Gwinnett County, Georgia records, conveying the after

described property to secure

a Note of even date in the original principal amount of \$145,800.00, with interest at

the rate specified therein, there will be sold by the un-

dersigned at public outcry to

the highest bidder for cash

Unit 2, as per plat recorded in Plat Book 44, Page 106, Gwinnett County, Georgia records, which plat is incorporated herein by this refer-

ence and made a part of this

description; being improved property known as 3901 property known as 3901 Laurel Tree Court, according to the present system of numbering houses in Gwin-

nett County, Georgia. APN#6003-149 The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other pos-

sible events of default, fail-

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 col-

lect attorney's fees having been given). Said property is commonly known as 3901 Laurel Tree Court, Lithonia,

GA 30039, together with all fixtures and personal propOne Hundred

00/100 dollars (\$114,100.00), with interest

for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in July, 2022, all property described in said Security Deed including but not limited to the following described property: ALL

CONDOMINIOUS PLAY BOOK 3, PAGES 24-26, GWINNETT COUNTY, GEORGIA RECORDS. SUBJECT TO THAT CERTAIN DECLARA-TION OF CONDOMINIUM FOR SPRINGLAKE COVE.

CONDOMINIUM, FILED FOR RECORD JULY 25, 2000, AND RECORDED AT DEED BOOK 20961, PAGES 224-258, GWINNETT COUNTY, GEORGIA RECORDS,

WHICH DECLARATION MAY

BE AMENDED FROM TIME
TO TIME AND WHICH
TERMS AND CONDITIONS
ARE INCORPORATED HERE-

IN AND MADE A PART HEREOF BY REFERENCE.

Said legal description being controlling, however the property is more commonly known as 404 SPRINGBOT-

INC. 2018,

Fourteen

FORECLOSURE

2018, recorded December 20, 2018, in Deed Book 56322, Page 00612, Gwin-nett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of torney?s fees having been given).
The individual or entity that Thousand One Hundred and has full authority to negotiate, amend and modify all terms of the loan is Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618. (\$114,100.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to NewRez LLC d/h/a Shellpoint Mortgage Servicing, there will be sold at public outcry to the highest bidder for cash at the Gwinnett Country Courthouse within

ng, NJ 08618.
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 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 liers upon said propositive. not limited to the following described property: ALT HAT TRACT OR PARCEL DF LAND LYING AND BEING IN LAND LOTS 179 AND 180, OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING UNIT 59, BLOCK B OF SPRINGLAKE COVE, A CONDOMINIUM, UNIT THREE, PHASE B, AS PER PLAT RECORDED IN CONDOMINIUM PLAT BOOD 3, PAGES 24-26. GWINNETT stitute liens upon said prop-erty 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 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 pos-session of the property are Selena Eatman and or tenant (s). The sale will be conduct-ed 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. Lakeview Loan Servicing LLC as Attorney-in-Fact for Selena Eatman
Contact: Padgett Law
Group: 6267 Old Water Oak
Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 05/25/2022

Notice of Sale **Under Power**

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by ADA FARMER to NA-TIONSBANC MORTGAGE CORPORATION , dated CORPORATION , dated 11/20/1997, and Recorded on 12/31/1997 as Book No.

ferred to as Grantor, to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB recorded in Deed Book 48991, beginning at page 426, as modified at Deed Book 54921, Page 202, and as clarified by affidavit at Deed Book 54198, Page 654 and as clarified by affidavit at Deed Book 57461, Page 857, and as modified at Deed Book 58026, Page 444, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of 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 of the loan. To the best knowledge and belief of the undersigned, the party/par-ties in possession of the subject property known as subject property known as 5730 REPS TRACE, NOR-CROSS, GEORGIA 30071 is/are: ADA FARMER or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem any outstanding ad valoren 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, retaxes (including taxes which not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 43 of the 6th District of Gwinnett County, Georgia, being Lot 24, Block D, Summertown Subdivision Unit 1, as per plat recorded in Plat Book 2, Page 187, Gwinnett County Records, said plat being incorporated herein by reference thereto. Said legal description being controlling, 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 ordinances, easements, re-

