### FORECLOSURE

RECORDED IN PLAT BOOK 36, PAGE 74, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORAT-ED HEREIN BY REFERENCE

MR/ca 7/5/22 Our file no. 22-07418GA – 950-71781 6/8 15 22 29

# NOTICE OF SALE UNDER

GEORGIA, COUNTY GWINNETT Under and by virtue of the Power of Sale contained in a Security Deed given by Bryan Mcallister to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Guild Mortgage Company, its successors company, its successory and assigns, dated November 30, 2017, recorded in Deed Book 55571, Page 4, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 59944, Page 705, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED TWENTY-TWO

principal amount of THREE HUNDRED TWENTY-TWO THOUSAND FIFTY-NINE AND 0/100 DOLLARS (\$322,059.00), 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 Country, Georgia, or at such 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 July, 2022, the following described property: SEE EXHIBIT A ATTACHED

HERETO AND MADE A PART HEREOF is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the 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

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, encum brances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, 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 abovenamed or the undersigned Guild Mortgage Company LLC is the holder of the Se-

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: Guild Mortgage Company LLC, PO BOX 85304, San Dieno CA 92186 800-365-Diego, CA 92186, 800-365-

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 Bryan Mcal-lister or a tenant or tenants and said property is more commonly known as 455 Lance View Lane, Lance renceville, 15. Should a Lawrenceville, Georgia 30045. Should a conflict arise between the property Georgia address and the legal de-

scription the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit ed under the U.S. Bankrupted under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Guild Mortgage Company

as Attorney in Fact for
Bryan Mcallister
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Records CA 20076

Roswell, GA 30076 www.foreclosurehotline.net **EXHIBIT A** 

All that tract or parcel of land lying and being in Land Lot 212 of the 5th District, Gwinnett County, Georgia, being Lot 89, of Block "A" of Jacobs Farm Subdivision, Phase IV, as shown on the Phase IV Final Plat for Jacobs Farm recorded Book 136, Pages 161-164. Gwinnett County, Georgia Records, which plat is incorporated by this reference and made a part of this description. MR/ca 7/5/22

Our file no. 22-07599GA -

950-72289 6/8 15 22 29 2022

### NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT

COUNTY COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Tamiko L. Dukes to New Century Mortgage Corporation, dated May 18, 2004, recorded in Deed Book 38591, Page 91, Gwinnett County, Georgia Records, as last transferred to Deutsche Bank National Trust Compalast transferred to Deutsche Bank National Trust Compa-ny, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-NC7, Mortgage Pass-Through Certificates, Series 2004-NC7 by assign-ment recorded in Deed Book 49204, Page 0172, Gwinnett Courth, Googria, Paperdic County, Georgia Records, conveying the after-described property to secure all the second seco Note in the original principal amount of ONE HUNDRED THIRTY-THREE THOUSAND AND 0/100 DOLLARS (\$133,000.00), 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 July the following de

SEE EXHIBIT A ATTACHED
HERETO AND MADE A
PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible 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

#### FORECLOSURE

attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable). not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and in-spection 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-ie" begis without any. an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Deutsche Bank National

Trust Company, as Trustee for Morgan Stanley ABS Capital Inc. Trust 2004-NC7, Mortgage Pass-Through Certificates, Series 2004-NC7 is the holder of the Security Dead to the the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to possible amond

thority to negotiate, amend, and modify all terms of the and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032. Note, however, that such entity is not required by law to negotiate, amend or modi-

fy the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Tamiko L. Dukes or a tenant or tenants and said property is more commonly known as 4529 Iroquois Trail, Duluth, Georgia 30096. Should a conflict arise between the property address and the legal de-

