FORECLOSURE

the property is Laura Beth Gasiorowski or a tenant or tenants and said property is

5075 Edinborough Pl. Sugar

Hill, Georgia 30518.
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.

Freedom Mortgage Corpo-

ration
as Attorney in Fact for
Laura Beth Gasiorowski
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
FXHIRIT &

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 incorrected.

porated herein and made a

part hereof by reference.

MR/ca 2/1/22

Our file no. 21-05887GA –

950-57316 1/5 12 19 26

NOTICE OF SALE UNDER

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 Danielle E Richie to Delta

Gwinnett County

more commonly

ration

2022

POWER

TRADE NAME

92618 is/are doing busi-ness in Gwinnett County, Georgia under the name of: www.treasuremortgage.net 279 W. Crogan Crogan Street, Lawrenceville, GA 30046 and that the nature of the business to be carried on at

such address is: Mortgage
-s- Michael Fir
Sworn to and Subscribed
before me this 2nd day of
December, 2021 -s- S. Kawibawa Notary Public Filed in Office Clerk Superior Court Gwinnett County, GA

933-58260 1/12,19,2022

ZONING

NOTICE NOTICE
The City of Buford Planning and Zoning Board will meet on Tuesday, January 11, 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, February 7, 2022 at 7:00 p.m. at Buford City Arena. 2795 Sawnee Avenue. na. 2795 Sawnee Avenue. Buford, Georgia 30518 to consider a special use permit at 3616 South Bogan Road, Suite 103 for Amber Williamson. The special use permit requested is to allow semi-permanent makeup. 934-56945

12/22,29,1/5,12,19,26 NOTICE

The City of Buford Planning and Zoning Board will meet on Tuesday, January 11. 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, February 7, 2022 at 7:00 p.m. at Buford City Arena, 2795 Sawnee Avenue, Buford, Georgia 30518 to consider a special use permit at 1050 Sugar Hill Road. The special use permit at 1050 Sugar Hill Road. The special use permit request is to allow a church. 12/22,29,1/5,12,19,26

The City of Buford Zoning Board of Appeals will meet on Monday, January 24, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford High way, Buford, Georgia 30518 to consider a variance request at 126 Westbrook Etrect for Olena Lukran. quest at 126 Westbrook Street for Olena Lukyan. The variance requested is to allow a fence within the front 12/29,1/5,12,19

The City of Buford Zoning Board of Appeals will meet on Monday, January 24, 2022 at 7:00 p.m. at Buford City Hall, 2300 Buford High-way, Buford, Georgia 30518 to consider a variance reto consider to consider a variance re-quest at 1761 Peachtree industrial Boulevard for Mac-gregor Associates Archi-tects. The variance requested is to allow the height of the building to be higher than 40 feet. 934-57838 12/29,1/5,12,19

NOTICE The Buford City Commission will hold a public hearing on Monday, February 7, 2022 at 7:00 p.m. at Buford City Arena, 2795 Sawnee Avenue, Buford, Georgia 30518 to consider a zoning modifi-cation at 6044 Wade Orr Road from zoning conditions of #Z-18-09 approve by City Commission on October 1, 2018. The applicant is Brian Barton. The zoning modification is to modify condition #6 to use existing materials to match the house for an

934-59449 1/19,26,2/2,

addition to the home

NOTICE NOTICE
The City of Buford Planning
and Zoning Board will meet
on Tuesday, February 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, March 7, 2022 at 7:00
n.m. at Buford City Arena p.m. at Buford City Arena, 2795 Sawnee Avenue, Bu-ford, Georgia 30518 to con-sider an amondment to the sider an amendment to the City of Buford Development Regulations, Article 4 tion 4.1.1 and Article 6, Section 6.8.1 and 6.8.2. 1/19,26,2/2,2022

CITY OF SNELLVILLE PUBLIC HEARING

Notice is hereby given to the general public that the City of Snellville has re-ceived an application for Validatice (CASE POUN 22-01)
from Emmanuel Abua, Concept Engineering Services
LLC (applicant) and Arzine
16 LLC (property owner) requesting variance from Sec.
201-2.10.B (Parking Location) for the eshoptront building type to allow seven (7) new onsite parking (7) new onsite parking spaces to be located be-tween the existing building and street (Scenic Highway S) for a medical office, on the 1.03 acre property zoned OP (Office Professional) District and located with-in the Towne Center Overlay District, 2329 Scenic High-way, Snellville, Georgia (Tax Parcel 5026 080).