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 pre

FORECLOSURE

FORECLOSURE

ceding paragraph. BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO NATIONS-BANC MORTGAGE CORPO-

BANC MORTGAGE CORPO-BANC MORTGAGE CORPO-RATION AS Attorney in Fact for ADA FARMER, THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000009492497 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addi-son, Texas 75001 Tele-phone: (972) 341 5398. 950-72909 6/8,15,22,29,2022

NOTICE OF SALE

UNDER POWER STATE OF GEORGIA

COUNTY OF GWINNETT

By virtue of a Power of Sale contained in that certain Se-curity Deed from Cynthia Freeman to Mortgage Elec-tronic Registration Systems, Inc. as nominee for First Op-

tion Mortgage, LLC, its successors and assigns, dated July 17, 2020 and recorded on August 25, 2020 in Deed Book 57789, Page 862, in the Office of the Clerk of Succession 18 of the Clerk of Succession 19 of the Clerk

perior Court of Gwinnett County, Georgia, said Secu-rity Deed having been given to secure a Note of even

date, in the original principal amount of Two Hundred Sixteen Thousand Fifteen and

(\$216,015.00), as last transferred to The Money Source, Inc., by assignment to be recorded in the Office of the

Clerk of Superior Court of Gwinnett County, Georgia Record, with interest there-on 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 July, 2022, all property described in said Security Deed includ-ing but not limited to the fol-

ing but not limited to the fol-lowing described property. All that tract or parcel of land lying and being in Land Lot 336 of the 4th Land Dis-trict, Gwinnett County, Geor-gia, being known and desig-nated as Lot 47, Block A, of Oaktree Subdivision, Unit

Three, as per plat of said subdivision recorded in Plat Book 83, Page 6, Gwinnett County, Georgia records,

County, Georgia records, which plat is incorporated herein by reference and made a part hereof. Said property may more commonly be known as 3935 Knotts Pass Road, Snellville, GA 30039. The debt secured by said Security.

lville, GA 30039. 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

penses 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 utbarity.

authority to negotiate, amend and modify all terms of the loan is THE MONEY SOURCE INC., 135 Maxes Road, Melville, NY 11747, 602-283-3769. Said property will be sold on a "as-is" basis, without any representa-

will be sold of all as-1s but-sis without any representa-tion, 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 or-dinances: b) matters which

dinances; 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 Cynthia Freeman and or tenders and the constant of the sale will be constant?

cynthia Freeman and o'r teri-ant(s). The sale will be con-ducted subject to 1) confir-mation 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

status of the fourthy Deed.

The Money Source Inc.

as Attorney-in-fact for Cynthia Freeman Contact: Padgett Law Group: 6267 Old

Wter Dak Road, Suite 203.

Tellphases, El 23212 (250)

Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 06/01/22; 06/08/22; 06/15/22; 06/22/22;

06/29/22

950-71089

6/1,8,15,22,29,2022

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 securi-

ty deed executed by Risa L. Giovengo and Sheron L. Honeycutt, hereinafter referred to as Grantor, to

and county, and by virtue of a default under the terms of

said security deed, and the related note, the under-signed attorney-in-fact for the aforesaid Grantor (which

attorney-in-fact is the present holder of said secu-

rity 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 July 2022, all property described in said security deed including but not limited to the following

scription being controlling, however, the Property is

more commonly known as: 5293 Sandy Shoals Lane, Stone Mountain, GA 30087 Said property will be sold on an "as-is" basis without any

representation, warranty or recourse against the above-

outstanding

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 negotite to append and medity the tity with authority to negoti-ate, amend and modify the terms of the Note and Secu-rity 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 knowl-edge and belief, the party in edge and belief, the party in possession of the property is believed to be Risa L. Giovengo and Sheron L. Honeycutt, or tenant(s). Milcrist 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, 30342 (770) 392-0041 20-6197F1 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE edge and belief, the party in

