FORECLOSURE

FORECLOSURE FORECLOSURE FORECLOSURE FORECLOSURE FORECLOSURE FORECLOSURE FORECLOSURE FORECLOSURE

TRUSTEE OF NEW RESIDENTIAL MORTGAGE LOAN TRUST 2020-RPL1 as Attorney in Fact for BEVERLY Y HOLMAN BEVERLY YVONNE HOLMES THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SHP-22-02305-1 Ad Run Dates 07/06/2022, 07/13/2022, 07/20/2022, 07/27/2022
950-74288
7/6,13,20,27,2022

NOTICE OF SALE
UNDER POWER
STATE OF GEORGIA
COUNTY OF GWINNETT

Under and by virtue of the power of sale contained with that certain Security Deed dated May 27, 2021, from **Raven Holmes to Mortgage Electronic Registration Systems, Inc., as nominee for LendUS, LLC,** recorded on June 4, 2021 in Deed Book 58804 at Page 00405 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to **Data Mortgage, Inc. dba Essex Mortgage** by Assignment and said Security Deed having been given to secure a note dated May 27, 2021, in the amount of $196,377.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on August 02, 2022 following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 266 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 119, BLOCK A, REGENCY PARK SUBDIVISION, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 61, PAGE 187, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THE DESCRIPTION HEREOF. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORD The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is/are Raven Holmes . The property, being commonly known as **3630 Regency Park Dr #1, Duluth, GA, 30096** in Gwinnett County, will be sold as the property of Raven Holmes , subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, 844-478-2622 . The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Data Mortgage, Inc. dba Essex Mortgage as Attorney in Fact for Raven Holmes 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani Esq For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 22-005139 A-4750610 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022, 07/06/2022, 07/13/2022, 07/20/2022, 07/27/2022
950-72913
6/8,15,22,29,7/6,13,20,27, 2022

NOTICE OF SALE
UNDER POWER
STATE OF GEORGIA
COUNTY OF GWINNETT

Under and by virtue of the power of sale contained with that certain Security Deed dated July 30, 2019, from **Tarmarcea Humphrey and Chail Humphrey III to Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions, Inc. d/b/a New American Funding,** recorded on August 1, 2019 in Deed Book 56776 at Page 831 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to Data Mortgage, Inc., dba Essex Mortgage by Assignment and said Security Deed having been given to secure a note dated July 30, 2019, in the amount of $238,598.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on August 02, 2022 the following described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 337 OF THE 4TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 61, BLOCK A OF WOODGATE HILLS, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 113, PAGES 268-270, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION; BEING KNOWN AS 3507 VALLEY BLUFF LANE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property are Tarmarcea Humphrey and Chail Humphrey III. The property, being commonly known as **3507 Valley Bluff Ln, Snellville, GA, 30039** in Gwinnett County, will be sold as the property of Tarmarcea Humphrey and Chail Humphrey III, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: ServiceMac, LLC, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, 844-478-2622. The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Data Mortgage, Inc. dba Essex Mortgage as Attorney in Fact for Tarmarcea Humphrey and Chail Humphrey III 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 22-005299 A-4750566 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022, 07/06/2022, 07/13/2022, 07/20/2022
950-72906
6/8,15,22,29,7/6,13,20,2022

NOTICE OF SALE
UNDER POWER
GEORGIA,
GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **PATRECE JUANITA JOHNSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR OCMBC, INC. ,** dated April 10, 2015, recorded May 12, 2015, in Deed Book 53549, Page 688, 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 Fifty-One Thousand Six Hundred Seven and 00/100 dollars ($151,607.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I,** 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 September, 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 44, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 23 BLOCK E, UNIT TWO, CRICKET HILL SUBDIVISION, PER PLAT OF SURVEY RECORDED IN PLAT BOOK 2, PAGE 80, GWINNETT COUNTY RECORDS, WHICH PLAT BY REFERENCE THERETO IS INCORPORATED HEREIN; BEING IMPROVED PROPERTY WITH RESIDENCE THEREON KNOWN AS 602 CRICKET HILL TRAIL, LAWRENCEVILLEM GWINNETT COUNTY, GEORGIA, ACCORDING TO THE MOST RECENT SYSTEM OF NUMBERING HOUSES IN SAID COUNTY. SUBJECT TO ALL EASEMENT AND RESTRICTIONS OF RECORD. Said legal description being controlling, however the property is more commonly known as **602 CRICKET HILL TRL, LAWRENCEVILLE, GA 30044.** The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is PATRECE JUANITA JOHNSON, or tenants(s). 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. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Carrington Mortgage Services, LLC, Loss Mitigation Dept., 1600 South Douglass Road Suite 200A, Anaheim, CA 92806, Telephone Number: 800-561-4567. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I as Attorney in Fact for PATRECE JUANITA JOHNSON THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-22-03443-1 Ad Run Dates 07/06/2022, 08/10/2022, 08/17/2022, 08/24/2022, 08/31/2022
950-75329
7/6,8/10,17,24,31,2022