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 ILS Bankrunt cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Deutsche Bank National Deutsche Bahr Nationial Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2004-NC7, Mortgage Pass-Through Certificates, Series 2004-NC7

as Attorney in Fact for
Tamiko L. Dukes
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 238 of the 6th District, Gwinnett County, Georgia and being Lot 32, Block I, Covered Bridge Subdivision, Unit Eight, as per plat thereof recorded in Plat Book 17, Page 205. Chilippet County. Page 205, Gwinnett County Georgia records, as revised in Plat Book 19, page 113, aforesaid records, which plat is incorporated herein and made a part hereof by refer-

MR/meh 7/5/22 Our file no. 5582906 – FT1 950-72214 6/8 15 22 29 2022

#### NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Rosie Demetria Thompson to Mortgage Electronic Registration Sys-Electronic Registration Systems, Inc., as grantee, as nominee for Angel Oak Mortgage Solutions, LLC, its successors and assigns, dated 12/11/2019 and recorded in Deed Book 57128 Page 815 Gwinnett County, Geor-gia records; as last transferred to or acquired by U.S Bank National Association as Trustee for Angel Oak Mort-Trust 2020-3, Series 2020-3, conveying the after-described property to secure a Note in the original principal amount of \$661,410,00 with interest at the rate specified therein there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-nated by Order of the Supe-rior Court of said county),

within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month the following the first Wednesday of said month). day of said month) the following described property: ALL THAT TRACT OR PAR-ALL IHAI I HACT OR PAR-CEL OF LAND LYING AND BEING IN DUNCAN'S 1749TH GMD, GWINNETT COUNTY, GEORGIA, BEING LOT 33, PHASE 5, THE

LOT 33, PHASE 5, THE WOODLANDS AT CHATEAU WOODLANDS AT CHATEAU ELAN SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 109, PAGES 158-160, GWINNETT COUN-TY, GÉORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DESCRIP-The debt secured by said

Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, failure to pay the indebtedness as and when due and in the as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees having been given). Said property is commonly

known as 2317 Crimson King Dr, Braselton, GA 30517-4020 together with all fixtures and personal prop-erty attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Rosie Demetria Thompson or ten-

Select Portfolio Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
Select Portfolio Servicing. Inc. Loan Resolution Depart-ment 3217 South Decker

Lake Drive Salt Lake City, UT 84119 (888) 818-6032 Note, however, that such entity or individual is not re-quired by law to negotiate, amend or modify the terms of the loan. Said property will be sold

subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters

### FORECLOSURE

which might be disclosed an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the state of the loap with the heldtus of the loan with the hold er of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above ILS Bank National Associ-

U.S. Bank National Associ-ation as Trustee for Angel Oak Mortgage Trust 2020-3, Mortgage-Backed Certifi-cates, Series 2020-3 as agent and Attorney in Fact for Rosie Demetria Thompson Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-

994-7637 1012-14595A
1012-14595A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1012-14595A 950-71866 6/8 15 22 29

lanta, Georgia 30305, (404)

### NOTICE OF SALE UNDER POWER, GWINNETT COUN-

2022

Pursuant to the Power of Sale contained in a Security Deed given by Henry A. Farmer, Jr. to Mortgage Electronic Registration Sys-Electronic Registration Systems, Inc., as grantee, as mominee for Indymac Bank, F.S.B., its successors and assigns dated 11/23/2005 and recorded in Deed Book 45469 Page 0210 Gwinnet County, Georgia records; as last transferred to or acquired by Wilmington Savings Fund Society, FSB, noi in its individual capacity but solely as Owner Trustee of CSMC 2021-JR1 Trust, conveying the after-described veying the after-described property to secure a Note in the original principal amount of \$30,400.00, with interest at the rate specified therein, there will be sold by the understand the stablishment of the specified the stablishment of the stabl dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property.

