FORECLOSURE cedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the 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 ate, 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 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 require the secured creditor 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 COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-75190 950-75190 7/6,13,20,27,2022

GWINETT COUNTY
NOTICE OF SALE
UNDER POWER
THIS IS AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMAITON OBTAINED
WILL BE USED FOR THAT
PURPOSE.
By vittle of the power of

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 with interest from date at the rate stated in the Notice on the unpaid balance until rate stated in the Notice on the unpaid balance until paid, and the Note being in default, there will be sold by 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 County, Georgia, on Auguss, 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 that ALLED 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 payable because of, anioning 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 suppose of poving the Sc 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 un-dersigned?s knowledge the persons in possession of the property are Robert K. Sherproperty are Robert N. Sherrer.
rer and Carrie Jean Sherrer.
The property being commonly known as 3507 Vem.
Way, Dacula, GA 30019 in
Gwinnett County will be sold
as the property of Robert K.
Sherrer. and Carrie Jean Sherrer and Carrie Jean Sherrer subject to any out 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

restrictions, covenants, and matters of record to the Se curity Deed. Pursuant to 0.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 ne-

nave the full authority to he-gotiate, amend or modify all terms of the above-de-scribed mortgage is as fol-lows: Dominique Vondran, Citywide Banks, 1398 Cen-tral 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 nego-

tiate, amend or modify the

tate, 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 large with

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\_Esg.

Pursuant to ction 44-14-

Dixon, Esq. 950-75188 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 MAURICE SMITH and LETISHA M. SMITH to Mort-gage Electronic Registration Systems, Inc. as nominee Systems, Inc. as humined for Carrington Mortgage Services, LLC, dated January 26, 2018, and recorded in Deed Book 55692, Page 0855, GWINNETT County, Georgia records, and last assigned to Bank United, N.A., conveying the after-deconveying the after-de-scribed property to secure a Note of even date in the orig-inal principal amount of inal principal amount of \$142,704.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of GWINNETT County, Georgia, within the legal hours of sale on the first Tuesday in September, 2022, to wit:

FORECLOSURE September 6, 2022, the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 20\$ OF
THE 5TH DISTRICT, OF
GWINNETT COUNTY, GEORGIA, AND BEING IN LOT 99
BLOCK A OF ASHLAND
PARK, UNIT TWO, AS PER
PUT RECORDED IN PUT
BOOK 89, PAGE 118 OF
GWINNETT COUNTY, GEORGIA RECORDS, WHICH PUT
IS INCORPORATED HERON
AND MADE A PART HEREOF
BY REFERENCE. SAID
PROPERTY IS KNOWN AS
820 ASHLAND PARK WAY,
LAWRENCEVILLE, GA
30045, TOGETHER WITH
ALL FIXTURES AND PERSONAL PROPERTY ATTACHED TO AND CONSTITUTING A PART OF SAID
PROPERTY, IF ANY. The
debt secured by said Deed
to Secure Debt has been and
is hereby declared due bedebt 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 820 ASHLAND PARK WAY LAWRENCEVILLE, GA 30045, together with all fixures 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): MAURICE SMITH and LETISHA M. SMITH or tenant or tenants. Said property will be sold subject to

and LETISHA M. SMITH 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 record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, re ordinances, easements, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code; (2) O.C.G.A. Sec-tion 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 fore-closure documents may not a provided until final profit. be provided until final confirmation and audit of the sta-tus 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 negoti-ate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC At-tention: Loss Mitigation De-partment 1600 South Dou-glass Road. Suites 100 & mation and audit of the stapartition 1800 South Doubles 100 & 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notwithstanding, nothing in O.G.A. Section 44-14-162.2 shall be construed to require the secured according to the second of the sec require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on babble of the consumer of the conducted on the conducted or the conduc behalf of the secured credibehalf of the secured credi-tor under the power of sale granted in the aforemen-tioned security instrument, specifically being BANK UNITED, NA as attorney in fact for MAURICE SMITH and LETISHA M. SMITH Perturent LIN Group LING