TION OBTAINED WILL BE USED TOOLS. 6/8,15,22,29,2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from EM-MANUEL TORRES GOMEZ to MANUEL TORRES GOMEZ to
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS
INC. AS GRANTEE, AS NOMINEE FOR HOMESTAR FINANCIAL CORP., dated December 27, 2018, recorded
January 8, 2019, in Deed
Book 56354, Page 714,
Gwinnett County, Georgia
Records, said Security Deed
having been given to secure having been given to secure a Note of even date in the original principal amount of One Hundred Seventy-Eight Thousand Seven Hundred Three and 00/100 dollars (\$178,703.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, original principal amount of nett County Courthouse, within the legal hours of sale on the first Tuesday in Au-gust, 2022, all property de-

gust, 2022, an Infoperty ges scribed in said Security Deed including but not limit-ed to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 86 ETHE STEP INSTRICT OF THE 6TH DISTRICT, GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEOR-GIA, BEING SHOWN AND DELINEATED AS LOT 5, BLOCK A. FALCONHURST FOREST SUBDIVISION, AS SHOWN ON A PLAT RECORDED AT PLAT BOOK 1, PAGE 258, GWINNETT COUNTY, GEORGIA RECORDS, WHICH IS IN-CORPORATED HEREIN AND MADE A PART HEREOF. MADE A PART HEREOF.
Said legal description being
controlling, however the
property is more commonly
known as 1482 HEWATT RD
SW, LILBURN, GA 30047.
The indebtedness secured 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 re-

maining in default, this sale will be made for the purpose 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 warranty or recourse against the above-named or the un-dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valtitle: any obtaining ad var-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 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 EMMANUEL TORRES

EMMANUEL TORRES GOMEZ, or tenants(s). The sale will be conducted sub-ject (1) to confirmation that the sale is not prohibited un-der the U.S. Bankruptcy Code and (2) to final confir-mation and audit of the status of the loan with the hold-er of the Security Deed. The entity having full authority to negotiate, amend or modify negotiate, amend or modify all terms of the loan (although not required by law to do so) is: PennyMac Loan Services, LLC, Loss Mitigation Dept., 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-5383. 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. PENNYMAC LOAN SERVICES, LLC as Attorney in Fact for EMMANUEL TORRES GOMEZ 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 all terms of the loan (al Rubin Lublin, LLC, 3145
Avalon Ridge Place, Suite
100, Peachtree Corners, GA
30071 Telephone Number:
(877) 813-0992 Case No. (877) 813-0992 PNY-22-02957-1 Ad 06/08/2022 Dates 06/08/2022, 07/06/2022, 07/13/2022, 07/20/2022, 07/27/2022 950-72817 6/8,7/6,13,20,27,2022

NOTICE OF SALE UNDER POWER GEORGIA.

GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Se-curity Deed from ROSE HILL A/K/A ELAINE WINFREY, FRANCISCUS WINFREY to Premier Lending Corpora-

FORECLOSURE TIONS OF RECORD The debt secured by the Security Deed and evidenced by the tion, dated February 11, 2000, recorded March 7, 2000, in Deed Book 20138, Page 0205, Gwinnett Coun-Note and has been, and is Security Deed having been given to secure a Note of even date in the original principal amount of Forty-Five Thousand Five Hundred 00/100 dollars (\$45,500.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to II S Bank National Associa-U.S. BANK NATIONAI ASSOCIA-tion, not in its individual ca-pacity but solely as Trustee for the NRZ Pass-Through Trust XVIII, there will be sold at public outcry to the highest bidder for cash at

highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in July, 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 17, 6TH LAND DISTRICT OF GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEORGIA. BEGINNING AT A
POINT ON THE EAST LINE
OF TRACT # 4 OF THE W.H.
HUTCHINS ESTATE AS
RECORDED IN PLAT BOOK
T, PAGE 204 OF SAID
COUNTY RECORDS SAID
POINT BEING SOUTH 31
DEGREES 14 MINUTES
EAST 137 FEET FROM THE
NORTHEAST CORNER OF
SAID TRACT # 4; THENCE GWINNETT COUNTY, GEOR-NORTHEAST CORNER OF SAID TRACT # 4; THENCE SAID TRACT # 4; HENCE SOUTH 31 DEGREES, 14 MINUTES EAST A DIS-TANCE OF 164 FEET; THENCE SOUTH 54 DE-GREES 35 MINUTES WEST A DISTANCE OF 265 FEET; THENCE NORTH 31 DE-THENCE NORTH 31 DE-GREES 14 MINUTES WEST A DISTANCE OF 164 FEET; THENCE NORTH 54 DE-GREES 35 MINUTES EAST A