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

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 may also be found on the City's website 934-59448 1/19, 2022 CITY OF SUGAR HILL

NOTICE OF PUBLIC HEARING REZONING RZ-21-011

Notice is hereby given to the Public that an application has been filed with the City of Sugar Hill, Georgia requesting to rezone to Medium Density Single Family Residential District (RS-72) for the property located at 5060, 5376 and 5404 Sycamore Road, also known as Tax Parcel ID's: R7-322 516, R7-306-275, R7306-183, and R7-306-062A con-taining 27.724 acres +/- and more particularly described

All that tract or parcel of land lying in and being in

FORECLOSURE

ZONING

to an axle found; South 30 degrees 31 minutes 10 seconds East a distance of 206.86 feet to a 1 inch open top pipe found; South 31 degrees 52 minutes 24 seconds East a distance of

grees 32 illimites 24 sec-onds East a distance of 154.86 feet to a 1/2 inch open top pipe found; South 32 degrees 38 minutes 59 seconds East a distance of 62.71 feet to a 1/2 inch rebar

62.71 feet to a 1/2 inch repar found; Thence leaving said right of way of Sycamore Road South 35 degrees 13 minutes 03 seconds West a distance of 235.29 feet to a 1

inch open top pipe found; Thence South 49 degrees 35 minutes 39 seconds East a distance of 98.51 feet to a 1

inch open top pipe found; Thence South 34 degrees 55

minutes 30th 34 degrees 37 minutes 17 seconds West a distance of 359.79 feet to a 5/8 inch rebar found; Thence South 81 degrees 16 minutes 34 seconds West a distance of 500.10 feet to a 1 inch crimed ten pick found.

inch crimped top pipe found; Thence North 06 degrees 12 minutes 34 seconds West a distance of 195.92 feet to a 1

axle found: Thence North 49

utes 58 seconds West a distance of 453.88 feet to a 1 inch open top pipe found; Thence North 54 degrees 14 pinutes 17 seconds 544

minutes 17 seconds East a distance of 359.86 feet to an

Said tract of land contains 27.724 acres (1,207,648 square feet).

The properties are present-

Single-Family Residential District (RS-100) in the City of Sugar Hill. The applicant

is requesting to rezone to

Medium Density Single-Fam-

ily Residential District (RS-72) for 87 single-family de-

will consider whether to re-

tion and conditions on the

p.m. for the Mayor and City Council in city hall, which is located at 5039 West Broad

in the office of the Planning

FORECLOSURE

NOTICE OF SALE UNDER

Pursuant to the Power of

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 Hall County, Georgia (or such other area as designat-

such other area as designated ed by Order of the Superior Court of said county), 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

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 4 OF THE 1ST LAND DISTRICT (PUCKETTS GMD 1397) OF GWINNETT COUNTY, GEORGIA AND LAND LOT 155 OF THE 8TH LAND DISTRICT (FRIENDSHIP GMD 1419) OF HALL COUNTY, GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 16, BLOCK B OF MORGANS CROSSING II AS MORE PARTICULARLY DESCRIBED ON A PLAT OF SURVEY FILED FOR

RECORD ON NOVEMBER 6,

POWER, GWINNETT COUN-

zoned Medium Density

NING.

