13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the sta-

tus 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, At-lanta, Georgia 30305, (404)

1017-5268A 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. 1017-5268A

950-57306 1/5 12 19 26

NOTICE OF SALE UNDER POWER, GWINNETT COUN-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, Geor-gia records; as last transferred to or acquired by Pen-nyMac Loan Services, LLC, conveying the after-derynwac 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 Court-house door of Gwinnett County, Georgia (or such other area as designated by

eral Holiday, in which case being the first Wednesday of said month), the following described property: All that tract or parcel of 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

scription.

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 been given). Said property is commonly known as **805 Pleasant Hill** Rd Nw, Unit 342, Lilburn, GA 30047 together with all fixtures and personal prop-erty attached to and constituting a part of said proper-ty, if any. To the best knowl-edge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Winston Oliver Braine or tenant or

PennyMac Loan Services full authority to negotiate, amend and modify all terms of the mortgage. PennyMac Loan Services,

Loss Mitigation Townsgate #200, Westlake Village, CA

1-866-549-3583 Note, however, that such entity or individual is not re-

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

or the roan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due card. 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 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 (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 prohibit-ed under the U.S. Bankrupt-cy 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 non-iudicial salés in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.
PennyMac Loan Services,
LLC as agent and Attorney in
Fact for Winston Oliver

Aldridae Pite. LLP. 15 Pied-

mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 1120-23255A

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. 1120-23255A 950-57349 1/5 12 19 26

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Calvin J. Owens and Kimberly Lynn Owens to Mortgage Elec-tronic Registration Systems, Inc., as grantee, as nominee for DHI Mortgage Company, Ltd., its successors and as-signs dated 12/15/2020 and recorded in Deed Book 58245 Page 00564 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 \$357,549.00, with interest at rate specified therein

FORECLOSURE

dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-nated by Order of the Supe-rior Court of said county), within the legal hours of sale country within the legal hours of sale on February 1, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described the following described

All that tract or parcel of land lying and being in Land Lot 165 of the 5th District of Gwinnett County, Georgia, and being Lot 81, as shown upon the Final Plat of Inde upon the Final Plat of Inde-pendence, Phase I-B, Unit 4, as filed of record in Plat Book 148, Pages 77-80, Gwinnett County, Georgia records, which said plat be-

ing incorporated herein by reference thereto The debt secured by said Security Deed has been and 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 inattorneys fees (notice of in tent to collect attorneys fees

tent to collect attorneys fees having been given). Said property is commonly known as 3292 Hawthorn Farm Blvd, 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 undersioned, the party (or parties) signed, the party (or parties) in possession of the subject property is (are): Calvin Jermaine Owens and Kimberly Lynn Owens 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,

Loss Mitigation 3043 Townsgate Road #200, Westlake Village, CA 91361

1-866-549-3583 Note, however, that such entity or individual is not re-quired by law to negotiate, amend or modify the terms of the loan. Said property will be sold

said property will be solved as 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 lies acquired the prop 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 in-spection of the property, and (e) any assessments, liens, encumbrances, zoning or-inances. restrictions.

dinances, 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 state of the local with the bold. 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 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 audit of the sta-

tus of the loan as provided immediately above. PENNYMAC LOAN SER-VICES, LLC as agent and Attorney in Fact for Calvin J.
Owens and Kimberly Lynn Owens

Aldridge Pite LLP 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404)

994-7637. 1120-23260A 1120-23260A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE, 1120-23260A 950-57406 1/5 12 19 26

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Buddy W. Bales to AMERICA'S WHOI FSALE 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 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-de-scribed 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 Court-house 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 Febru-ary 1, 2022 (being the first Tuesday of said month un-less said date falls on a Fedless said date fails on a Fed-eral 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 81 of the 6th District of

Gwinnett County, Georgia, being Lot 27, Block G, Ridgeland Forest Subdivi-sion, Phase Two, Unit 3, as per plat recorded in Plat Book 11, Page 253, Gwinnett County Records, which plat is incorporated herein by this reference and made a part of this descrip-

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failsible 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 inattorneys 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 part of said property,

FORECLOSURE

any. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject property is (are): Statewide Rehabilitation Services, LLC or tenant or tenants. Fay Servicing, LLC is the entity or individual designated who shall have full au-

thority 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 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-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water 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 be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inan accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning or-dinances, 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 leave with the beld. tus of the loan with the holdtus 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-iudicial sales in the 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.
U.S. Bank Trust National Association, not in its individual capacity, but solely as Trustee of LSF10 Master Participation Trust as agent and Attorney in Fact for Bud-W Bale

Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 1216-2594A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-

FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2594A 950-57317 1/5 12 19 26 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Rosa K. Byers to Mortgage Electronic Reg-istration Systems, Inc. solely as nominee for Live Well Fi-

nancial, Inc. dated 11/30/2009 and recorded in 11/30/2009 and recorded in Deed Book 49846 Page 395 Gwinnett County, Georgia records; as last transferred to or acquired by Mortgage Assets Management, LLC, conveying the after-described property to secure Note in the original principal amount of \$450,000.00, with interest at the rate specified therein, there will be ified 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 other area as designated by Order of the Superior Court of said county), within the legal hours of saie on February 1, 2022 (being the first Tuesday of said month unless said date falls on a Fedral Holiday in which cook eral Holiday, in which case being the first Wednesday of said month), the following

said month), the following described property:
LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITU-ATED IN THE COUNTY OF GWINNETT, AND STATE OF GEORGIA AND BEING DE-SCRIBED IN A DEED DATED 10/01/2009 AND RECORD-FD 10/09/2009 AS INSTRU-

MENT NUMBER 09A-08770-8 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS: AS FULLOWS: ALL THE FOLLOWING DE-SCRIBED PROPERTY, TO-

ALL THAT TRACT OR PAR-CEL OF LAND LVING ALL . OF LAND LYING AND BEING IN LAND LOT 249 OF BEING IN LAND LOT 249 OF THE 5TH DISTRICT, GWIN-NETT 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 COUN-TY, GEORGIA BEOORDS. TY, GEORGIA RECORDS, SAID PLAT BEING INCOR-PORATED HEREIN AND

PORATED HEREIN AND
MADE REFERENCE HERETO.
ASSESSOR S PARCEL
NUMBER: R5249 197
PROPERTY ADDRESS:
1948 ALCOVY SHOALS
BLUFF, LAWRENCEVILLE,
GA 30045
PARCEL NO. B5249 197 PARCEL NO. R5249 197 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-ure 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, 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 1948 Alcovy

Shoals Bluff, Lawrenceville, GA 30045 together with all fixtures and personal prop-erty 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): Es-tate/Heirs of Rosa K. Byers or tenant or tenants.

PHH Mortgage Corporation is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
PHH Mortgage Corporation
Loss Mitigation
14405 Walters Road, Suite

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 said property will be solve subject to: (a) any outstand-ing 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 prop-

FORECLOSURE

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 in-spection of the property, and (e) any assessments, liens,

(e) any assessments, lens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted which the sale (1) confirmation subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation that the sale will be confirmed and the subject to (1) confirmation that the sale will be confirmed as the subject to (1) confirmation that the subject to (1) confirmation that the subject to (1) confirmation that the sale is not prohibited to (1) confirmation that the sale i mation and audit of the status of the loan with the holdtus of the loan with the holds 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 fore-closure documents may not be provided until final confir mation and audit of the status of the loan as provided

immediately above Mortgage Assets Management, LLC as agent and Attorney in Fact for Rosa K. Aldridge Pite, LLP, 15 Pied-Road, N.E., Suite 500, Atlanta, Georgia 30305, (404)

1386-014A THIS LAW FIRM MAY BE HIS 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. 1386-014A 950-57364 1/5 12 19 26

STATE OF GEORGIA COUN-TY OF GWINNETT NOTICE OF SALE UNDER

POWER Pursuant to the power of Pursuant to the power of sale contained in the Security Deed executed by SAMUEL SAKYONG HONG to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR TRANSPACE. BRAND MORTGAGE GROUP, LLC, its successors or assigns, in the original principal amount of \$211,105.00 dated July 25, 2211, 103.00 dated July 25, 2014 and recorded in Deed Book 53078, Page 353, Gwinnett County records, as modified in Deed Book 54803, Page 484, Gwinnett County records, said Security Deed being last transferred to FREEDOM MORT-GAGE CORPORATION in Deed Book 54153, Page 734, Gwinnett County records, the undersigned will sell at public outcry to

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 February 01, 2022, the property in said Security Deed and described as follows:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BENG IN LAND LOT 215 OTHE 7TH DISTRICT, GWIN-BENG IN LAND LOT 215 OF THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 31, BLOCK A, OLD SUWANEE CROSSING SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 97, PAGES 165-166, GWIN-NETT COUNTY BECORDS NETT COUNTY RECORDS, SAID PLAT BEING INCOR-PORATED HEREIN BY REF-

as: 3750 CRÉSCENT WALK LN, SUWANEE, GA 30024

To the best of the undersigneds knowledge, the party or parties in possession of said property is/an of said property is/are SAMUEL SAKYONG HONG.