GREES 35 MINUTES EAST A
DISTANCE OF 265 FEET TO
THE POINT OF BEGINING
AND CONTAINING ONE
ACRE. ALSO BEING CONVEYED FOR THE PURPOSE
OF INGRESS AND EGRESS
IS A 40 FOOT ROAD EASEMENT FROM THE ABOVE
DESCRIBED ONE ACRE
TRACT THRU OTHER LAND
OF DOROTHY MCCALLA TO
HUTCHINS PLACE ROAD.
Said legal description being Data Mortgage Inc. dba Es Said legal description being controlling, however the property is more commonly known as 3000 MCCALA COURT, Snellville, GA 30039. The indebtedness sesex 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 Rupáni Esq For the Firm THIS FIRM IS ACTING AS A cured by said Security Deed has been and is hereby de-clared due because of de-fault under the terms of said Security Deed. The indebtsecondy 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-cluding attorneys' fees (notice 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 without any representation. warranty or recourse against the above-named or the un-dersigned. 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 which would be disclosed by an accurate survey or by an 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 the owner and party in possession of the property is
ROSE HILL A/K/A ELAINE
WINFREY, FRANCISCUS
WINFREY, ESTATE AND/OR
HEIRS-AT-LAW OF FRANCISCUS WINFREY, 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 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 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. amend, or modify the terms of the mortgage instrument U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST XVIII AS Attorney in Fact for ROSE HILL AVK/A ELAINE WINFREY, FRANCISCUS WINFREY 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

INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. Attorney Contact:
Rubin Lublin, LLC, 3145
Avalon Ridge Place, Suite 100, Peachtree Corners, GA 100, Feachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FAY-20-03972-6 Ad Run Dates 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022 950-72829 6/8,15,22,29,2022

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 Sys-tems, 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 Mort**gage, Inc. dba Essex Mort-gage 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 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 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 , 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 RESTRIC-

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 Se-curity Deed, accrued inter-est, 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 affectdersigned's knowledge, the payable), any matters affect-ing title to the property which would be disclosed by accurate survey and inspection thereof, and all assess ments, liens, encumbrances, restrictions, covenants, and matters of record to the Security 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 have the full authority to ne-gotiate, amend or modify all terms of the above de-scribed mortgage is as fol-lows: 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 section 44-14-162.2 sh cured 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 auto if the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Data Mortgage. Inc. dba Escured creditor to negotiate

FORECLOSURE

DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. - 22-005139 A-4750610 06/08/2022, 06/22/2022, 07/06/2022, 06/15/2022, 06/29/2022, 07/13/2022, 07/20/2022, 07/27/2022 6/8,15,22,29,7/6,13,20,27, 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 Mort-gage 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 Es-sex Mortgage by Assignment and said Security Deed hav-

and sadd secting been diversing 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 courtfore the door of the courthouse of Gwinnett the following described real property (hereinafter re-ferred to as the "Property"): ALL THAT TRACT OR PAR-CEL OF LAND LYING AND CEL OF LAND LYING AND BEING IN LAND LOT 337 OF THE 4TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 61, BLOCK A OF WOODGATE HILLS, AS PER 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 HUMBERING PROPERTY IN NUMBERING PROPERTY IN GWINNETT COUNTY, GEOR-GIA. 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 considerable in default. 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 collect attorneys' fees has dersigned's knowledge, the

fees. Notice of intention to person(s) in possession of the property are Tarmarcea Humphrey and Chail Humphrey III. The property, being commonly known as 3507 Valley Bluff Ln, Snel-Iville, 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 inspec tion thereof, and all assess ments, liens, encumbrances restrictions, covenants, and matters of record to the Se-curity 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 torms, of the orbits do terms of the above scribed mortgage is as fol-lows: ServiceMac, LLC, 9726 lows: ServiceNac, LLC, 9726
Old Bailes Road, Suite 200,
Fort Mill, SC 29707, 844478-2622. The foregoing
notwithstanding, nothing in
O.C.G.A. Section 44-14162.2 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 subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confir-mation and audit of the sta-tus of the loan with the hold-

er of the Security Deed. Al

Data Mortgage, Inc. dba Es-sex Mortgage as Attorney in Fact for Tarmarcea Humphrey and Chail Humphrey III 100 Galleria