UNITED, NA as attorney in fact for MAURICE SMITH and LETISHA M. SMITH Parkway Law Group, LLC 1755 North Brown Road Suite 150 Lawrenceville, GA 30043 404.719.5155 July 13.20, 27, August 3, 10,17,24 and 31, 2022 22-0052 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINE-FORMATION OBTAINE-FO 950-75192 7/13,20,27,8/3,10,17,24,31,

STATE OF GEORGIA COUNTY OF GWINNETT 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 Stokes and Darlene M poration 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 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

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 293, 6th District, Gwinnett County, Georgia, being Lot 45, Block A, Windsor Gate, Unit II, as recorded in Plat Book 68, Page 84, Gwinnett County Records, which plat is hereby referred to and made a part of this description. Said property is known as 3210 Windsor Gate Run, Duluth, GA 30096, together MTB-20-002/5-5 Dates 0 07/13/2022, 0 07/27/2022 950-75333 7/6,13,20,27,2022 Notice of Sale Under Power. 3210 Windsor Gate Run, Du-luth, GA 30096, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said proper-ty will be sold subject to any outstanding ad valorem tax-es (including taxes which are a lien, whether or not now due and payable), the 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, encumassessments, 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

## FORECLOSURE

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 Erick S Stokes and Darlene M be in the possession of Erick S Stokes and Darlene M Stokes, successor in interest or tenant(s). U.S. Bank National Association, a Trustee for Structured Asset Securities Corporation Mortgage Loan Trust 2005-RF3 as Attorney-in-Fact for Erick S. Stokes and Darlene M. Stokes File no. 03-2021 LOGS LEGAL GROUP LLP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/\*\*CP\_REFERENCE\_INITIALS\*\*\*
https://www.logs.com/ The LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PURPOSE. 950-72811 6/22,29,7/6,13,20,27,2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from QUINCY
SUMMERS to MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS INC. AS
NOMINEE FOR FAIRWAY INDEPENDENT MORTGAGE
CORPORATION BAN ORTHPOINT MORTGAGE, dated
February 24, 2017, recorded
March 2, 2017, in Deed
March 2, 2017, in Deed
Book 54963, Page 750,
Gwinnett County, Georgia
Records, said Security Deed
having been given to secure Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Forty-Five Thousand Eight Hundred Nine and 00/100 dollars (\$145,809.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Lakeview Loan Servicing LLC, 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 limitscribed 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
125 OF THE 7TH DISTRICT, AND BEING IN LAND LOT 125 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING UNIT 24 OF GLENCREST PLACE SUBDIVISION, PER PLAT THERE-OF RECORDED IN PLAT BOOK 97, PAGE 76 AND 77, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION, PARCEL ID#: R7135 280 PROPERTY ADDRESS AT 2485 BIRKHALL WAY, LAWRENCEVILLE, GA 30043 ACCORDING TO THE PRESENT NUMBERING SYSTEM IN GWINNETT COUNTY, GEORGIA. Said legal description being controlling, however the property is more commonly known ty is more commonly known as 2485 BIRKHALL WAY, AS 2463 BIRRHALL WAY, LAWRENCEVILLE, GA 30043. The indebtedness se-cured by said Security Deed has been and is hereby de-clared due because of de-Security Deed. The indebt-edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, in-

all expenses of the sale, including attorneys' fees (no-tice to collect same having been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an "as-is" basis 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 val-orem taxes (including taxes which are a lien, whether or 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; asessments; 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, best of the knowledge and belief of the undersigned, the owner and party in possession of the property is QUINCY SUMMERS, 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 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: M & T Bank, Loss Mitigation Dept., 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221, Telephone Number: 1-800-724-1633. Nothing in 0.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. LAKEVIEW LOAN SERVICING, LLC. as Attorney in Fact for OUINCY SUMMERS 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. MTB-20-00275-5 Ad Run Dates 07/06/2022, 07/27/2022, 07/27/2022, 07/27/2022, 07/27/2022, 07/27/2022 require a secured creditor to

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 MELANIE ROBIN STINSON THAPA to WASHINGTON MUTUAL BANK, FA,
dated 02/26/2003, and
Recorded on 04/03/2003 as
Book No. 31789 and Page
No. 0075, GWINNETT County, Georgia records, as last
assigned to JPMORGAN
CHASE BANK NATIONAL ASSOCIATION (the Secured
Creditor), by assignment,
conveying the after described property to secure a
Note of even date in the original principal amount of
125,100.00, with interest at
the rate specified therein, \$125,100.00, 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 proper-