ERENCE THERETO.

EUNAE YU, RACHELL KIM, 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 sale, including at-

torneys fees (notice of intent to collect attorneys fees havto collect attorneys fees nav-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 vey 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

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) fi-nal confirmation and audit of the status of the loan with the holder of the Security

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 fol-Freedom Mortgage Corporation 907 Pleasant Valley

ration 907 Pleasant Valley Avenue, Suite 3 Mount Laurel, NJ 08054 Note that pursuant to O.C.G.A. § 44-14-162.2, the 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. FREEDOM MORTGAGE CORPORATION, as Attorney-in-fact for

SAMUEL SAKYONG HONG Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: (470) 321-

Firm File No. 19-380286 950-57773 1/5 12 19 26

STATE OF GEORGIA COUN-TY OF GWINNETT NOTICE OF SALE UNDER POWFR

Pursuant to the power of sale contained in the Security Deed executed by JOSEPH HARDEN JR to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, REGISTRATION SYSTEMS, INC., AS NOMINEE FOR HOMESTAR FINANCIAL CORP. in the original principal amount of \$301,340.00 dated April 30, 2018 and recorded in Deed Book 55857, Page 202, Gwinnett County records, said Security Deed being last transferred to LAKEVIEW LOAN SERVICING, LLC in Deed Book 59221, Page 00108, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said Courthouse door in County, or at such other

FORECLOSURE

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

IOWS:
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
(FIK/A/ TRIBBLE RIDGE), AS
PER PLAT RECORDED IN
PLAT BOOK 113, PAGE 242243, GWINNETT COUNTY,
GEORGIA RECORDS,
WHICH PLAT IS INCORPO-WHICH PLAT IS INCORPO-RATED HEREIN BY REFER-ENCE AND MADE A PART OF THIS DESCRIPTION. SUBJECT TO ANY EASE-MENTS OR RESTRICTIONS OF RECORDS.
PARCEL ID NUMBER:
R5219 122

Said property being known as: 1107 COTTON OAK DR LAWRENCEVILLE, GA 30045

To the best of the undersigneds knowledge, the party or parties in possession of said property of said property is/are JOSEPH HARDEN JR or ten ant(s).
The debt secured by said

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

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-erty; and (4) any assess-ments, liens, encumbrances, 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 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 in-dividual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as fol-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 not required by law to negotiate, amend, or modify the tiate, 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.

LAKEVIEW LOAN SERVIC-ING, LLC, as Attorney-in-Fact for JOSEPH HARDEN JR Robertson, Anschutz, Schneid, Crane & Partners. PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 20-002706 950-58120 1/5 12 19 26

STATE OF GEORGIA COUN-TY OF GWINNETT NOTICE OF SALE UNDER POWER

2022

PURSUANT to the power of sale contained in the Security Deed executed by THOMAS CHRISTOPHER JOHNSON to MORTGAGE ELECTRONIC REGISTRA-SYSTEMS, NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its succes-HOME LOANS, its successors or assigns, in the original principal amount of \$355,000,00 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 D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPAY in Deed Book 55964. LIMITED LIABILITY COMPA-NY in Deed Book 55964, Page 610, 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 des-ignated, within the legal hours of sale, on February

hours of sale, on February 01, 2022, the property in said Security Deed and described as follows:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 249 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 33, BLOCK A, RIVERSPRINGS SUBDIVISION, UNIT 1, PHASE 1, (FKA EWING CHAPEL ROAD TRACT), AS PER PLAT ŤRACT), AS PER PLAT RECORDED IN PLAT BOOK 108, PAGES 171-172, SAID PLAT BEING REVISED AND RE-RECORDED AT PLAT BOOK 109, PAGES 288-289, GWINNETT COUNTY, GEOR-

GIA RECORDS, WHICH
PLAT IS INCORPORATED
HEREIN AND MADE A PART
HEREOF BY REFERENCE
PARCEL ID# R5249 091 Said property being known s: 1675 RIVERPARK DR,

DACULA, GA 30019

To the best of the undersigneds knowledge, the party or parties in possession of said property is/are THOMAS CHRISTOPHER JOHNSON 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 de-fault, failure to pay the in-debtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will made for the purpose of paying the same and all ex-penses of sale, including at-torneys 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 the and payedle): (2) the due and payable); (2) the right of redemption of any taxing authority: (3) any matters which might be dis-closed by an accurate sur-vey and inspection of the property; and (4) any as-sessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters 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

FORECLOSURE

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

Cenlar Federal Savings Bank 425 Phillips Boulevard Ewing, NJ 08618 Note that pu Note that pursuant to O.C.G.A. § 44-14-162.2, the 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 PURPUSE.

MORTGAGE RESEARCH
CENTER, LLC D/B/A VETERANS UNITED HOME LOANS,
A MISSOURI LIMITED LIABILITY COMPANY, as AttorNEW-in-Fact for THOMAS ney-in-Fact for THOM/ CHRISTOPHER JOHNSON Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: (470) 321-

7112 Firm File No. 20-053798 950-57782 1/5 12 19 26 2022

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

Power of Sale contained in a Security Deed given by David A Brown and Letetia G Brown to First Horizon
Home Loan Corporation,
dated March 13, 2007,
recorded in Deed Book
47819, Page 125, Gwinnett
County, Georgia Records, as last transferred to MEB Loan Trust II by assignment recorded in Deed Book 58963, Page 685, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THIRTY-FOUR THOUSAND FOUR HUNDRED FIFTY AND 0/100 DOLLARS (\$34,450.00), with integral throat these seconds. 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 law at such place as may be law-fully designated as an alter-native, within the legal hours of sale on the first Tuesday in February, 2022, the fol-lowing described property: SEE EXHIBIT A ATTACHED

HERETO AND MADE 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
manner provided in the Note
and Security Deed. The debt
remaining in default, this 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 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 Security Deed first set out above.

U.S. Bank Trust National

Association, as Trustee, for MEB Loan Trust II is the holder of the Security Deed to the property in accordance with OCGA § 44-14-The entity that has full authe entity that last bull are thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032 84119. 888-818-6032

To the best knowledge and belief of the undersigned, the party in possession of the property is David A Brown and Letetia G Brown or a tenant or tenants and said property is more com-monly known as **795 Morn-ing Creek Ln, Suwanee**,

Georgia 30024. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the U.S. Bank Trust National Association, as Trustee, for MEB Loan Trust II

as Attorney in Fact for David A Brown and Letetia G Brown 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 214 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEORGIA, BEING LOT 43, BLOCK D, UNIT 3 OF MORNINGVIEW SUBDIVISION, PHASE B, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 71, PAGE 34, AS REVISED IN PLAT BOOK 04.0 RECORDED COMMINISTRATION OF THE PROPERTY OF T

0, 48, RECORDS OF GWIN-ETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY

REFERENCE AND MADE PART OF THIS DESCRIP-TION. Subject to that certain security deed from David A Brown and Letetia G Brown to JPMorgan Chase Bank, N.A., dated June 24, 2013 and recorded in Deed Book 52359, Page 46, Gwinnett County, Georgia Records.

Our file no. 21-05815GA -FT1 950-57708 1/5 12 19 26 2022

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 Lau-ra Beth Gasiorowski to Mort-

ra betin dastorowski to Word-gage Electronic Registration Systems, Inc., as grantee, as nominee for Embrace Home Loans, Inc., its successors and assigns, dated July 11, 2013, recorded in Deed Book 52383, Page 822, Ewinnett County Georgia Gwinnett County, Georgia Records, as last transferred to Freedom Mortgage Corporation by assignment recorded in Deed Book 58022, Page 580, Gwinnett County, Georgia Records, conveying the after-described property

FORECLOSURE

THOUSAND TWO HUNDRED SEVENTY-FOUR AND 0/100 DOLLARS (\$152,274.00), DOLLARS (\$152,274.00), 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 law-fully designated as an alter-native, within the legal hours of sale on the first Tuesday in February, 2022, the fol-lowing described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART

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 attorney's fees (notice of in-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). 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 accord cupation to the Secul. record superior to the Secu-rity Deed first set out above. Freedom Mortgage Corporation is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

§ 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Freedom Mortgage Corporation, 10500 Kinkaid Dr. Ste. 300, Fishers, IN 46037, 855-690-5900.

300, Fishers, IN 46037, 855-690-5900.

To the best knowledge and belief of the undersigned, the party in possession of the property is Laura Beth Gasiorowski or a tenant or tenants and said property is more commonly known as 5075 Edinborough PI, Sugar Hill, Georgia 30518.