Parkway, Suite 960 Atlanta GA 30339 Phone: (770) 373

bertelli Law Attorney

FORECLOSURE FORECLOSURE PLAT BOOK 84, PAGE 252, GWINNETT COUNTY RECORDS. SAID PL AT BE-ING INCORPORATED HERErecord senior and superior to the Security Deed. To the best of Grantee's knowledge title to said property is vest-ed in the name of Teresa Brown and Robert Brown. The Cadle Company II, Inc., as Attorney-in-fact for Tere-IN BY REFERENCE THERE TO. Said legal description being controlling, however the property is more commonly known as 6090 WOODLAKE DR, BUFORD sa Brown and Robert Brown By: JONES & WALDEN LLC
Tyler Henderson, Esq., attorney for The Cadle Company
II, Inc. 699 Piedmont Avenue, NE Atlanta, GA 30308
(404) 564-9300 Attn: Tessa GA 30518. The indebtedness secured by said Security Deed has been and is hereby declared due because of de fault under the terms of said Security Deed. The indebt Vuncannon THIS LAW FIRM
IS ATTEMPTING TO COLLECT A DEBT; ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (no tice to collect same having 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 950-72859 6/8,15,22,29,2022 Notice of Sale Under Power 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 than a without many affect the Georgia, Gwinnett County Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by Stephen L. Byrd to Impac Lending Group, dated Jan-uary 31, 2000, and recorded in Deed Book 19986, Page 2, items which may affect the title: any outstanding ad val-Gwinnett County, Georgia records, as last transferred

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; assessments; liens; encumbrances: restrictions covenants, and any matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in posthe owner and party in possession of the property is NABIL G BOUZEIDAN, 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:
NewRez LLC, F/K/A New
Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing, Loss Mitigation Dept., ring, Loss Mitigation Dept., 75 Beattie Place Ste. 300, Greenville, SC 29601, Telephone Number: 800-365-7107. Nothing in O.C.G.A. Section 44-14-162.2 shall be Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-

GRIES, SERIES ZUUG-DATI AS Attorney in Fact for NABIL G BOUZEIDAN THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FED-ERAL LAW. IF SO, ANY IN-FORMATION 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-19-05601-8 Ad Run Dates 06/08/2022, Dates 06/15/2022, 06/08/2022, 06/22/2022, 950-72818 6/8,15,22,29,2022

