District Gwinnett County, Georgia, being Lot 86, BLOCK B, GREAT RIVER AT TRIBBLE MILL SUBDIVISION, UNIT THREE, PHASE THREE, AS PER PLAT RECORDED IN PLAT BOOK 108, PAGE 41 AND 42, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED AND MADE REFERENCE HERETO, ASSESSOR'S PARCEL NUMBER: R5249 197

PROPERTY ADDRESS: **1948 ALCOVY SHOALS BLUFF, LAWRENCEVILLE, GA 30045**

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 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 **1475 Black Spruce Court SW, Lilburn, GA 30047** together with all fixtures and personal property attached to and constituting a part of said property, if

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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 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).

PHH Mortgage Corporation as agent and Attorney in Fact for Thomas J. Porter  
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.  
1107-5268A

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PennyMac Loan Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

PennyMac Loan Services, LLC  
Loss Mitigation  
3043 Townsgate Road #200, Westlake Village, CA 91361  
1-866-549-3583

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 (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.

**NOTICE OF SALE UNDER POWER, GWINNETT COUNTY**

Pursuant to the Power of Sale contained in a Security Deed given by Buddy W. Bales to AMERICA'S WHOLESALE LENDER dated 5/29/2003 and recorded in Deed Book 34071 Page 270 and modified at Deed Book 53093 Page 235 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, conveying the after-described property to secure a Note in the original principal amount of \$133,000.00, 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 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).

All that tract or parcel of land lying and being in Land Lot 249 of the 5th District Gwinnett County, Georgia, being Lot 86, BLOCK B, GREAT RIVER AT TRIBBLE MILL SUBDIVISION, UNIT THREE, PHASE THREE, AS PER PLAT RECORDED IN PLAT BOOK 108, PAGE 41 AND 42, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED AND MADE REFERENCE HERETO, ASSESSOR'S PARCEL NUMBER: R5249 197

PROPERTY ADDRESS: **1948 ALCOVY SHOALS BLUFF, LAWRENCEVILLE, GA 30045**

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Said property is commonly known as **1475 Black Spruce Court SW, Lilburn, GA 30047** together with all fixtures and personal property attached to and constituting a part of said property, if

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any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Statewide Retrieval Services, LLC 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 mortgage.  
Fay Servicing, LLC  
P.O. Box 814609  
Dallas, TX 75381-4609  
1-800-495-7166

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All that tract or parcel of land lying and being in Land Lot 215 of the 7th District Gwinnett County, Georgia, being Lot 31, BLOCK A, OLD SUWANEE CROSSING SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 97, PAGES 165-166, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED AND MADE REFERENCE HERETO, ASSESSOR'S PARCEL NUMBER: R5249 197

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PHH Mortgage Corporation as agent and Attorney in Fact for Calvin J. Owens and Kimberly Lynn Owens  
Loss Mitigation  
14405 Walters Road, Suite 200  
Houston, TX 77014  
888-918-1110

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 (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.

**NOTICE OF SALE UNDER POWER, GWINNETT COUNTY**

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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, and (d) any matters which might be disclosed by an accurate survey and inspection 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 status of the loan with the holder of the Security Deed.

Pursuant to the Power of Sale contained in a Security Deed given by Buddy W. Bales to AMERICA'S WHOLESALE LENDER dated 5/29/2003 and recorded in Deed Book 34071 Page 270 and modified at Deed Book 53093 Page 235 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust, conveying the after-described property to secure a Note in the original principal amount of \$133,000.00, 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 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).

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PHH Mortgage Corporation as agent and Attorney in Fact for Rosa K. Byers  
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.  
1386-014A

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 (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.

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Said property is commonly known as **1475 Black Spruce Court SW, Lilburn, GA 30047** together with all fixtures and personal property attached to and constituting a part of said property, if

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place as lawfully designated, within the legal hours of sale, on February 1, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 219 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 54, BLOCK A, SOUTH OAKS SUBDIVISION (F/K/A TRIBLE RIDGE), AS PER PLAT RECORDED IN PLAT BOOK 113, PAGE 242-243, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORDS.

PARCEL ID NUMBER: R5219 122

Said property being known as **1105 COTTON OAK DR LAWRENCEVILLE, GA 30045**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are JOSEPH HARDEN JR 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 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 this sale, including attorney's fees (notice of intent to collect attorney's 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 property, and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

LoanCare, LLC 3637 Sentara 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 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.

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

Pursuant to the power of sale contained in the Security Deed executed by THOMAS CHRISTOPHER JOHNSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LIMITED HOME LOANS, its successors or assigns, in the original principal amount of \$35,000.00 dated June 6, 2017 and recorded in Deed Book 55186 Page 126, Gwinnett County records, said Security Deed being last transferred to MORTGAGE RESEARCH CENTER, LLC RIVERSPRINGS SUBDIVISION, LIMITED HOME LOANS, its successors or assigns, in the original principal amount of \$35,000.00 dated June 6, 2017 and recorded in Deed Book 55186 Page 126, Gwinnett County records, said Security Deed being last transferred to MORTGAGE RESEARCH CENTER, LLC RIVERSPRINGS SUBDIVISION, LIMITED HOME LOANS, its successors or assigns, in the original principal amount of \$35,000.00 dated June 6, 2017 and recorded in Deed Book 55186 Page 126, Gwinnett County records, said Security Deed being last transferred to MORTGAGE RESEARCH CENTER, LLC RIVERSPRINGS SUBDIVISION, LIMITED HOME LOANS, its successors or assigns, in the original principal amount of \$35,000.00 dated June 6, 2017 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