Land Lot 306 and 322 of the 7th District, Gwinnett Coun-ty, Georgia, and being more PLAT BOOK 68, PAGE 140, GWINNETT COUNTY, GEOR-GIA RECORDS AND FILED FOR RECORD ON NOVEMparticularly described as folparticularly described as follows:
Commencing at a point at the mitered intersection of Arbor Grove Way (having a variable width publicly dedicated right of way) and so foot publicly dedicated right of way), thence leaving said right of way of Arbor Grove Way and continuing along said right of way of Arbor Grove Way and continuing along said right of way of Sycamore Road a distance of 366.45 feet to a 1/2 inch rebar in the right of way of Sycamore Road, said 1/2 inch rebar being the TRUE POINT OF BEGINNING.
Thence continuing along FOR RECORD ON NOVEMBER 1, 1995 AND RECORDED AT PLAT SLIDE 478,
PAGE 117A, HALL COUNTY,
GEORGIA RECORDS, REFRERNCE TO SAID PLAT OF
SURVEY AND THE RECORD
THEREOF BEING HERBY
MADE FOR A MORE COMPLETE LEGAL DESCRIPTION.
This sale will be made sub-

This sale will be made subject to any right of the United States of America to redeem the hereinabove described property within 120 days from the sale date aforesaid, from the sale date aforesaid, in order to satisfy certain outstanding federal tax liens. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, fail-Thence continuing along said right of way of Sycamore Road the following courses and distances: with a curve turning to the right, with an arc distance of 124.00 feet with a security of right, with an arc distance of 124.83 feet, with a radius of 825.61 feet, with a chord bearing of South 05 degrees 49 minutes 18 seconds East, with a chord length of 124.71 feet to a 5/8 inch 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 capped rebar set; South 02 degrees 31 minutes 17 seconds West a distance of 271.53 feet to a 5/8 inch capped rebar set; with a curve turning to the left with sale will be inade flot in 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) an arc distance of 271.01 feet, with a radius of 451.97 feet, with a chord bearing of South 13 degrees 12 minutes 36 seconds East, with a chord length of 266.96 feet

having been given).
Said property is commonly known as 3320 Lake Seminole Place, Buford, GA 30519-3782 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): Thomas J.
Porter or tenant or tenants.
PHH Mortgage Corporation
is the entity or individual
designated who shall have designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. PHH Mortgage Corporation One Mortgage Way Mount Laurel, NJ 08054 (800) 750-2518

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 solved 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-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 (e) any assessments, liens,

distance of 195.92 feet to a 1 inch open top pipe found; Thence North 25 degrees 03 minutes 18 seconds West a distance of 139.75 feet to a 1/2 inch rebar found; Thence North 88 degrees 12 minutes 07 seconds West a distance of 72.46 feet to an axle found; Thence North 47 degrees 19 minutes 38 seconds encumbrances, zoning ordigrees 19 minutes 38 seconds West a distance of 72.36 feet to an axle found; Thence North 63 degrees 01 minutes 29 seconds West a distance of 93.18 feet to a wate found; Thence North 40 nances, 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. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the hold-ref the Sequeith Dead Bur degrees 01 minutes 20 seconds West a distance of 100.05 feet to a 2 inch open top pipe found; Thence North 30 degrees 03 minutes 20 seconds with 30 degrees 03 degrees to the loan will the hold to the roat will the security Deed. Pursuant to 0.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 Coregie the Deed State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirdistance of 359.50 feet to 48 axle found; Thence North 54 degrees 12 minutes 00 seconds East a distance of 305.23 feet to a 2 inch open top pipe found; Thence North 54 degrees 14 minutes 08 excepts Fort discovered for the seconds for the discovered for the seconds for the seconds for the discovered for the seconds fo mation and audit of the status of the loan as provided immediately above utes 08 seconds East a distance of 654.39 feet to a 1/2 inch rebar found in the right of way of Sycamore Road, said 1/2 inch rebar being the TRUE POINT OF BEGINNING

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

994-7637. 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 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of The Sugar Hill City Council Sale contained in a Security Deed given by Winston Oliver Braine to Mortgage Elecwill consider whether to re-zone the property. The Mayor and City Council has authority to zone the proper-ty as requested or place such other zoning classificatronic Registration Systems, Inc. as grantee as nominee Inc., as grantee, as nomines for Congressional Bank, its successors and assigns. dat-ed 2/12/2018 and recorded in Deed Book 55752 Page 583 Gwinnett County, Geor-gia records; as last transproperty as they deem appropriate, constitutional, and in the best interest of the citizens of Sugar Hill. The public is invited to attend public basising applied. gran fectorist, 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 hearings scheduled for Tuesday, January 18, 2022, at 7:00 p.m. for the Planning Commission and Monday, February 14, 2022, at 7:30 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 Street, Sugar Hill, Georgia. A copy of the proposed re-zoning is available for review 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 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 property: and Development Depart-ment located at 5039 West Broad Sugar Hill, Georgia, Monday through Friday, from 8:30 a.m. to 4:30 p.m. 934-57413 12/29,1/19 described property:

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 Subdivi-Sale contained in a Security Deed given by Thomas J. Porter to Mortgage Electron-ic Registration Systems, Inc., as grantee, as nominee for GMAC Mortgage, LLC dba ditech.com, its succes-sors and assigns dated sion, as per plat recorded at Plat Book 127 Page 62, Gwinnett County, Georgia records, which plat is incor-porated herein by reference dba ditech.com, its successors and assigns dated 2/5/2007 and recorded in Deed Book 5967 Page 89 Hall County, Georgia records; as last transferred to or acquired by PHH Mortgage Corporation, conveying the after-described property to secure a Note in the original principal amount of \$190,000.00, with interest at the rate specified therein, and made a part of this de-

Scription.

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 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 and all expenses 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 hear given) having been given).

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. He party (or parties) signed, the party (or parties) in possession of the subject property is (are): Winston Oliver Braine or tenant or

PennyMac Loan Services, LLC is the entity or individu-al designated who shall have full authority to negotiate, amend and modify all terms

FORECLOSURE

of the mortgage.
PennyMac Loan Services,
LLC Loss Mitigation B Townsgate Road Westlake Village, CA 3043

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 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 proptute a lien against the propwhether 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

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 U.S. Bankrupt-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 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.

PennyMac Loan Services,
LLC as agent and Attorney in

Winston Oliver for Fact for Winston Univer Braine
Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7637,

994-7637.
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-

2022

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 Deed Book 340/1 Fage 200 and modified at Deed Book 53093 Page 235 Gwinnett County, Georgia records; as last transferred to or ac-quired by U.S. Bank Trust National Association, not in 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 Order of the Superior Court of said county), within the legal hours of sale on February 1, 2022 (being the first Tuesday of said month un-less said date falls 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 Subdivision, Phase Two, Unit 3, as per plat recorded in Plat Book 11, Page 253, Gwinnett County Records,

which plat is incorporated berein by this reference and made a part of this descrip

The debt secureu by sand 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 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).

having been given).
Said property is commonly known as 1475 Black Spruce Court SW, Lilburn, GA 30047 together with all fix-tures 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): Statewide Rehabilitation Services, LLC or tenant or tenants.

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

and moonly an 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. quired by law to negotiate, amend or modify the terms

Said property will be sold 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 consti-tute 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. thority, (d) any matters which might be disclosed by an accurate survey and in

closure documents may not

be provided until final confir

mation and audit of the sta-tus of the loan as provided immediately above. U.S. Bank Trust National

Association, not in its indi-

vidual capacity, but solely as Trustee of LSF10 Master

spection of the property, and (e) any assessments, liens, encumbrances, zoning or-Byers Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 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 prohibit-ed under the U.S. Bankrupt-994-7637. 1386-014A 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. 1386-0144 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 913-172.1, 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 cv Code: and (2) final confir 950-57364 1/5 12 19 26

STATE OF GEORGIA COUN-TY OF GWINNETT NOTICE OF SALE UNDER POWER Pursuant to the power of sale contained in the Security Deed executed by SAMUEL SAKYONG HONG

SANYONG HONG to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR BRAND MORTGAGE

GROUP, LLC, its successors

or assigns, in the original

FORECLOSURE

FORECLOSURE

950-57317 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 Rosa K. Byers to Mortgage Electronic Reg-istration Systems, Inc. solely as nominee for Live Well Fi-

as nominee for Live Well Fi-nancial, Inc. dated 11/30/2009 and recorded in Deed Book 49846 Page 392 Gwinnett County, Georgia records; as last transferred to or acquired by Mortgage Assets Management, LLC, conveying the after-de-scribed property to secure a Note in the original principal