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 36, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 5, BLOCK A, BRIARWOOD EAST SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 4, PAGE 204A, GWINrior Court of said county)

BOOK 4, PAGE 204A, GWIN-NETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE FOR A MORE COMPLETE DESCRIPTION OF SALD PROPERTY OF SAID PROPERTY

This foreclosure is subject to the Security Deed from Henry A Farmer, JR to MERS as nominee for Profi-NICHS as nominee for Pron-cio Mortgage Ventures, LLC, dated 5/15/2013, recorded 5/24/2013 in the original principal amount of \$118,100.00, recorded in Deed Book 52247, Page 780, Gwinnett County, Georgia records.

records.
The debt secured by said is hereby declared due be-cause of, among other pos-sible events of default, failas and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the surpress of points the core purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attraction for action of in attorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 3052 Skyland Drive, Snellville, GA 30078 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party or parties) in possession of the subject property is (are): Henry A. Farmer, Jr. or ten-ant or tenants. Select Portfolio Servicing, Inc. is the entity or individual

designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
Select Portfolio Servicing, Inc. Loan Resolution Department 3217 South Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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

Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (ining ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record (c) the right of be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

immediately above.
Wilmington Savings Fund
Society, FSB, not in its individual capacity but solely as Owner Trustee of CSMC Owner 2021-JR1 Trust as agent and Attorney in Fact for Henry A. Farmer, Jr. Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-

lanta, Georgia 30305, (404)

#### FORECLOSURE FORECLOSURE

1012-14597A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COL-LECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED
WILL BE USED FOR THAT . 1012-14597A 950-71713 6/8 15 22 29 2022

## NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Bretasha D. Parker to Mortgage Electron-ic Registration Systems, ., as grantee, as nominee SOUTHSTAR FUNDING, for SOUTHSTAR FUNDING, LLC, its successors and as-signs dated 2/23/2006 and signs dated 2/23/2006 and recorded in Deed Book 46256 Page 336 Gwinnett County, Georgia records; as last transferred to or acquired by The Bank of New York Mellon, fka, The Bank of New York, as successor in interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR4, Mortgage Pass-Through Cartificates Series Through Certificates, Series, 2006-AR4, conveying the after-described property to secure a Note in the original principal amount of \$152,000.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash

before the Courthouse door of Gwinnett County, Georgia (or such other area as design (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property: lowing described property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 196 OF THE 6TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING UNIT 42, BROOK-SIDE GREEN TOWNHOMES, AS PER PLAT RECORDED IN
PLAT BOOK 105, PAGES
156-160, GWINNETT COUNTY RECORDS, SAID PLAT
BEING INCORPORATED
HEREIN BY REFERENCE
THERETO

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failas and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the surpress of points the approximation. sale will be indee for indee for inguing burpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having hear given)

having been given).
Said property is commonly known as 5929 Brookside known as 5929 Brookside Oak Circle, Norcross, GA 30093 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Bretasha D. Parker or tenant or ten-

Select Portfolio Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Select Portfolio Servicing,

Inc. Loan Resolution Department 3217 South Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032 Note, however, that such entity or individual is not required by law to negotiate.

erty

amend or modify the terms of the loan.
Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (in-2022

cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the propwhether due payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by

an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the stamation 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 sta-

tus of the loan as provided immediately above. The Bank of New York Mel-lon, fka, The Bank of New York, as successor in inter-York, as successor in interest to JPMorgan Chase Bank, N.A., as Trustee for Structured Asset Mortgage Investments II Trust 2006-AR4, Mortgage Pass-Through Certificates, Series, 2006-AR4 as agent and Attorney in Fact for Bretasha D. Parker

Aldridge Pita II.P. 15 Pied-

Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637

1012-14661A
1012-14661A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COL-LECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1012-14661A 950-72046 6/8 15 22 29 2022

# NOTICE OF SALE UNDER POWER, GWINNETT COUN-

TY
Pursuant to the Power of Sale contained in a Security Deed given by Willie C. White and Laversie White to HomeBanc Mortgage Corporation dated 4/2/2003 and recorded in Deed Book 31867 Page 00220 Gwinnett County, Georgia records; as last transferred to or acquired by BANK OF AMERICA, N.A., conveying the after-described property to secure a Note in the original principal amount of principal amount of \$172,250.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as design nated by Order of the Superior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which

of the loan.

day of said month), the fol-lowing described property: All that tract of parcel of An that tract of parcer of land lying and being in Land Lot 184 of the 6th District, Gwinnett County, Georgia, being Lot 4, Block B, V. W. Freeman Subdivision, Unit Two, according to plat of survey recorded in Plat Book S, Page 51, Gwinnett County, Georgia Records, which plat and the record thereof are incorporated herein by reference thereon.

reference thereon. reterence thereon.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees having hear given)

having been given).
Said property is commonly known as 4478 Plantation
Lane, Norcross, GA 30093 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are); Willia (White and Loversie) Willie C. White and Laversie White or tenant or tenants.

Bank of America is the entity or individual designated
who shall have full authority

to negotiate, amend and modify all terms of the mortgage. Bank of America Home Loan Assistance Dept. 7105 Corporate Drive Plano, TX 75024 (800) 669-6650

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. Said property will be sold

salu property will be solved in subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lies against the prop the a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority. thority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens,

encumbrances, zoning ordi nances. restrictions covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the hold-rof the Security Dead Burnor the Security Dead Burn er of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided

immediately above. BANK OF AMERICA. N.A. as agent and Attorney in Fact for Willie C. White and Laversie White Aldridge Pite, LLP, 15 Pied-

mont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

994-7637.
1016-5256A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1016-5256A 950-72048 6/8 15 22 29

### NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security
Deed given by Gregory B.
Smalley to Citizens and Smalley to Citizens and Southern Commercial Corporation dated 2/6/1987 and recorded in Deed Book 4109 Page 247 and modified a Deed Book 53034 Page 637 and re-recorded at Deed Book 4289 Page 6 Gwinnett County Georgia records: as last transferred to or acquired by PHH Mortgage Corporation, conveying the afterdescribed property to secure a Note in the original principal amount of \$81.431.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-nated by Order of the Supe-rior Court of said county), within the legal hours of sale on July 5, 2022 (being the on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednes-day of said month), the fol-lowing described property:

All that tract or parcel of land lying and being in Land Lot 143 of the 6th District of Gwinnett County, Georgia, being Lot 25, Block C, Unit Mimosa Estates Subdivi

z, Mirriosa Estates Subdivi-sion, as per plat thereof recorded in Plat Book O, Page 58, Gwinnett County, Georgia, Records. This sale will be made subiect to any right of the United States of America to redeem the hereinabove described property within 120 days property within 120 days from the sale date aforesaid, from the sale date aforesaíd, in order to satisfy certain outstanding federal tax liens. The debt secured by said security Deed has been and is hereby declared due because of, among other possible events of default, 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 paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having hong given)

having been given). Said property is commonly known as 313 Linda Drive, Tucker, GA 30084 together with all fixtures and persona property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): subject property is (are): Manuel Gracia and Magdalena Gracia or tenant or ten-PHH Mortgage Corporation

is the entity or individual designated who shall have full authority to negotiate amend and modify all terms of the mortgage.
PHH Mortgage Corporation
One Mortgage Way Mount
Laurel, NJ 08054 (800) 750-Note, however, that such

### FORECLOSURE

quired by law to negotiate, amend or modify the terms

Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) any assessments liens. (e) any assessments encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.
The sale will be conducted The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial sales in State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above

PHH Mortgage Corporation as agent and Attorney in Fact Adding Pite, LLP, 15 Piedmont Center, 3575 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

994-7637.
1017-5495A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1017-5495 950-71678 6/8 15 22 29 2022

#### NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Sale contained in a Security Deed given by Juan R Merced to Mortgage Elec-tronic Registration Systems, Inc., as grantee, as nominee for Mortgage Research Cen-ter, LLC dba Veterans United Home Loans, its successors and assigns. dated 6/30/2017 and recorded in Deed Book 55237 Page 00127 Gwinnett County, Georgia records; as last transferred to or acquired by PennyMac Loan Services, LLC, conveying the after-de-scribed property to secure a Note in the original principal amount of \$185,300.00, with interest at the rate specified

therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Court-house door of Gwinnett house door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property: scribed property:

scribed property:
All that tract or parcel of land lying and being in Land Lots 299 and 310 of the 5th District, Gwinnett County, Georgia, being Lot 56, Block A. Brookton Place Subdivision, Unit 2, as per plat recorded in Plat Book 84, Pages 138-139, Gwinnett County, Georgia Records, which plat is hereby incorporated by reference thereto and made a part of this de-

and made a part of this description.
The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible 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 sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having hear given).

having been given).
Said property is commonly known as 2701 Winky Blf, Dacula, GA 30019 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Estate/Heirs of Juan R Merced

or tenant or tenants.
PennyMac Loan Services,
LLC is the entity or individual designated who shall have full authority to negotiate amend and modify all terms of the mortgage.

PennyMac Loan Services,
LLC Loss Mitigation 3043

Townsgate Road #200, Westlake Village, CA 91361 1-866-549-3583 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms

of the loan. of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and

(e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Dodd first each at shows rity Deed first set out above The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the state of the logs with the held. tus of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the status of the loan as provided

immediately above.
PennyMac Loan Services,
LLC as agent and Attorney in
Fact for Juan R Merced
Aldridge Pite, LLP, 15 Pied-Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7637. 1120-23454A THIS LAW FIRM MAY BE ACTING AS A DEBT COL-LECTOR ATTEMPTING TO

### FORECLOSURE

FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, 1120-23454A 950-71755 6/8 15 22 29

### 2022 NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of

Sale contained in a Security

Deed given by Andre King-Holland to Mortgage Elec-tronic Registration Systems Inc., as grantee, as nominee for Atlantic Union Bank, its for Atlantic Union Bank, its successors and assigns. dated 3/31/2021 and recorded in Deed Book 58568 Page 00768 Gwinnett County, Georgia records; as last transferred to or acquired by PENNYMAC LOAN SERVICES, LLC, conveying the after-described property to secure a Note in the original principal amount of principal amount of \$535,482.00, with interest at \$535,452.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig for such other area as design-nated by Order of the Supe-rior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a

thress said date fails off a Federal Holiday, in which case being the first Wednes-day of said month), the fol-lowing described property: ALL THAT TRACT OR PAR-ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 234
AND 235, 5TH DISTRICT,
GWINNET COUNTY, GEORGIA, BEING TRACT NO. 3,
CONTAINING 1.7504
ACRES, MORE OR LESS,
AND DESCRIBED IN A PLAT
OF SURVEY ENTITLED SUBDIVISION EXEMPTION PLAT
FOR W.G. BUMGARNER,
DATED MAY 14, 1999 PREPARED BY HARMON, PARED BY HARMON, MEEKS AND BAGWELL MEEKS AND BAGWELL, CERTIFIED BY MACK L. MEEKS, RLS NO. 2487, AS PER PLAT RECORDED IN PLAT BOOK 81, PAGE 164, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. PROPERTY ADDRESS:

PROPERTY ADDRESS: 1466 BROOKS ROAD, LAWRENCEVILLE. GEORGIA

30045 PARCEL ID: R5234 025 The debt secured by said Security Deed has been and is hereby declared due because of, among other posible 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 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 beed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as 1466 Brooks Rd,

Lawrenceville, GA 30045 to-gether with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Andre D. King-Holland and Tequasha Carpenter or tenant or tenants. PennyMac Loan Services.

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

reiniymac Loan Services, LLC Loss Mitigation 3043 Townsgate Road #200, Westlake Village, CA 91361 1-866-549-3583 Note, however, that such entity or individual is not re-

quired by law to negotiate, amend or modify the terms Said property will be sold subject to: (a) any outstandsubject to. (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute lies can be the results of the second taxes.

tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in-spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of

covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed, Pursuant to 0.C.G.A. Section 9-13-172.1, which allows for retain procedures regarding 13-1/2.1, 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 confir-mation and audit of the stamation and audit of the sta-tus of the loan as provided immediately above.
PENNYMAC LOAN SER-

PENNYMAL LUAN SER-YICES, LLC as agent and At-torney in Fact for Andre King-Holland Aldridge Pite, LLP, 15 Pied-mont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7637. 994-7637

994-7637.
1120-23521A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1120-23521A 950-72227 6/8 15 22 29 2022

# NOTICE OF SALE UNDER POWER, GWINNETT COUN-TY Pursuant to the Power of Sale contained in a Security Deed given by Nancey Vanderhoeght to Mortgage Elec-

tronic Registration Systems Inc., as grantee, as nominee for Embrace Home Loans, Inc., its successors and as-signs. dated 12/19/2015 and signs. dated 12/19/2015 and recorded in Deed Book 54015 Page 0550 Gwinnett County, Georgia records; as last transferred to or acquired by Embrace Home Loans, Inc., conveying the after-described property to secure a Note in the original principal amount of \$55,962.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Supenated by Order of the Superior Court of said county) within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the fol-

lowing described property

### FORECLOSURE

ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 305 OF 7TH DISTRICT. GWN-THE 7TH DISTRICT, GWN-NETT COUNTY, GEORGIA, BEING LOT 30, BLOCK A, HILLCREST GLENN SUBDI-VISION, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 71, PAGE 134, GWIN-BOUN 71, PAGE 134, GWIND-NETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCOR-PORATION HEREIN BY REF-ERENCE AND MADE A PART OF THIS DESCRIPTION

R7305 280 H7305 280
TITLE TO THE ABOVE DESCRIBED PROPERTY CONVEYED TO MANCEY WANDERHOEGHT FROM DAAHN,
LLC BY WARRANTY DEED
DATED NOVEMBER 16,
2012 AMD DECORDED 16,
2013 AMD DECORDED 16, DATED NOVEMBER 16, 2012 AND RECORDED DE-CEMEBER 3, 2012 IN BOOK 51830, PAGE 70 OR IN-STRUMENT NO 2012-034866

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the and all expenses of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having heen given)

having been given).
Said property is commonly known as 5170 Hillcrest Glenn Dr, Sugar Hill, GA 30518 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the under signed, the party (or parties) in possession of the subject property is (are): Nancey Vanderhoeght or tenant or tenants.
Rushmore Loan Manage-

ment Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Rushmore Loan Manage-ment Services, LLC PO Box

52708 Irvine, CA 92619 888.504.7300 Note, however, that such entity or individual is not re-quired by law to negotiate, amend or modify the terms

of the loan. of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inan accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of

record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial salés State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confirmation and audit of the sta-

tus of the loan as provided tus of the loan as provided immediately above. Embrace Home Loans, Inc. as agent and Attorney in Fact for Nancey Vanderhoeght Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-Inta Georgia 30305, (404) 994-7637.

1208-3630A THIS LAW FIRM MAY BE THIS LAW HIMI MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1208-3630A 950-71744 6/8 15 22 29 2022

### NOTICE OF SALE UNDER POWER, GWINNETT COUN-

Pursuant to the Power of Sale contained in a Security Deed given by Barbara Adams and Sheila Coffev to Adams and Shella Coffey to American General Financial Services, Inc. (DE) dated 10/27/2008 and recorded in Deed Book 49144 Page 114 and modified at Deed Book 51938 Page 475 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT. conveying Series 2016-CTT, conveying the after-described property to secure a Note in the original principal amount of \$138,418.56, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig-(or such other area as usery), and the day of the Superior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a second legal to the said month unless said date falls on the said said to the said to Federal Holiday, in which case being the first Wednes-day of said month), the fol-lowing described property:

All that certain property situated in the County of GWINNETT, and State of GEORGIA, being described as follows: as follows: ALL THAT TRACT OR PAR-

ALL HALL HACT OF PAR-CEL OF LAND LYING AND BEING IN LAND LOT 93 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEOR-GIA, BEING LOT 6, BLOCK R, THE BRANCHES, UNIT I ACCORDING TO PLAT RECORDED IN PLAT BOOK 39, PAGE 216, GWINNETT COUNTY RECORDS. REFER-ENCE TO SAID PLAT IS HEREBY MADE FOR A COM-PLETE DESCRIPTION OF THE PROPERTY HEREIN

DESCRIBED Tax Parcel Identification Number: R7093-199 This sale will be made sub ject to any right of the United States of America to redeem the hereinabove described property within 120 days from the sale date aforesaid, in order to satisfy certain outstanding federal tax liens. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, 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

### FORECLOSURE

attorneys fees (notice of intent to collect attorneys fees

having been given).
Said property is commonly known as 1910 Shady Creek Lane, Lawrenceville, GA 30043 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the under-signed, the party (or parties) in possession of the subject property is (are): Barbara Adams and Sheila Coffey or

tenant or tenants.
Rushmore Loan Management Services, LLC is the entity or individual designated who shall have full au thority to negotiate, amend and modify all terms of the mortgage. Rushmore Loan Manage-

ment Services, LLC PO Box 52708 Irvine, CA 92619 888.504.7300 quired by law to negotiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any outstand-ing ad valorem taxes (in-cluding taxes which are a

lien, but not yet due and payable), (b) unpaid water or sewage bills that consti-tute a lien against the prop-erty whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing au-thority, (d) any matters which might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankrupt-cy Code; and (2) final confirmation and audit of the sta tus of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial salés State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confir

immediately above U.S. Bank National Associa-tion, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT as agent and Attorney in Fact for Barbara Adams and Sheila Coffey Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, A. (AdA) lanta, Georgia 30305, (404)

mation and audit of the sta-

tus of the loan as provided

994-7637.
1208-3651A
THIS LAW FIRM MAY BE
ACTING AS A DEBT COLLECTOR ATTEMPTING TO
COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1208-3651A 950-72116 6/8 15 22 29

### NOTICE OF SALE UNDER POWER, GWINNETT COUN-Pursuant to the Power of

2022

Sale contained in a Security Deed given by Monica Pryce to Mortgage Electronic Reg-istration Systems, Inc., as grantee, as nominee for Home America Mortgage Home America Mortgage, Inc., its successors and as-signs dated 2/26/2009 and recorded in Deed Book 49329 Page 495 and modi-fied at Deed Book 57493 Page 317 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, as trustee for Mill City Mortgage Loan Trust 2019-GS1, conveying the af-ter-described property to se-cure a Note in the original \$178,011.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as desig nated by Order of the Sune rior Court of said county), within the legal hours of sale on July 5, 2022 (being the first Tuesday of said month unless said date falls on a rederal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PAR-CEL OF LAND lying and being in Land Lot 3 of the 2ND District Rocky Creek GMD 1587, of GWINNETT County, Georgia, being Lot 37, BLOCK A, of LEGACY RIV-Plat Book 107, Page 258-259, GWINNETT County, Georgia records, which plat is incorporated herein and

made a part hereof by refer ence. The debt secured by said security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale as provided in the Security Deed and by law, including attorneys fees (notice of in-tent to collect attorneys fees having been given).

Said property is commonly known as 215 Roland Manor Drive, Dacula, GA 30019 to-gether with all fixtures and personal property attached to and constituting a part of said property, if any, best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are) Monica Pryce or tenant or tenants.

Shellpoint Mortgage Servicing is the entity or individual designated who shall have full authority to negotiate amend and modify all terms of the mortgage.
Shellpoint Mortgage Servicing PO Box 10826
Greenville, SC 29603-0826
1-800-365-7107

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms Said property will be sold

subject to: (a) any outstand-ing ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the prop whether payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and in spection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions nances, restrictions, covenants, and matters of