The sale will be conducted subject (1) to confirmation

Ine sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed Freedom Mortgage Corpo-

rreedom Mortgage Corporation
as Attorney in Fact for
Laura Beth Gasiorowski
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
FXHIRIT a **EXHIBIT A**

All that tract or parcel of land lying and being in Land Lot 308 of the 7th District, Gwinnett County Georgia, and being Lot 96, Block A of Abingdon Place, Unit One, as per plat recorded in Plat Book 67, page 154 of Gwinnett County, Georgia Records, which plat is incorporated havein and made and made. porated herein and made a

part hereof by reference. MR/ca 2/1/22 Our file no. 21-05887GA - FT17

950-57316 1/5 12 19 26 2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY IN-GWINNETT FORMATION ORTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a One Power of Security Dec Agnes Adu to Tanic Registas Deed given by
Adu to Mortgage
c Registration Sys-Electronic Registration Systems, Inc., as grantee, as nominee for Bayrock Mortgage Corporation, its sucgage Corporation, its Stic-cessors and assigns, dated November 15, 2005, record-ed in Deed Book 45329, Page 180, Gwinnett County, Georgia Records, as last transferred to Citibank, N.A., transferred to Citibank, N.A., not individually but solely as Trustee for the Holders of Bear Stearns Asset Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006-HE3 by assignment recorded in Deed Book 50736, Page 21, Gwinnett County, Georgia Records, conveying the after-described property to secure Mote in the original principal Note in the original principal amount of ONE HUNDRED FIFTY-ONE THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$151,200.00), with interest thereon as set forth therein there will be cold at 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

designated as an alternative, within the legal hours of sale on the first Tuesday in February, 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, failas 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 position the same 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 covenants, and matters or record superior to the Secu-rity Deed first set out above. Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns As set Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006-HE3 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full au-

Ihe entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111, 800-306-6059. To the best knowledge and belief of the undersigned,

the party in possession of the property is Agnes Adu or a tenant or tenants and said property is more commonly known as 3535 Grovecrest Way, 30096. Duluth, Georgia

FORECLOSURE

Wilmington Trust, National Association. as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006-

AS Attorney in Fact for Agnes Adu McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net FXHIBIT A

EXHIBIT A
All that tract or parcel of land lying and being in Land Lot 292, of the 6th District of Gwinnett County, Georgia being Lot 164, Block A. Unit being Lot 164, Block A, Ullit Five, as per plat recorded in Plat Book 70, Page 268, Gwinnett County Records which plat is incorporated herein and made a part hereof hy reference.

2022

NOTICE OF SALE UNDER

Security Deed given by Danielle E Richie to Delta Community Credit dated August 23, recorded in Deed (\$350,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder

within the legal hours of says in February, 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 full authority to negotiate, amend, and modify all terms of the mortgage is as fol-

RATION, as Attorney-in-Fact

2022

POWER
Pursuant to the power of sale contained in the Security Deed executed by KENNETH B. HARDEN SR. to LIVE WELL FINANICAL, INC. in the original principal amount of \$495,000.00 dat-55898, Page 73, County records, said Securito the variety feet of the variety feet of the variety of the variety of the variety feet of variety feet of the variety feet of variety feet of the variety feet of variety feet the party in possession of 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 February 01, 2022, the property in said Security Deed and described as fol-

> GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART

BY WARRANTY DEED DAT-ED MARCH 27, 2009 AND RECORDED APRIL 1, 2009 AMONG THE LAND RECORDS OF GWINNETT COUNTY, STATE OF GEOR-

made for 21-095072 - SaH the purpose of paying the same and all expenses of sale, including attorneys fees (notice of intent to collect at-

> are a lien, whether or not ye 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 as-sessments, liens, encumbrances, zoning ordinances

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 holder of the security deed.

MR/ca 2/1/22 Our file no. 21-05928GA FT7

950-5037 1/5 12 19 26

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

54535, Page 378, Gwinnett County, Georgia Records, conveying the after-decountry, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED FIFTY THOUSAND AND 0/100 DOLLARS for cash before the court-house door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the least between five. within the legal hours of sale

Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the as and when due and if 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 credited in the Security. as provided in the Security Deed and by law, including attorney's fees (notice of in-tent to collect attorney's fees

tent to conect attorney's rees 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 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. rity beed first set out above.
Delta Community Credit
Union 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: Delta Community Credit Union, 315 North Highway 74, Peachtree City, GA 30269 800-544-3328

the property is Danielle E Richie or a tenant or tenants and said property is more commonly known as 1520 Carrington Court, Lawrenceville, Georgia 30044. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-

cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed.