Note in the original principal amount of \$450,000.00, with interest at the rate specified therein, there will be sold by the undersigned at

solid by the undersigned as public outcry to the highest bidder for cash before the Courthouse door of Gwinnett Country, Georgia (or such other area as designated by Order of the Superior Court feel call country) within the

of said county), within the legal hours of sale on Febru-

legal nours of sale on Febru-ary 1, 2022 (being the first Tuesday of said month un-less said date falls on a Fed-eral Holiday, in which case being the first Wednesday of

said month), the following described property:

LAND REFERRED TO IN

THIS COMMITMENT IS DE-

SCRIBED AS ALL THAT CERTAIN PROPERTY SITU-

CERTAIN PROPERTY STUD-ATED IN THE COUNTY OF GWINNETT, AND STATE OF GEORGIA AND BEING DE-SCRIBED IN A DEED DATED 10/01/2009 AND RECORD-ED 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:

ALL THE FOLLOWING DE-

SCRIBED PROPERTY, TO-

ALL THAT TRACT OR PAR-

CEL OF LAND LYING AND BEING IN LAND LOT 249 OF

BEING IN LAND LOT 249 UF THE 5TH DISTRICT, GWIN-NETT COUNTY GEORGIA, BEING LOT 86, BLOCK B, GREAT RIVER AT TRIBBLE MILL SUBDIVISION, UNIT THREE, PHASE THREE, AS

IHREE, PHASE IHREE, AS PER PLAT RECORDED IN PLAT BOOK 108, PAGE 41 AND 42, GWINNETT COUN-TY, GEORGIA RECORDS, SAID PLAT BEING INCOR-PORATED HEREIN AND

MADE REFERENCE HERETO

manner provided in the Note

Said property is commonly known as **1948 Alcovy**

To the best

known as 1948 Alcovy Shoals Bluff, Lawrenceville

tuting a part of said

or tenant or tenants.

or tenant of 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

Note, however, that such

Said property will be sold

said property WIII 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 or sewage bills that consti-

tute 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 au-

thority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and

(e) any assessments, liens,

encumbrances, zoning ordi-

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 loan with the hold.

tus of the loan with the hold-

er 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 confir-mation and audit of the sta

mation and audit of the sta-tus of the loan as provided

immediately above. Mortgage Assets Management, LLC as agent and Attorney in Fact for Rosa K.

restrictions

nances.

entity or individual is not re quired by law to negotiate, amend or modify the terms of the loan.

Houston, TX 77014 888-918-1110

property, if any

Participation Trust as agent and Attorney in Fact for Bud-dy W. Bales Aldridge Pite, LLP, 15 Piedprincipal amount of \$211,105.00 dated July 25, 2014 and recorded in Deed Book 53078, Page 353, mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) Gwinnett County records, modified in Deed B modified in Deed Book 54803, Page 484, Gwinneti County records, said Securi-1216-2594A THIS LAW FIRM MAY BE ty Deed being last trans-ferred to FREEDOM MORT-INIS LAW TINI WAT BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2594A

ferred to FREEDOM MORT-GAGE CORPORATION in Deed Book 54153, Page 734, 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 February 01, 2022, the property in said Security Deed and designed to the property in Said Security Deed and designed to the said Security Deed and the said Security Deed and the said Security Deed and the said Security Deed the said Security Security Deed the said Security Security Security Deed the said Security Secur

101, 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 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 IN SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE THERETO.
Said property being known Said property being known as: 3750 CRESCENT WALK

LN, SUWANEE, GA 30024
To the best of the undersigneds knowledge, the party or parties in possession of said property is/are SAMUEL SAKYONG HONG,

SAMUEL SAKYONG HONG, 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 Deed. The debt remaining in default, this sale will detault, this sale will be 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 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 property; and (4) any assessments, 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) fi nal 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, amend, and modify all terms of the mortgage is as fol-