## FORECLOSURE

FORECLOSURE

said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is L. JOANN WADDELL, LOTTIE J BECKER, MARVIN S BLIESATH, III, or tenants(s). 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 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 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: Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, L.P. Loss Mitigation Dept., 7105 Corporate Drive, Plano, TX 75024, Telephone Number: 800-846-2222. Nothing in 0.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 ty: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159 OF THE 6TH DISTRICT, AND BEING IN LAND LOT.
159 OF THE 6TH DISTRICT,
GWINNETT COUNTY, GEORGIA, AND BEING LOT 11,
BLOCK A, JACKSON'S MILL
SUBDIVISION, UNIT TWO,
AS PER PLAT RECORDED IN
PLAT BOOK 14, PAGE 248,
GWINNETT COUNTY
RECORDS, WHICH PLAT IS
HEREBY REFERRED TO AND
MADE A PART HEREOF BY
REFERENCE. The debt 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 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). JPMORGAN CHASE BANK NATIONAL ASSOCIATION holds the require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. BANK OF AMERICA, N.A. as Attorney in Fact for L. JOANN WADDELL, LOTTIE J BECKER 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. BAC-22-02772-1 Ad Run Dates 07/103/2022, 07/20/2022, 07/13/2022, 07/20/2022, 07/13/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022, 07/20/2022 having been given). JPMOR-GAN CHASE BANK NATION-AL ASSOCIATION holds the duly endorsed Note and is the current assignee of the Security Deed to the property. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, acting on behalf of and, as necessary, in consultation with JPMORGAN CHASE BANK NATIONAL ASSOCIATION (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.GA. § 44 14 162.2, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION may be contacted at. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 VISION DRIVE, COLUMBUS, OH 43219, 866 550 5705. Please note that, pursuant to O.C.GA. § 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 07/13/2022, 07/27/2022 07/20/2022 950-75094 7/6,13,20,27,2022

Notice of Sale Under Power

Under Power
Georgia,
Gwinnett County
Under and by virtue of the
Power of Sale contained in a
Deed to Secure Debt given
by Kenneth Washington and
Stephanie E. Washington to
Mortgage Electronic Registration Systems, Inc. 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 832 HILLCREST RD NW, LILBURN, GEORGIA 30047 is/are: MELANIE ROBIN STINSON THAPA or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem wordage Electronic Registration Systems, Inc. ("MERS") as nominee for Ouicken Loans Inc., dated January 12, 2006, and recorded in Deed Book 46073, Page 335, Gwinnett 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 insection of the pres. 46073, Page 335, Gwinnett County, Georgia records, as last transferred to U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3 by Assignment recorded in Deed Book 59219, Page 119, Gwinnett County, Georgia records, conveying the closed 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 0.C.G.A. Section 9 13 172.1, which allows for certain procedures regarding 119, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of \$728.000.00, 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, within the legal hours of sale of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in August, 2022, to wit: August 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 312, 7th District Gwinnett County, Capagia being left 41, Unit certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure 7th District Gwinnett County, Georgia, being Lot 541, Unit V, Phase II, Edinburgh, as per plat recorded in Plat Book 93, Page 156, Gwinnett County records, which plat is hereby referred to and made a part of this description by reference. Commonly known as: 3388 Binghurst Road, Suwannee, GA 30024 The debt secured by said documents may not be pro-vided until final confirmation documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. JPMOR-GAN CHASE BANK NATION-AL ASSOCIATION as Attorney in Fact for MELANIE ROBIN STINSON THAPA. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000009434325 BARRETT DAFFIN FRAPPIER TURNET DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398. 950-75063 76,13,20,27,2022 NOTICE OF SALE 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 ness 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 heep given). Said