Delta Community Credit Union as Attorney in Fact for Danielle E Richie

McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A WWW.foreclosurenotline.net EXHIBIT A ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOTS 75 AND 76 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 23, BLOCK G OF FLOWERS CROSSING AT THE MILL SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 75, PAGE 215, IN THE OFFICE OF CLERK OF SUPERIOR COURT GWINNETT COUNTY, GEORGIA, WHICH RECORDED PLAT IS IN CORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION.

MR/ca 2/1/22 Our file no. 21-05966GA FT17 950-58123 1/5 12 19 26

2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER Pursuant to the power of sale contained in the Securi-ty Deed executed by MARIA CIVIDANES-DURAN to

CIVIDANES-DURAN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR LIBERTY HOME EQUI-SOLUTIONS, INC., its successors or assigns, in the original principal amount of \$202,500.00 dated December 31, 2013 and recorded in Deed Book 52750, Page 343, Gwinnett County records, said Security Deed being last trans-County records, said Security Deed being last transferred to PHH MORTGAGE CORPORATION in Deed Book 57470, Page 573, 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 February 01, 2022, the property in said Security Deed and described as follows: THE LAND DESCRIBED

HEREIN IS SITUATED IN THE STATE OF GEORGIA, COUNTY OF GWINNETT, AND IS DESCRIBED AS FOL-LOWS ALL THAT TRACT AND PARCEL OF LAND LYING

PARCEL OF LAND LYING AND BEING IN LAND LOT 74

OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEOR-GIA, BEING LOT 59, BLOCK A, UNIT ONE, WESTFIELD SUBDIVISION, AND BEING IMPROVED PROPERTY KNOWNS AS 1700 WEST-FIELD COURT, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN AND AROUND THE CITY OF LAWRENCEVILLE, GEORGIA, AND AS SHOWN ON PLAT BOOK 63, PAGE 24, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOFFOR A MORE COMPLETE DESCRIPTION.
PARCEL NUMBER(S): AND AROUND THE CITY OF

FORECLOSURE

NUMBER(S): PARCEL R7074 217 Said property being known as: 1700 WESTFIELD COURT, LAWRENCEVILLE, GA 30043

GA 30043

To the best of the undersigneds knowledge, the party or parties in possession of said property is/are MARIA CIVIDANES-DURAN or tensely.

or tenant(s).
The debt secured by said Security Deed has been and is hereby declared due and payable because of, among payable because of a mong payable because other possible events of de-fault, failure to pay the in-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 expenses of sale, including at-

penses of sale, including attorneys 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 taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the prop-erty; and (4) any assess-ments, liens, encumbrances, zoning ordinances, restric-tions, covenants, and matabove.
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) fi-nal confirmation and audit of the status of the loan with the holder of the Security The name address and

lows:
PHH Mortgage Corporation
Mortgage Way
Mount Laurel, NJ 08054
866-503-5559

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 motters. 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. PHH MORTGAGE CORPO-

MARIA CIVIDANES-DURAN Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 21-085032 950-58117 1/5 12 19 26

STATE OF GEORGIA COUNTY OF GWINNETT
NOTICE OF SALE UNDER
POWER

IOWS:
THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, AND IS DE-ED IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, AND IS DE-SCRIBED AS FOLLOWS: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 258 OF BEING IN LAND LOT 258 OF THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, MAGNOLIA VILLAGE, AS PER PLAT RECORDED IN PLAT BOOK 120, PAGE 189,

HEREOF BY REFERENCE. PARCEL ID: R7258-373 COMMONLY KNOWN AS
4413 MAGNOLIA CLUB
DRIVE, SUGAR HILL, GA
30518 HOWEVER, BY
SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE
IS PROVIDED
BEING THE SAME PROPERTY CONVEYED TO KENNETH B. HARDEN, SR.
FROM REALMARK SCB, LLC

COUNTY, STATE OF GEOR-GIA IN BOOK 49385, PAGE 254.
Said property being known as: 4413 MAGNOLIA CLUB DR SUGAR HILL, GA 30518
To the best of the under-signeds knowledge, the par-ty or parties in possession of said property is/are KEN-NETH B. HARDEN SR. or tenant(s).

tenant(s). The debt secured by said Security Deed has been and is hereby declared due and payable because of, among athan provides a second of the security of the second of the s other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining default, this sale will

torneys fees having been Said property will be sold subject to the following: (1) any outstanding ad valorem