MADE REFERENCE HERETO.
ASSESSOR'S PARCEL
NUMBER: R5249 197
PROPERTY ADDRESS:
1948 ALCOVY SHOALS
BLUFF. LAWRENCEVILLE,
GA 30045
PARCEL NO. R5249 197
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 Freedom Mortgage Corporation 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 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

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

Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). in-Fact for SAMUEL SAKYONG HONG Robertson, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: (470) 321-GA 30045 together with all fixtures and personal property attached to and constituting a part of said. Firm File No. 19-380286 knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Estate/Heirs of Rosa K. Byers

950-57773 1/5 12 19 26 2022

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

sale contained in the Securi-Sale Contained in the security
Deed executed by
JOSEPH HARDEN JR to
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS,
INC., AS NOMINEE FOR
HOMESTAR FINANCIAL HOMESTAR FINANCIAL CORP. in the original princi-pal amount of \$301,340.00 dated April 30, 2018 and recorded in Deed Book 55857, Page 202, Gwinnett County records, said Securi County records, said Securi-ty Deed being last trans-ferred to LAKEVIEW LOAN SERVICING, LLC in Deed Book 59221, Page 00108, Gwinnett County records, the undersigned will sell at 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 February 1, 2022, the property in said Security Deed and described as fol-

IOWS:
ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 219 OF THE 5TH DISTRICT, GWIN-THE 5TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 54, BLOCK A, SOUTH OAKS SUBDIVISION (F/K/A/ TRIBBLE RIDGE), AS PER PLAT RECORDED (FIX/A/ TRIBBLE RIDGE), AS PER PLAT RECORDED IN PLAT BOOK 113, PAGE 242-243. GWINNETT COUNTY, GEORGIA RECORDS, 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

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

To the best of the under-signeds 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 indebtedpage on 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 expenses of sale, including attorneys fees (notice of intent

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 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, restrictions. covenants, and matters of record superior to the Security Deed first set out

FORECLOSURE

Said sale will be conducted subject to the following: (1) confirmation that the sale is 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 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 negotiate, amend, or modify the terms of the mortgage.

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

LAKEVIEW LOAN SERVICING, LLC, as Attorney-in-Fact ING, LLC, as Attorney-in-Fact for JOSEPH HARDEN JR

for JUSEPH 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 2022

STATE OF GEORGIA COUN-TY OF GWINNETT

NOTICE OF SALE UNDER POWER

POWER
Pursuant to the power of sale contained in the Security Deed executed by THOMAS CHRISTOPHEA JOHNSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, its successors or assigns, in the origi-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, LOCAB/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY in Deed Book 55964, 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 designated, within the legal hours of sale, on February 01, 2022, the property in said Security Deed and described and followers. scribed as follows: ALL THAT TRACT OR PAR-

ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 249 OF THE 5TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 93, BLOCK A, RIVERSPRINGS SUBDIVI-SION, UNIT 1, PHASE 1, (FKA EWING CHAPEL ROAD TRACT), AS PER PLAT RECORDED IN PLAT BOOK 108, PAGES 171-172, SAID 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
as: 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 be 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 hav-ing bear sixen).

ing been given). Said property will be sold 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 the property of the party of the closed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances,

brances, 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

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 metarge is fell. of the mortgage is as fol-

lows: Cenlar Federal Savings Bank 425 Phillips Boulevard Ewing, NJ 08618

Bain 7-20 Himps boulevair bewing, NJ 08618

Note that pursuant to 0.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. ANY INFORMATION OBTAINED TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

MORTGAGE RESEARCH CENTER, LLC D/B/A VETERANS UNITED HOME LOANS, A MISSOURI LIMITED LIABILITY COMPANY, as Attorney-in-Fact for THOMAS CHRISTOPHER JOHNSON Robertson.

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

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 IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PURPOSE.