NOTICE OF SALE UNDER POWER GWINNETT COUNTY

attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as 3388 Binghurst Road, Suwanee, GA 30024, 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): Kenneth Washington and Stephanie E. Washington 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, assements By virtue of a Power of Sale contained in that certain Sale contained in that certain Security Deed from L. JOANN WADDELL and LOTTIE J BECKER to BANK OF AMERICA, N.A., dated November 27, 2002, recorded December 16, 2002, in Deed Book 30185, Page 45, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of a Note of even date in the original principal amount of Thirty-Six Thousand Six Hundred and 00/100 dollars (\$36,600.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to BANK OF AMERICA, N.A., there will be sold at public outcry to the highest bidder for cash at the Gwinnett Country Courthouse, within 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 folin 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 296 OF THE 6TH DISTRICT OF GOWINNETT COUNTY, GEORGIA, BEING LOT 36, BLOCK C, UNIT SIX, CHARLESTOWN-HOMES' PER PLAT THEREOF RECORDED IN PLAT HOMES' PER PLAT THEREOF RECORDED IN PLAT COUNTY, GEORGIA, ACCORDIS, AND BEING IMPROVED PROPERTY KNOWN AS 3826 MEETING STREET, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEORGIA, Said legal description being controlling, however the property is more commonly known as 3826 MEETING ST, DULUTH, GA 30096. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said brances, 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 prowhich 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 pro-vided until final confirmation and audit of the status of the loan as provided in the preloan as provided in the preceding paragraph. Pursuant to 0.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: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall be construed to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on fault 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, inall 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 in. This sale is conducted or without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following that within more effect the behalf of the secured credi-tor under the power of sale granted in the aforemen-tioned security instrument, specifically being U.S. Bank National Association, not in 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 authorities, matters. its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-Backed Notes, Series 2020-R3 as attorney in fact for Kenneth Washington and Stephanie E. Washington Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING

any taxing authority; matters which would be disclosed by

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

TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FC21-119

FORECLOSURE

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 Secontained in that certain Security Deed from MULUKEN WUDNEH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR MARTINGALE. GRANTEE, AS NOMINEE FOR AMERISAVE MORTGAGE CORPORATION, dated April 5, 2019, recorded April 11, 2019, in Deed Book 56521, Page 00274, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Three Hundred Twenty-Five Thousand Six Hundred and 00/100 dollars (\$325.600.00), with interest sand Six Hundred and ollars (\$325,600.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to AmeriSave Mortgage Corporation, 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 LVING AND BEING IN LAND LOT

property: ALL IHAI IHACI
OR PARCEL OF LAND LYING
AND BEING IN LAND LOT
165 OF THE 5TH DISTRICT,
GWINNETT COUNTY, GEORGIA, BEING SUBDIVIDED
LOT 2, BLOCK B, AS
SHOWN UPON THE FINAL
PLAT OF INDEPENDENCE
SUBDIVISION, PHASE I-A,
AS PER PLAT THEREOF
RECORDED IN PLAT BOOK
143, PAGES 225-227,
GWINNETT COUNTY
RECORDS, SAID PLAT BEING INCORPORATED HEREING INCORPORATED HEREING INCORPORATED HEREING INCORPORATED HEREING INCORPORATED HERETO. Said legal description
being controlling, however
the property is more commonly known as 2624 OAK
GROVE ROAD, LOGANVILLE,
GA 30052. The indebtedness
secured by said Security
beed has been and is hereby
declared due because of default indev the tomper 6 civil declared due because of de-fault under the terms of said Security Deed. The indebt-edness remaining in default, this sale will be made for the 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 dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem 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; as-sessments; liens; encumsessments; 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 MULUKEN WUDNEH, BELAINESH GEBREHIWOT WORKU, or tenants(s). The WOUNCH, SELANDESH GEBREHIWOT WORKU, 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 sta-

all terms of the loan (af-though not required by law to do so) is: AmeriSave Mortgage Corporation, Loss Mitigation Dept., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047, Telephone Num-ber: 1-866-397-5370. Noth-ing 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. mortgage instrument. AMERIŠAVE MORTGAGE MORTGAGE
CORPORATION as Attorney
in Fact for MULUKEN WUDNEH 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.
DAMC-22-02806-1 Ad Run
Dates 07/06/2022,
07/13/2022.
07/20/2022, Dates 07/13/2022, 07/20/2022 07/27/2022 7/6,13,20,27,2022

mation and audit of the sta-tus of the loan with the hold-er of the Security Deed. The entity having full authority to negotiate, amend or modify

terms of the loan

Running out of room...

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