NOTICE OF SALE
UNDER POWER
CONTAINED IN
SECURITY DEED
STATE OF GEORGIA,
COUNTY OF Gwinnett

Pursuant to a power of sale contained in a certain security deed executed by **Ralph Kelley, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc. as nominee for Pine State Mortgage Corporation** recorded in Deed Book 34747, beginning at page 157, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder 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 179 of the 5th District, of Gwinnett County, Georgia, and being Lot 46, Block D of Springlake Falls, as per plat recorded in Plat Book 96, Page 295 of Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference. Said legal description being controlling, however, the Property is more commonly known as: **482 Marsh Lake Road, Lawrenceville, GA 30045** Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: 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, and all other matters of record superior to the said Security Deed. 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. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage's address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Ralph Kelley and Lorisa Michele Sevilla-Kelley, as Administrator of Estate of Ralph Kelley, Jr., or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 22-6735F1 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-72907
6/8,15,22,29,7/6,13,20,27, 2022

NOTICE OF SALE
UNDER POWER
CONTAINED IN
SECURITY DEED
STATE OF GEORGIA,
COUNTY OF Gwinnett

Pursuant to a power of sale contained in a certain security deed executed by **Ryan Medlock, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc., as nominee for CBC National Bank** recorded in Deed Book 55358, beginning at page 821, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder 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 71 of the 6th District of Gwinnett County, Georgia, being Lot 66, Block A, Unit One of River Mist Subdivision, as per plat recorded in Plat Book Z, Page 242, Gwinnett County, Georgia Records; which plat is hereby referred to and made a part of this description. Said legal description being controlling, however, the Property is more commonly known as: **3665 Hunting Ridge Drive SW, Lilburn, GA 30047** Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: 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, and all other matters of record superior to the said Security Deed. 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. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. MidFirst Bank, through its division Midland Mortgage?s address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Ryan Medlock, or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 19-5983F1 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-75160
7/6,13,20,27,2022

STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE
UNDER POWER

Because of a default under the terms of the Security Deed executed by **Koren Rayford and Alice Moss to Mortgage Electronic Registration Systems, Inc., as nominee for Southeast Mortgage of Georgia, Inc.** dated July 3, 2012, and recorded in Deed Book 51499, Page 842, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Wells Fargo Bank, NA,** securing a Note in the original principal amount of $128,935.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, August 2, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 335 OF THE 4TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 28, BLOCK "A", PRESCOTT AT MINK LIVSEY FKA MINK LIVSEY MANOR, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 108, PAGE 251; REVISED AT PLAT BOOK 109, PAGE 36, GWINNET COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE. Said property is known as **3450 Grand Manor Trl, Snellville, GA 30039,** together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now 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 matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. 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 secured creditor. The property is or may be in the possession of Alice Moss and The Representitive of the Estate of Koren Rayford, successor in interest or tenant(s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Koren Rayford and Alice Moss File no. 22-078779 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/JW https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-72809
6/29,7/6,13,20,27,2022

Notice of Sale
Under Power.
State of Georgia,
County of GWINNETT.