HOLDERS OF CWMBS, INC., ALTERNATIVE LOAN TRUST 2006-0A1, MORTGAGE PASS-THROUGH CERTIFI-CATES, SERIES 2006-0A1

erty attached to and consti-tuting a part of said proper-ty. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject in possession of the subject property is (are): Stephen L. Byrd 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 in-NOTICE OF SALE UNDER POWER By virtue of the power of sale contained in the Deed to Secure Debt ("Security Deed") from Teresa Brown and Robert Brown (hereinafter the "Grantors") to Homecominas Financial Homecomings Financial Network, Inc. dated Decem-ber 31, 2003, and recorded January 7, 2004, in Deed Book 36619, Page 265, of the records of the Clerk of an accurate survey and in-spection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, in-cluding, but not limited to, Superior Court of Gwinnett assessments, liens, encumsigned to The Bank of New York Mellon Trust Company, brances, zoning ordinances. easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is National Association, f/k/a The Bank of New York Trust Company, N.A., as successor to JPMorgan Chase Bank, N.A., as indenture trustee for RFMSII Home 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 0.C.G.A. Section 9-13-172.1, Equity Loan Trust 2004-HS1 by instrument recorded at Deed Book 51778, Page 901, aforesaid records; then as signed to Ocwen Loan Serwhich allows for certain prosigned to Ucwen Loan Servicing, LLC by instrument recorded at Deed Book 52856, Page 90, aforesaid records; then assigned to Bucks Financial, LLC by instrument recorded at Deed Book 52856, Page 92, aforesaid records then serviced. cedures 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 said records; then assigned to The Cadle Company II, Inc. (?Grantee?) by instrument recorded at Deed Book 53728, Page 704, aforesaid 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: Select Portfolio records, originally having been given to secure a promissory note or line of credit in the principal amount of \$19,800.00, the Servicing, Inc. Attention: Loss Mitigation Department undersigned will sell at pub-3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregolic outcry to the highest bidder for cash before the Courthouse door at Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in JULY 2022 (July 5, 2022), the following property (the "Property") described and conveyed in the Security Deed: All that tract or parcel of land lying and being in Land Lot 103, 5th District, Gwinnett County, Georgia, being Lot 26, Block lic outcry to the highest biding notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modi-fy the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured credi tor under the power of sale granted in the aforemen-tioned security instrument, District, Gwinnett County, Georgia, being Lot 26, Block B, Graystone Subdivision, Phase One, Unit Two, according to plat recorded and Plat Book 1, Page 37, Gwinnett County Records, which plat is hereby referred to and pade a part of this forcer. specifically being Deutsche Bank National Trust Company, as Indenture Trustee for the Impac CMB Trust Series 2005-1 as attorney in fact for Stephen L. Byrd Richard B. Maner, P.C. 180 Interstate made a part of this descrip-tion, being known as 1154 Willow Trace, according to N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW the present system of numbering houses in Gwinnett bering nouses in Gwinnett County, Georgia. The debt secured by the Security Deed has matured and is due and payable in full by reason of default under the 404.202.6385 IFIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE, FC21-099

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY,

950-72901 6/8,15,22,29,2022

terms and provisions of the

Security Deed and the terms

of the promissory note and agreements secured thereby. The debt remaining matured.

and in default, this sale will

be made for the purpose of

paying the indebtedness and interest thereon, together

interest thereon, together with any other indebtedness due and owing by Grantors

to Grantee, all expenses of this sale, including attor-ney's fees, notice of intent to

collect attorney's fees having been given. The entity that has full authority to negoti-

ate, amend, and modify all terms of the mortgage with the debtor is: The Cadle

Company II, Inc., 100 North Center Street, Newton Falls, Ohio 44444, 888-462-2353. The secured creditor is not

required to negotiate, amend, or modify the terms

of the mortgage instrument.
Grantee will sell the Property
subject to any outstanding

ad valorem taxes, including

taxes which are a lien but

not yet due and payable; all matters which might be dis-closed by an accurate survey and inspection of the prop-erty; all assessments, liens,

deeds to secure debt, en-

cumbrances, zoning ordi-nances, restrictions

required

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Under and by virtue of the

Power of Sale contained in a Security Deed given by Se Chol Chang to JPMorgan Chase Bank, N.A., dated September 18, 2007, and recorded in Deed Book 48316, Page 886, Gwinnett County, Georgia Records, as last transferred to **U.S. Bank** Trust National Association as Trustee of the Chalet Series IV Trust by assignment recorded in Deed Book 58509, Page 869 in the Of-fice of the Clerk of Superior Court of Gwinnett County Georgia Records, conveying the after-described property to secure a Note in the origi-nal principal amount of two hundred thirty-five thousand and 00/100 (\$235,000.00),

with interest thereon as se

forth therein, there will be

sold at public outcry to the highest bidder for cash be-fore the courthouse door of fore the courtnouse door of Gwinnett County, Georgia, within the legal hours of sale on Tuesday, July 5, 2022, the following described property: ALL THAT TRACT AND BEING IN LAND LOT 165, OF THE 7TH DISTRICT COUNTY CEOR.