Under and by virtue of the
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 Brok 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 recorded in Deed Book 58963, Page 685, Gwinnett County, Georgia Records, conveying the after-de-scribed property to secure a Note in the original principal amount of THIRTY-FOUR THOUSAND FOUR HUN- FORECLOSURE

DRED FIFTY AND 0/100 DOLLARS (\$34,450.00), 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 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 HERECO

PART HEREOF 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 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. U.S. Bank Trust National Association, as Trustee, for MFB Loan Trust II is the holder of the Security Deed to the property in accordance with OCGA § 44-14-The entity that has full au-

Ine entity that has full authority 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. To the best knowledge and belief of the undersigned, the party in possession of the preparty is Posicio A

the property is David A Brown and Letetia G Brown or a tenant or tenants and or a tenant or tenants and said property is more commonly known as 795 Morning 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

firmation and audit of the status of the loan with the holder of the security deed.
U.S. Bank Trust National
Association, as Trustee, for
MEB Loan Trust II as Attorney in Fact for
David A Brown and Letetia

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

www.foreclosurehotline.net EXHIBIT A EXHIBIT A
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 214 OF
THE 7TH DISTRICT OF
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
80, 48, RECORDS OF GWIN-80, 48, RECORDS OF GWIN-

NETT COUNTY,
GEORGIA RECORDS,
WHICH RECORDED PLAT IS
INCORPORATED HEREIN BY REFERENCE AND MADE A
PART OF THIS DESCRIPTION.
Subject to that certain se-

curity 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. MR/ca 2/1/22

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

NOTICE OF SALE UNDER **POWER**

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-

Security Deed given by Laura Beth Gasiorowski to Mort-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, Gwinnett County, Georgia Records, as last transferred to Freeden Mottages Corpo. 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 to Freedom Mortgage Corporation by assignment recorded in Deed Book 58022 ed in Deed Book 58022, Page 580, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original

EXHIBIT A
ALL THAT TRACT OR PARCEL 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 nal principal amount of ONE HUNDRED FIFTY-TWO
THOUSAND TWO HUNDRED
SEVENTY-FOUR AND 0/100
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-PLAI HECONDED IN PLAS BOOK 75, PAGE 215, IN THE OFFICE OF CLERK OF SUPE-RIOR COURT GWINNETT COUNTY, GEORGIA, WHICH RECORDED PLAT IS IN-CORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIP-TION at such place as may be lawat 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 HEREOF.

MR/ca 2/1/22 Our file no. 21-05966GA -FT17 950-58123 1/5 12 19 26 2022

STATE OF GEORGIA COUN-TY OF GWINNETT

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 NOTICE OF SALE UNDER POWER
Pursuant to the power of sale contained in the Security Deed executed by MARIA CIVIDANES-DURAN to ELECTRONIC purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR LIBERTY HOME EQUI-TY SOLUTIONS, INC., its successors or assigns, in the original principal amount of \$202,500.00 dated De-cember 31, 2013 and recorded in Deed Book 52750, Page 343, Gwinnett 52750, Page 343, Gwinnett 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 fol-

HEREIN IS SITUATED IN THE STATE OF GEORGIA, COUNTY OF GWINNETT, AND IS DESCRIBED AS FOL-

To the best knowledge and

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).

remaining in default, this sale will be made for the

attorney's fees (notice of in-

tent to collect attorney's fees

690-5900.

belief of the undersigned, the party in possession of

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. Freedom Mortgage Corpo-ration is the holder of the Security Deed to the proper ty in accordance with OCGA § 44-14-162.2. the entity that has full administration thority 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, 855-600-5001 lows: THE LAND DESCRIBED

LOWS
ALL THAT TRACT AND PARCEL OF LAND LYING AND BEING IN LAND LOT 74

Danielle E Hichie to Delta Community Credit Union, dated August 23, 2016, recorded in Deed Book 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 (\$350,000.00), with interesthereon as set forth therein there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnet County, Georgia, or at such place as may be lawfully designated as an alternative,

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

within the legal hours of sale

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, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).

tent to contect autorney'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 Secu-rity Deed 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 authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Delta Community Credit Union, 315 North Highway 74, Peachtree City, 30269, 800-544-3328.

To the best knowledge and belief of the undersigned, the party in possession of the property is Danielle E Richie or a tenant or tenants and said property is more commonly known as 1520 Carrington Court,

Lawrenceville, 30044. Georgia 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

www.foreclosurehotline.net EXHIBIT A