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **WALTER G MULLINS III to COMMUNITY HOME MORTGAGE, INC ,** dated 01/07/2002, and Recorded on 01/22/2002 as Book No. 26058 and Page No. 200, GWINNETT County, Georgia records, as last assigned to **U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021 G, MORTGAGE BACKED SECURITIES, SERIES 2021 G (the Secured Creditor),** by assignment, conveying the after described property to secure a Note of even date in the original principal amount of $75,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in August, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 290 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING KNOWN AS CONDOMINIUM UNIT NO. 519, BUILDING NO.5, PHASE 2, OF BERKELEY WOODS CONDOMINIUM, RECORDED IN CONDOMINIUM PLAT BOOK 2, PAGE 112, GWINNETT COUNTY, GEORGIA RECORDS, AND AS MORE PARTICULARLY DESCRIBED IN THAT CERTAIN DECLARATION OF CONDOMINIUM FOR BERKELEY WOODS CONDOMINIUM DATED OCTOBER 5, 1989, AND RECORDED IN DEED BOOK 6009, PAGE 323, AFORESAID RECORDS, AS THE SAME MAY BE AMENDED FROM TIME TO TIME (HEREINAFTER REFERRED TO AS THE "DECLARATION") TOGETHER WITH ALL THAT RIGHTS, TITLE, AND INTEREST OF GRANTOR IN THE AFORESAID UNIT AND THE APPURTENANCES THERETO AS SET FORTH IN THE DECLARATION, INCLUDING SUCH UNDIVIDED INTEREST IN THE COMMON AREAS AS SET FORTH IN THE DECLARATION. The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021 G, MORTGAGE BACKED SECURITIES, SERIES 2021 G holds the duly endorsed Note and is the current assignee of the Security Deed to the property. GREGORY FUNDING LLC, acting on behalf of and, as necessary, in consultation with U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021 G, MORTGAGE BACKED SECURITIES, SERIES 2021 G (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44 14 162.2, GREGORY FUNDING LLC may be contacted at: GREGORY FUNDING LLC, P.O. BOX 230579, TIGARD, OR 97281, 866 712 5698. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **519 BERKELEY WOODS DRIVE, DULUTH, GEORGIA 30096** is/are: WALTER G MULLINS III or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial 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 in the preceding paragraph. U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE ON BEHALF OF AND WITH RESPECT TO AJAX MORTGAGE LOAN TRUST 2021 G, MORTGAGE BACKED SECURITIES, SERIES 2021 G as Attorney in Fact for WALTER G MULLINS III. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
00000009531195
BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.
950-75068
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 **LETITIA Y. NICOLL, ERIC J. NICOLL to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS GRANTEE, AS NOMINEE FOR CHAPEL MORTGAGE CORPORATION,** dated September 8, 2003, recorded September 25, 2003, in Deed Book 35003, Page 49 , 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 Eight Hundred and 00/100 dollars ($149,800.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **NRZ Inventory Trust, U.S. Bank National Association as trustee ,** 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 14 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA BEING SHOWN AND DESIGNATED AS LOT 22, BLOCK A, PETTY PLANTATION SUBDIVISION, UNIT ONE, ACCORDING TO A PLAT OF SUBDIVISION RECORDED IN PLAT BOOK 63, PAGE 273, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED BY REFERENCE AND MADE A PART HEREOF. Said legal description being controlling, however the property is more commonly known as **844 SUNNY FIELD LANE, LAWRENCEVILLE, GA 30043.** The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is LETITIA Y. NICOLL, ERIC J. NICOLL, or tenants(s). 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. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Fay Servicing, LLC, Loss Mitigation Dept., 425 S. Financial Place Suite 2000, Chicago, IL 60605, Telephone Number: 800-495-7166. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. NRZ INVENTORY TRUST, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE as Attorney in Fact for LETITIA Y. NICOLL, ERIC J. NICOLL THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FAY-20-00067-15 Ad Run Dates 07/06/2022, 07/13/2022, 07/20/2022, 07/27/2022
950-72812
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 Deed to Secure Debt given by **PAUL NZEAGWU and MARGARET NZEAGWU to HomeBanc Mortgage Corporation,** dated July 24, 2003, and recorded in Deed Book 34100, Page 226, GWINNETT County, Georgia records, and last assigned to **BANK UNITED N.A.** in Book 59499, Page 612, conveying the after-described property to secure a Note of even date in the original principal amount of $125,600.00, 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, within the legal hours of sale on the first Tuesday in August, 2022, to wit: August 2, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 53 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 32, BLOCK A, OAKLAND CREEK, AS PER PLAT RECORDED IN PLAT BOOK 82, PAGES 170 AND 171, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE AND MADE A PART HERETO. The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as **3648 OAKLAND SPRING COURT SNELLVILLE, GA 30039,** together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): PAUL NZEAGWU and MARGARET NZEAGWU or tenant or tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-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 in the preceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC Attention: Loss Mitigation Department 1600 South Douglass Road. Suites 100 & 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being BANK UNITED N.A. as attorney in fact for PAUL NZEAGWU and MARGARET NZEAGWU Parkway Law Group, LLC 1755 North Brown Road Suite 150 Lawrenceville, GA 30043 404.719.5155 June 29 and July 6,13,20 and 27, 2022 22-0040 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-74488
6/29,7/6,13,20,27,2022