FORECLOSURE

AND DEING IN LANDLORGE TO THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 58, BLOCK A, BERKSHIRE AT SUGAR-LOAF SUBDIVISION, PHASE II, AS PER PLAT RECORDED IIN PLAT BOOK 91, PAGE 252, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IN INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 2984 ASTERIA POINTE ACCORDING TO THE PRESENT SYSTEM OF MUMBERING PROPERTY IN GWINNETT COUNTY, GEOR-NUMBERING PROPERTY IN GWINNETT COUNTY, GEOR-GIA. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, 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 number of paying the to Deutsche Bank National Trust Company, as Inden-ture Trusteefor the Impac CMB Trust Series 2005-1 by CMB Trust Series Zuuo- , Assignment recorded in Deed Book 59332, Page 841, Colonett County, Georgia the highest bloder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in July, 2022, to wit: July 5, 2022, the following described property: All that tract or parcel of land lying and bethe following described property: All that tract or parcel of land lying and being in Land Lot 3 of the 6th District of Gwinnett County, Georgia, being Lot 30, Block "C", Laurel Falls Subdivision, ure 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 de-fault, this sale will be made

STATE OF GEORGIA

NOTICE OF SALE UNDER POWER Because of a default under the terms of the Security Deed executed by Erica Corday to Mortgage Electronic Registration Systems, Inc., as Nominee for Quicken Loans Inc. dated August 29, 2019, and recorded in Deed Book 56849, Page 819, as last modified in Deed Book 59193, Page 256, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Rocket Mortgage 112 ft/k/a Quicken Deed executed by Erica Cor-Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. securing a Note in the amount of \$303,403,00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebted ness due and payable and pursuant to the power of sale contained in said Deed, will on the first Tuesday, July 5, 2022, during the legal July 5, 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 Lots 203 and 204 of the 5th District, Gwinnett County, Georgia, being Lot 50, Block A, The Falls at Northcliff, Phase Three, as per plat recorded in Plat Book 84, page 137, Gwinnett County Records, which plat is hereby referred to and made a part of this to and made a part of this description. Said property is known as 1827 Shaker Falls Ln, Lawrenceville, GA
30045, 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 (in-

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, restriczoning ordinances, restric tions, 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 tions covenants, and matto 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 Erica Corday, successor in interest or tenant(s). Rocket Mortgage, LLC 1/k/a Quicken Loans, LLC 1/k/a Quicken Loans Inc. as Attorney-in-fact for Erica Corday File no. 22-078609 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770). 220-2535/GR tor. The property is or may N.E., SUITE 300 AIRITIA, 30346 (770) 220-2535/GR https://www.logs.com/ *THE LAW FIRM IS ACTING AS DEBT COLLECTOR. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPORS

950-69877 6/8,15,2,29,2022 5/25,6/1, NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY

PURPOSE

for the purpose of paying the same and all expenses of this sale, as provided in Se-curity Deed and by law, in-cluding attorney's fees (notice of intent to collect attortice of intent to collect attor-ney's fees having been giv-en). Your mortgage servicer can be contacted at 800-603-0836 - Loss Mitigation Dept., or by writing to SN Servicing Corporation (Ser-vicer), 323 Fifth Street, Eure-ka, CA 95501, to discuss possible alternatives to avoid foreclosure. Said property foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and in spection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Se Chol Chang or tenant (s); and said property is more commonly known as 2984 Asteria Pointe, Duluth, GA 30097 A/K/A 2984 Aster-ia Pointe, Duluth, GA 30096. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. U.S. Bank Trust National As-U.S. Ballk Pluss National Association, as Trustee of the Chalet Series IV Trust as Attorney in Fact for Se Chol Chang. Quinn Legal, P.A. 19321 US Hwy 19 N, Suite 512 Clearwater, FL 33764 512 Clearwater, FL 33/64 Phone: (727) 474-9603 eser-vice@quinnlegal.com By: /s/ Erin M. Rose Quinn Erin M. Rose Quinn, Esq. Georgia Bar Number 547833 050,72012 6/8,15,22,29,2022 **COUNTY OF GWINNETT**

brances; 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 MARIA E DRAKE, or tenants (s). The sale will be conducted subject (1) to confirmation that the sale is not protion that the sale is not pro-hibited under the U.S. hibited 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 pendiate authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Spellopiatr Martages Service Shellpoint Mortgage Servicing, Loss Mitigation Dept., 75 Beattie Place. Ste. 300. Greenville, SC 29601, Tele-phone Number: 800-365-7107. Nothing in O.C.G.A. Section 44-14-162.2 shall be Section 44-14-162.2 snail be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. NEWREZ LLC D/B/A SHELL-POINT MORTGAGE SERVIC-POINT MORTGAGE SERVICIONIC AS Attorney in Fact for MARIA E DRAKE THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED 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-22-02341-1 Ad Run Dates 06/08/2022, 06/15/2022, 06/22/2022, Dates 06/15/2022, 06/29/2022

brances:

OF GEORGIA, COUNTY OF GWINNETT By virtue of a Power of Sale contained in that certain Security Deed from Selena Eatman to Mortgage Elec-tronic Registration Systems, Inc. as nominee for Southeast Mortgage of Georgia, Inc., its successors and assigns, dated March 27, 2019 and recorded on April 1, 2019 in Deed Book 56496, Page 810, in the Office of the Page 810, 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 Thousand Seven Hundred Forty-Three and 00/100 dollars (\$230,743.00) with interest thereon as provided therein, as last transferred to Lakeview Loan Servicing, LLC, view Loan Servicing, LLC, recorded in Deed Book 59206, Page 678, aforesaid records, will be sold at pub-lic outcry to the highest bid-der for cash before the courthouse door of Swippett courthouse door of Gwinnett 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 and being in Land

land lying and being in Land Lot 57 of the 7th District of

Gwinnett County, Georgia, being known as Lot 13, Block A, Unit One of Chateau

Royale, as shown on plat of record at Plat Book 56, Page 125, Gwinnett County, Geor-gia records, which reference is made for the purpose of incorporating the same as a nart herein

Said property may more

commonly be known as 1385 Chalet Circle, Lawrenceville, GA 30043.

The debt secured by said Security Deed has been and is barbard dealered.

is hereby declared due be-cause of, among other pos-sible events of default, non-

part herein.

950-72834

6/8,15,22,29,2022

By virtue of a Power of Sale contained in that certain Security Deed from MARIA F DRAKE to MORTGAGE ELEC-TRONIC REGISTRATION SYSTEMS INC. AS SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR HOMEWARD RESIDENTIAL

TOM CT, LAWRENCEVILLE, GA 30046. The indebtedness secured by said Security Deed has been and is hereby 06/08/2022; 06/22/2022; declared due because of default under the terms of said 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-06/29/2022; 07/13/22: 07/20/22: 5/25,6/1,8,15,22,29,7/6,13, 20,27 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 beed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the un-dersigned. The sale will also be subject to the following items which may affect the State of Georgia, County of GWINNETT. 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. on 12/31/1997 as Book No. 15123 and Page No. 59. AS AFFECTED BY MODIFICATION BOOK 47995, PAGE 386, GWINNETT County, Georgia records, as last assigned to BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO NATIONSBANC MORTGAGE CORPORATION (the Secured Creditor). by any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; (the Secured Creditor), by all zoning ordinances; as-sessments; liens; encumassignment, conveying the after described property to secure a Note of even date in the original principal amount of \$97,000.00, with interest at the rate specified therein, there will be sold by the undersinged at public outcome. restrictions: dersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal Courthouse within the legal hours of sale on the first Tuesday in July, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 272. OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 89, BLDG, O, BLOCK A, UNIT I, WYNGATE, AS PER PLAT RECORDED IN PLAT BOOK 74, PAGE 263, GWINNETT 74, PAGE 263, GWINNETT COUNTY RECORDS. WHICH PLAT IS HEREBY FÉFERRED TO AND MADE A PART OF debt secured by said Deed to Secure Debt has been and 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. 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 in-tent to collect attorney's fees having been given). BANK tent to collect attorney's fees having been given). BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO NATIONSBANC MORTGAGE CORPORATION holds the duly endorsed Note and is the current assignee of the Security Deed to the property. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BACK HOME. ER TO BAC HOME LOANS SERVICING, LP, acting on behalf of and, as necessary, behalf of and, as necessary, in consultation with BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO NATIONSBANC MORTGAGE CORPORATION (the current investor on the loan), is the entity with the full authority to produce and and NOTICE OF SALE UNDER entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44 41 62.2, BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP may be contacted at: BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, 7105 CORPORATE DRIVE, PLANO, TX 75024, 800 669 6650. Please not that, pursuant to O.C.G.A. §