FORECLOSURE

County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED NINETY-TWO THOUSAND THIRTY-EIGHT AND 0/100 DOLLARS ($392,038.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Ameris Bank 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: Ameris Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Adrian Rodolfo Barrantes and Stephanie Perdomo or a tenant or tenants and said property is more commonly known as **3478 Crayton Glen Way, Buford, Georgia 30519.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Ameris Bank
as Attorney in Fact for
Adrian Rodolfo Barrantes
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 182 of the 7th District, Gwinnett County, Georgia, being Lot 7, Block D of The Preserve at Reed Mill Subdivision, Phase 2, as per plat thereof recorded in Plat Book 140, Pages 67-71, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description.

MR/meh 8/2/22
Our file no. 22-07350GA – FT18
950-74844 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Artemio Aguilar and Ricardo Aguilar to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Encore Credit Corp, its successors and assigns, dated May 5, 2005, recorded in Deed Book 42711, Page 0001, Gwinnett County, Georgia Records, as last transferred to HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2 by assignment recorded in Deed Book 60011, Page 662, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTEEN THOUSAND TWO HUNDRED AND 0/100 DOLLARS ($115,200.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2 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: Specialized Loan Servicing LLC, 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111, 800-306-6059.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Artemio Aguilar and Ricardo Aguilar or a tenant or tenants and said property is more commonly known as **745 Jacksons Mill Way, Lilburn, Georgia 30047.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

HSBC BANK USA, NATIONAL ASSOCIATION, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2
as Attorney in Fact for
Artemio Aguilar and Ricardo Aguilar
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 159 of the 6th District of Gwinnett County, Georgia, being Lot 5, Block C, Unit 4, Jackson's Mill Subdivision, as per plat recorded in Plat Book 19, Page 168, Gwinnett County, Georgia, real estate records, which plat is incorporated herein by reference and made a part of this description.

Being improved property known as 745 Jackson's Mill Way, according to the present system of numbering houses in the City of Lilburn, Gwinnett County, Georgia.

MR/meh 8/2/22
Our file no. 22-07561GA – FT7
950-74724 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Cassandra Gay and Wesley Gay to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Fidelity Bank d/b/a Fidelity Bank Mortgage, its successors and assigns, dated May 29, 2019, recorded in Deed Book 56640, Page 74, Gwinnett County, Georgia Records, as last transferred to Ameris Bank by assignment recorded in Deed Book 60037, Page 585, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FOUR HUNDRED EIGHTY-FOUR THOUSAND THREE HUNDRED FIFTY AND 0/100 DOLLARS ($484,350.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Ameris Bank 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: Ameris Bank , 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Cassandra Gay and Wesley Gay or a tenant or tenants and said property is more commonly known as **6414 Blue Water Drive, Buford, Georgia 30518.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Ameris Bank
as Attorney in Fact for
Cassandra Gay and Wesley Gay
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 364 of the 7th District, Gwinnett County, Georgia, being Lot 25, Block C, Lanier Springs, Unit 2, Phase I, as per plat recorded in Plat Book 110, Pages 149-151, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description.

MR/meh 8/2/22
Our file no. 22-07667GA – FT18
950-74841 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Pearl A Shaw to National City Mortgage Co dba Accubanc Mortgage, dated February 26, 2004, recorded in Deed Book 37227, Page 173, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FIFTY-FOUR THOUSAND AND 0/100 DOLLARS ($54,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co., doing business as Accubanc Mortgage 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: PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Pearl A Shaw or a tenant or tenants and said property is more commonly known as **3520 Golfe Links Dr, Snellville, Georgia 30039.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

PNC Bank, National Association, successor in interest to National City Real Estate Services, LLC, successor by merger to National City Mortgage, Inc., formerly known as National City Mortgage Co., doing business as Accubanc Mortgage
as Attorney in Fact for
Pearl A Shaw
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 17 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 20, BLOCK D, UNIT 5, COUNTRY CLUB OF GWINNETT SUBDIVISION, PHASE I, ACCORDING TO PLAT OF SURVEY RECORDED IN PLAT BOOK 69, PAGE 3, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT AND THE RECORD THEREOF ARE INCORPORATED HEREIN BY REFERENCE THERETO.

MR/meh 8/2/22
Our file no. 22-07807GA – FT1
950-75011 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Thomila Smith to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for The Federal Savings Bank, its successors and assigns, dated December 11, 2018, recorded in Deed Book 56312, Page 701, Gwinnett County, Georgia Records, as last transferred to Freedom Mortgage Corporation by assignment recorded in Deed Book 60040, Page 696, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED FIVE THOUSAND TWO HUNDRED FIFTY AND 0/100 DOLLARS ($305,250.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Freedom Mortgage Corporation 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: Freedom Mortgage Corporation, 10500 Kinkaid Dr. Ste. 300, Fishers, IN 46037, 855-690-5900.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Thomila Smith or a tenant or tenants and said property is more commonly known as **2626 Harman Park Court, Duluth, Georgia 30097.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Freedom Mortgage Corporation
as Attorney in Fact for
Thomila Smith
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 120 of the 7th District of Gwinnett County, Georgia, being Lot 72, Block A, Sugarloaf Park, Unit Two, as per plat recorded at Plat Book 84, Page 67, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part hereof.

MR/meh 8/2/22
Our file no. 22-07926GA – FT17
950-74956 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Joseph Amofa to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Graystone Mortgage, LLC, its successors and assigns, dated November 20, 2020, recorded in Deed Book 58139, Page 487, Gwinnett County, Georgia Records, as last transferred to Data Mortgage, Inc. d/b/a Essex Mortgage by assignment recorded in Deed Book 59925, Page 616, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED TWELVE THOUSAND TWO HUNDRED FORTY AND 0/100 DOLLARS ($312,240.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Data Mortgage, Inc. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Data Mortgage, Inc. , 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, 877-297-5484.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Joseph Amofa and Emelia Saki or a tenant or tenants and said property is more commonly known as **1596 Grandview Trce, Snellville, Georgia 30078.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Data Mortgage, Inc.
as Attorney in Fact for
Joseph Amofa
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 24 of the 5th District, Gwinnett County, Georgia, being Lot 41 Block C, Dogwood Plantation Subdivision, Unit One, as per plat recorded in Plat Book 34, Page 206, Gwinnett County, Georgia Records, which recorded plat is incorporated herein and made a part hereof by this reference.

MR/meh 8/2/22
Our file no. 22-08135GA – FT18
950-74672 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Roland Lyles a/k/a Roland M. Lyles to Wells Fargo Bank, N.A., dated December 14, 2011, recorded in Deed Book 51062, Page 512, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 56667, Page 633, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FORTY-SIX THOUSAND SEVEN HUNDRED EIGHTY-THREE AND 0/100 DOLLARS ($46,783.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Wells Fargo Bank, N.A. 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: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Roland Lyles a/k/a Roland M. Lyles and Estate of Roland Lyles or a tenant or tenants and said property is more commonly known as **3256 Sarah Lou Dr, Snellville, Georgia 30078.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Wells Fargo Bank, N.A.
as Attorney in Fact for
Roland Lyles a/k/a Roland M. Lyles
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
*Auction services provided by Auction.com (www.auction.com)
EXHIBIT A

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 51 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 10, BLOCK A, UNIT TWO, MURELL ESTATES SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 31, PAGE 34, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY

THIS REFERENCE, AND BEING KNOWN AS 3254-3256 SARAH LOU DRIVE, SNELLVILLE, GA 30078 ACCORDING TO THE PRESENT SYSTEM OF NUMBERING.

THIS IS THE SAME PROPERTY THAT WAS CONVEYED TO FEDERAL NATIONAL MORTGAGE ASSOCIATION BY SPECIAL WARRANTY DEED DATED APRIL 6. 2010, FILED APRIL 27, 2010, AND RECORDED AT DEED BOOK 50043, PAGE 039, GWINNETT COUNTY RECORDS.

THE CURRENT TAX PARCEL I.D. NUMBER IS: R6051 252

MR/ca 9/6/22
Our file no. 22-08211GA – FT5
950-74355 6/29 7/6 13 20 27 8/ 10 17 24 31 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Nkoli Onyedumekwu to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Home America Mortgage, Inc., its successors and assigns, dated October 24, 2003, recorded in Deed Book 35774, Page 135, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 53567, Page 187, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 50827, Page 153, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SEVENTY-SEVEN THOUSAND TWO HUNDRED FIFTY-NINE AND 0/100 DOLLARS ($177,259.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Wells Fargo Bank, N.A. 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: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Nkoli Onyedumekwu or a tenant or tenants and said property is more commonly known as **1267 Misty Valley Court, Lawrenceville, Georgia 30045.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Wells Fargo Bank, N.A.
as Attorney in Fact for
Nkoli Onyedumekwu
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
*Auction services provided by Auction.com (www.auction.com)
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 246 of the 5th District, Gwinnett County, Georgia, being Lot 17, Block B, Creekside Estates Subdivision, Unit Three as per plat recorded in Plat Book 97, Page 82, Gwinnett County, Georgia Records; which plat is incorporated herein by reference and made a part hereof.

MR/meh 8/2/22
Our file no. 22-08230GA – FT5
950-73903 6/22 29 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Earnest Thomas and Leona F Thomas to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Real Estate Mortgage Network, Inc, its successors and assigns, dated December 10, 2012, recorded in Deed Book 51868, Page 607, Gwinnett County, Georgia Records, as last transferred to NewRez LLC, F/K/A New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing by assignment recorded in Deed Book 56718, Page 258, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED EIGHT THOUSAND THREE HUNDRED TWO AND 0/100 DOLLARS ($308,302.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

NewRez LLC, F/K/A New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing 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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Earnest Thomas, Leona F Thomas, Donegal Way Trust, LLC, Nu Alliance Company, Earnest Thomas and Leona Thomas, Trustees, Earnest Thomas and Leona Thomas Living Trust and Jason Morton or a tenant or tenants and said property is more commonly known as **3410 Donegal Way, Snellville, Georgia 30039.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

NewRez LLC, F/K/A New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing
as Attorney in Fact for
Earnest Thomas and Leona F Thomas
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 15 and 18 of the 6th District, Gwinnett County, Georgia, being Lot 4, Block B, Lochwolde Subdivision, Unit III, as per plat recorded in Plat Book 42, Page 43, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this description. Said property being known as 3410 Donegal Way according to the present system of numbering property in Gwinnet County, Georgia.

Parcel ID Number: R6018-248

Subject to any Easements or Restrictions of Record.

MR/meh 8/2/22
Our file no. 5206218 – FT18
950-75103 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Dorothy G Gudger to Bank of America, N.A., dated February 2, 2009, recorded in Deed Book 49275, Page 892, Gwinnett County, Georgia Records, as last transferred to Mortgage Assets Management, LLC by assignment recorded in Deed Book 59989, Page 136, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-EIGHT THOUSAND AND 0/100 DOLLARS ($168,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the 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 pursuant to O.C.G.A. § 13-1-11 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), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Mortgage Assets Management, LLC 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: PHH Mortgage Corporation, 14405 Walters Road, Suite 200, Houston, TX 77014, 866-503-5559.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Dorothy G Gudger or a tenant or tenants and said property is more commonly known as **550 Rebecca St, Lawrenceville, Georgia 30045.** Should a conflict arise between the property address and the legal description the legal description will control.

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 holder of the security deed.

Mortgage Assets Management, LLC
as Attorney in Fact for
Dorothy G Gudger
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 143 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING IN THE CITY OF LAWRENCEVILLE, GEORGIA, BEING DESIGNATED AS LOT NO 9-K, WESTERN HEIGHTS SUBDIVISION, ON A PLAT OF SURVEY OF SAID SUBDIVISION, PREPARED BY S. R. FIELDS, SURVEYOR, DATED JUNE 23, 1952, RECORDED IN PLAT BOOK "F", PAGE 37-A, GWINNETT COUNTY PLAT RECORDS, WHICH PLAT IS BY REFERENCE INCORPORATED HEREIN AND MADE A PART OF THIS DESCRIPTION.

MR/meh 8/2/22
Our file no. 5706819 – FT2
950-74950 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **RUDY J ALFARO to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR RBC MORTGAGE COMPANY,** dated March 26, 2004, recorded April 7, 2004, in Deed Book 37724, Page 0133, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Forty-Nine Thousand Nine Hundred and 00/100 dollars ($149,900.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Wilmington Savings Fund Society, FSB, as Owner Trustee of the Residential Credit Opportunities Trust VI-A, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in August, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 182 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING KNOWN AS LOT 159, BLOCK B, BRAY`S MILL SUBDIVISION, UNIT IV AS PER PLAT RECORDED IN PLAT BOOK 25, PAGE 25, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. Said legal description being controlling, however the property is more commonly known as **1531 BRAYS MILL TRACE, LAWRENCEVILLE, GA 30044.** The indebtedness secured by said Security Deed has been and is hereby declared due because of default