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

By virtue of a Power of Sale contained in that certain Security Deed from **Henry Robenson Pierre to Mortgage Electronic Registration Systems, Inc. as nominee for Broker Solutions, Ind. dba New American Funding, its successors and assigns**, dated June 29, 2020 and recorded on June 30, 2020 in Deed Book 57614, Page 850, in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Thirty-Two Thousand Seven Hundred Seven and 00/100 dollars ($232,707.00), as last transferred to Broker Solutions Inc. dba New American Funding, New American Funding by assignment to be recorded in the Office of the Court of Superior Court of Gwinnett County, Georgia, with interest thereon as provided therein, 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 has or may be lawfully designated as an alternative location, 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 IN LAND LOT 234 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA BEING LOT 153, BLOCK A, COLD WATER CREEK SUBDIVISION, UNIT TWO, AS MORE PARTICULAR DESCRIBED ON PLAT OF SURVEY RECORDED AT PLAT BOOK 91, PAGE 173, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT AND LEGAL DESCRIPTION THERON ARE INCORPORATED HEREIN BY REFERENCE THERETO. Said property may more commonly be known as **1401 Jernigan Bluff, Lawrenceville, GA 30045.** The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorney's fees (notice of intent to collect attorney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is New American Funding, 14511 Myford Road, Suite 100, Tustin, CA 92780. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in possession of the property are Henry Robenson Pierre and or tenant(s). The sale will be conducted subject to 1) confirmation that the sale is not prohibited under the U.S. Bankruptcy code and 2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Broker Solutions Inc. dba New American Funding as Attorney-in-Fact for Henry Robenson Pierre Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 06/29/2022; 07/06/22; 07/13/22; 07/20/22; 07/27/22
950-72848
6/29,7/6,13,20,27,2022

NOTICE OF SALE
UNDER POWER
STATE OF GEORGIA
COUNTY OF GWINNETT

Under and by virtue of the power of sale contained with that certain Security Deed dated January 27, 2020, from **Juan Fabian-Polanco and Malquiel Fabian-Castillo to Mortgage Electronic Registration Systems, Inc., as nominee for Equity Prime Mortgage LLC,** recorded on February 21, 2020 in Deed Book 57264 at Page 850 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to **Caliber Home Loans, Inc.**by Assignment and said Security Deed having been given to secure a note dated January 27, 2020, in the amount of $172,460.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on August 2, 2022 the following described real property (hereinafter referred to as the "Property"): THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE CITY OF LOGANVILLE, COUNTY OF GWINNETT, STATE OF GEORGIA, AND IS DESCRIBED AS FOLLOWS: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 129 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 33, BLOCK A, FOX CHASE SUBDIVISION, UNIT FOUR, AS PER PLAT RECORDED IN PLAT BOOK 54, PAGE 169, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. THIS BEING THE SAME PROPERTY CONVEYED TO JUAN FABIAN-POLANCO AND MALQUIEL FABIAN-CASTILLO AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, FOR AND DURING THEIR JOINT LIVES, AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM IN FEE SIMPLE FROM JUAN FABIAN-POLANCO, IN A DEED DATED AUGUST 23, 2018, AND RECORDED AUGUST 18, 2018, IN DEED BOOK 56093, PAGE 0135 AND INSTRUMENT NUMBER 0075781. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property is/are Juan Fabian-Polanco and Malquiel Fabian-Castillo. The property, being commonly known as **4434 Fiddlers Bnd, Loganville, GA, 30052** in Gwinnett County, will be sold as the property of Juan Fabian-Polanco and Malquiel Fabian-Castillo, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed.Pursuant to O.C.G.A.-Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: CALIBER HOME LOANS, 13801 Wireless Way, Oklahoma City, OK 73134, 1-800-401-6587 . The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Caliber Home Loans, Inc. as Attorney in Fact for Juan Fabian-Polanco and Malquiel Fabian-Castillo 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.- 22-005571 A-4752406 06/29/2022, 07/06/2022, 07/13/2022, 07/20/2022, 07/27/2022
950-74497
6/29,7/6,13,20,20,27,2022

Notice of Sale Under Power Georgia, GWINNETT County Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by APRIL O. POLLARD to Mortgage Electronic Registration Systems, Inc. as nominee for Carrington Mortgage Services, LLC, dated February 20, 2016, and recorded in Deed Book 54137, Page 0732, GWINNETT County, Georgia records, and last assigned to Bank United N.A. , conveying the after-described property to secure a Note of even date in the original principal amount of $143,108.00, 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, within the legal hours of sale on the first Tuesday in August, 2022, to wit: August 2, 2022, the following described property: File No.: 199414672515 All that parcel of land in the County of Gwinnett, State of GA, and being more particularly described as follows' ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 3 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 11, BLOCK C, LAUREL FALLS SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 44, PAGE 106, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. APN R6003-129 Property Address: 3902 Laurel Bend Dr., Snellville, GA 30039 The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorney?s fees (notice of intent to collect attorney?s fees having been given). Said property is commonly known as 3902 LAUREL BEND DR SNELLVILLE, GA 30039, together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): APRIL O. POLLARD or tenant or tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-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 in the preceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC Attention: Loss Mitigation Department 1600 South Douglass Road. Suites 100 & 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being BANK UNITED N.A. as attorney in fact for APRIL O. POLLARD Parkway Law Group, LLC 1755 North Brown Road Suite 150 Lawrenceville, GA 30043 404.719.5155 July 7,14,21 and 28, 2022 22-0058 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-75190
7/6,13,20,27,2022

GWINNETT COUNTY
NOTICE OF SALE
UNDER POWER

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

By virtue of the power of sale contained in that certain Security Deed from **Robert K. Sherrer and Carrie Jean Sherrer to Citywide Banks,** dated April 12, 2013, filed for record May 20, 2013, and recorded in Deed Book 52234, Page 0001, Gwinnett County, Georgia Records, and Security Deed having been given to secure a Note dated April 12, 2013, in the original principal sum of One Hundred Sixty-Five Thousand Dollars ($165,000.00), with interest from date at the rate stated in the Notice on the unpaid balance until paid, and the Note being in default, there will be sold by the undersigned at public outcry during the legal hours of sale to the highest bidder for cash before the Courthouse door at Gwinnett County, Georgia, on August 2, 2022, the following described real property (the "Property") ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 1, OF THE 2ND DISTRICT, GMD 1587 [ROCKY CREEK DISTRICT], GWINNETT COUNTY, GEORGIA, BEING LOT 29, BLOCK A, DACULA BLUFF FKA AUBURN ROAD TRACT, AS PER PLAT RECORDED IN PLAT BOOK 87, PAGES 53 AND 54, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE DETAILED DESCRIPTION. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned?s knowledge the persons in possession of the property are Robert K. Sherrer and Carrie Jean Sherrer. The property being commonly known as **3507 Vern Way, Dacula, GA 30019** in Gwinnett County will be sold as the property of Robert K. Sherrer and Carrie Jean Sherrer, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A. Section 44-14-162.2, the name, address, and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above-described mortgage is as follows: Dominique Vondran, Citywide Banks, 1398 Central Avenue, Dubuque, IA 52001, 866-934-4070. The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. THIS LAW FIRM MAY BE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WILL BE USED FOR THAT PURPOSE. Liebler, Gonzalez & Portuondo Attorney for Citywide Banks as Attorney in Fact for Mile High Cookie Club, LLC 44 West Flagler Street, 25th Floor Miami, FL 33130 (305) 379-0400 By Shaquirah C. Dixon, Esq.
950-75188
7/6,13,20,27,2022

STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE
UNDER POWER

Because of a default under the terms of the Security Deed executed by **Erick S. Stokes and Darlene M. Stokes to The Dime Savings Bank of New York, FSB d/b/a National Mortgage Investments Co.** dated December 22, 1995, and recorded in Deed Book 12133, Page 88, as last modified in Deed Book 55579, Page 715, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **U.S. Bank National Association, as Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF3,** securing a Note in the original principal amount of $117,587.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, August 2, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying