**FORECLOSURE** 

NOTICE OF FORECLOSURE SALE

GWINNETT COUNTY.

GEORGIA
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

by Loan Modification record-

by Loan Modification Tecordi-ed on January 18, 2022 in Deed Book 59610, Page 525, Gwinnett County, Georgia Records, and later assigned to U.S. Bank National Asso-

in Deed Book 58481, Page 827, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original

principal amount of One Hundred One Thousand Four

Hundred One Indusand Four Hundred Eighteen And 00/100 Dollars (\$101,418.00), with interest thereon as set forth therein, there will be sold at public

outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on July 5, 2022 the following described

2022 the following described property: All that certain parcel of land situate in Land Lot 278 of the 5th District, Gwinnett County, State of Georgia, being known and designated as Lot 30 of Rock A. Leiche Brede State

designated as Lot 30 or Block A, Leigh's Brook Sub-division, as per plat recorded in Plat Book 71, Page 28, Gwinnett County Records, which plat is incorporated

One

**UNDER POWER** 

### FORECLOSURE

512 Clearwater, FL 33764 Phone: (727) 474-9603 eser-vice@quinnlegal.com By: /s/ Erin M. Rose Quinn Erin M. Rose Quinn, Esq. Bar Number 547833 950-72912 6/8,15,22,29,2022

STATE OF GEORGIA **UNDER POWER** Because of a default under the terms of the Security Deed executed by Erica Corday to Mortgage Electronic Registration Systems, Inc., negisialudi systems, inc., as Nominee for Quicken Loans Inc. dated August 23, 2019, and recorded in Deed Book 56849, Page 819, as last modified in Deed Book 59193, Page 256, Gwinnels County Reports said Sequences final confirmation and audit of the status of the loan with 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., 75 Beattle Place, Ste. 300, Greenville, SC 29601, Telephone Number: 800-365-7107. 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. NEWREZ LLC D/B/A SHELL-POINT MORTGAGE SERVICING as Attorney in Fact for MARIA E DRAKE THE BEHLD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (8777) 813-0992 Case No. SHP-22-02341-1 Ad Run Dates 06/15/2022, 06/22/2022, the holder of the Security County Records, said Secu-County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. securing a Note in the original principal amount of \$303,403.00, the holder thereof pursuant to said Deed and Note thereby holder thereof pursuant to said Deed and Note thereby secured has declared the en tire amount of said indebtedness 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 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 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 Dates 06/15/2022. to and made a part of this description. Said property is 06/29/2022 950-72834 6/8,15,22,29,2022 known as **1827 Shaker Falls** known as 182/ Snaker rations.

Ln, Lawrenceville, GA
30045, together with all fixtures and personal property attached to and constituting a part of said property, if

a part of said property, if any. Said property will be sold subject to any outstand-ing ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of re-demption of any taxing au-thority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and àudit of the status of the loan with the secured creditor. The property is or may be in the possession of Erica be in the possession of Erica Corday, successor in interest or tenant(s). Rocket Mortgage, LLC f/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) 220-2535/6T LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED FORMATION ORTAINED

950-69877 5/25,6/1, 6/8.15.2.29.2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

WILL BE USED FOR THAT PURPOSE.

contained in that certain Security Deed from MARIA E DRAKE to MORTGAGE ELEC-INUNIC REGISTRATION
SYSTEMS GRANTEE, AS NOMINEE FOR HOMEWARD RESIDENTIAL, INC., dated December 4, 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 One Hundred Fourteen Thousand One Hundred and 00/100 dollars (\$114,100.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to NewRez LLC d/b/a Shellpoint Mortgage Servicing, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in July 2022 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 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 BOOK all property described in said PER PLAT RECORDED IN CONDOMINIUM PLAT BOOK 3, PAGES 24-26, GWINNETT COUNTY, GEORGIA RECORDS. SUBJECT TO THAT CERTAIN DECLARATION OF CONDOMINIUM FOR SPRINGLAKE COVE, ACONDOMINIUM, FILED FOR RECORD JULY 25, 2000, AND RECORDED AT DEED BOOK 20961. PAGES 224-

BOOK 20961, PAGES 222
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-TOM CT, LAWRENCEVILLE, GA 30046. 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-edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security der the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse agains 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 pavable):

right of redemption of

any taxing authority; matters

BOOK 20961, PAGES

#### **FORECLOSURE**

an accurate survey or by an inspection of the property; all zoning ordinances; as-sessments; liens; encum-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 pos-session of the property is MARIA E DRAKE, or tenants (s). The sale will be conduct-ed subject (1) to confirma-tion that the sale is not pro-hibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit all zoning ordinances; as-06/08/2022 06/22/2022,

NOTICE OF SALE UNDER STATE OF GEORGIA, COUNTY OF GWINNETT

By virtue of a Power of Sale contained in that certain Security Deed from Selena Security Deed from Selena Eatman to Mortgage Elec-tronic Registration Systems, Inc. as nominee for South-east Mortgage of Georgia, Inc., its successors and as-signs, dated March 27, 2019 signs, dated March 27, 2019 and recorded on April 1, 2019 in Deed Book 56496, 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, recorded in Deed Book 59206, Page 678, aforesaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such County, Georgia, or at such place as has or may be lawfully designated as an alter-native location, within the le-gal hours of sale on the first Tuesday in August, 2022, all property described in said Security Deed including but

described property:
All that tract or parcel of 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, Georgia records, which reference is made for the purpose of incorporating the same as a part herein. Said property may more

be known 1385 Chalet Circle, Lawrenceville, GA 30043. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, nonpayment of the monthly in-stallments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorney?s fees (notice of intent to collect atorney?s fees having been

given).
The individual or entity that has full authority to negoti-ate, amend and modify all terms of the loan is Cenlar FSB, 425 Phillips Blvd, Ewing, 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 items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemotion of any taying audemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, inhibits of way, and any other 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 Selena Eatman and or tenant (s). The sale will be conduct-(s). The sale will be conducted subject to 1) confirmation that the sale is not prohibited under the U.S. Bankruptcy code and 2) final confirmation and audit of the status of the loan with the holder of the Security Deed.
Lakeview Loan Servicing,
LLC as Attorney-in-Fact for Selena Eatman

Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahas-see, FL 32312; (850) 422-2520 Ad Run Dates: 05/25/2022; 06/08/2022

06/01/2022; 06/15/2022; 06/22/2022 07/06/22; 07/20/22; 07/27/22 950-71304

5/25,6/1,8,15,22,29,7/6,13, 20.27

Notice of Sale Under Power. State of Georgia, County of GWINNETT. Under and by virtue of the lower of Sale contained in a Deed to Secure Debt given by ADA FARMER to NA-TIONSBANC MORTGAGE CORPORATION , dated 11/20/1997, and Recorded on 12/31/1997 as Book No. on 12/31/1997 as Book No. 15123 and Page No. 59, AS AFFECTED BY MODIFICA-TION BOOK 47995, PAGE 386, GWINNETT County, Georgia records, as last assigned to BANK OF AMFRI-

#### **FORECLOSURE**

CA, N.A. SUCCESSOR BY MERGER TO NATIONSBANC MORTGAGE CORPORATION penses of this sale, including attorney's fees (notice of inattorney's fees (notice of intent to collect attorney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is THE MONEY SOURCE INC., 135 Maxes Road, Melville, NY 11747, 602-283-3769. Said property will be sold on an "as-sis" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale (the Secured Creditor), assignment, 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 un-dersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal Cournouse 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, EMININET COUNTY GEOR. against the above-named of the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning or-dinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem 272 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEDG, GIA, BEING LOT 89, BLDG, O, BLOCK A, UNIT I, WYNGATE, AS PER PLAT RECORDED IN PLAT BOOK 74, PAGE 263, GWINNETT COUNTY RECORDS, WHICH PLAT IS HEREBY FEFERRED TO AND MADE A PART OF THIS DESCRIPTION. The debt secured by said Deed to Secure Debt has been and is hereby declared due beany outstanding ad valored taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right or redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said constitute liens upon said to Secure bebt 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 constitute lenis upon and 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 waterierood. as all when due and if in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this cale as presents. belief of the undersigned, the owners and party in pos-session of the property are Cynthia Freeman and or tenant(s). The sale will be conpaying the same and an expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees ducted subject to 1) confir-mation that the sale is not mation that the salé 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. THE MONEY SOURCE INC. as Attorney-in-Fact for Cynthia Freeman Contact: Padgett Law Group: 6267 Old Wter Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: having been given). BANK OF AMERICA, N.A. SUCCES-SOR BY MERGER TO NA-TIONSBANC MORTGAGE CORPORATION holds the duly endorsed Note and is 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 BAC HOME LOANS SERVICING, L.P., acting on 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 422-2520 Ad Run Dates: 06/01/22; 06/08/22; 06/01/22; 06/15/22; 06/29/22

950-71089 6/1,8,15,22,29,2022 NOTICE OF SALE UNDER POWER CORPORATION (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to 0.C.G.A. § 44 14 162.2, 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 7502E, 800 669 6650. Please note that, pursuant to 0.C.G.A. § 44 14 162.2, the secured creditor is not required to CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF Gwinnett Pursuant to a power of sale contained in a certain security deed executed by Risa L. Giovengo and Sheron L. Honeycutt, hereinafter re-ferred to as Grantor, to 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 red in 102.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 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) 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 any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be displaced by an accurate survivo. attorney-in-fact is the present holder of said secuthereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the closed by an accurate survey and inspection of the propand 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 highest bidder on the first Tuesday in July 2022, all property described in said security deed including but not limited to the following 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. ordinances, easements, re-strictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibit-ed under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section Page 187, Gwinnett County Records, said plat being in-corporated herein by refer-ence thereto. Said legal de-

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 representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: any out-

standing ad valorem taxes (including taxes which are a lien but not yet due and payable); any matters which might be disclosed by an ac-

curate survey and inspection

of the property; any assess-

ments liens encumbrances

ments, 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

audit of the status of the loan with the holder of the

Security Deed. MidFirst Bank, through its division Midland Mortgage is the en-tity with authority to negoti-

ate, amend and modify the terms of the Note and Secu-

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 possession of the property

possession of the property is believed to be Risa L. Giovengo and Sheron L. Honeycutt, or tenant(s). Mid-First Bank, as Transferee, Assignee, and Secured Cred-

itor As attorney-in-fact for

USED FOR THAT PURPOSE

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

principal amount of Forty-Five Thousand Five Hundred and 00/100 dollars

tion, not in its individual ca-

pacity but solely as Trustee for the NRZ Pass-Through

6/8,15,22,29,2022

NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY

vided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. BANK OF AMERICA, N.A. SUCCESSOR BY MERGER TO NATIONS-BANC MORTGAGE CORPO-BATION. BANC MORTGAGE CORPÓ-RATION AS Attorney in Fact for ADA FARMER. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000009492497 BARRETT DAFFIN FRAPPIER TURNER & FINGEI LIP 4004 Belt

9 13 172 1 which allows for

certain procedures regarding the rescission of judicial and

nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure

documents may not be pro-

vided until final confirmation

8 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 Security Deed from Cynthia Freeman to Mortgage Elec-tronic Registration Systems, Inc. as nominee for First Option 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 Successors. perior Court of Gwinnett perior Courty, Georgia, said Secu-rity Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Six-teen Thousand Fifteen and 00/100 dollars

00/100 dollars (\$216,015.00), as last trans-ferred 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 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, on the first Tuesday in July, 2022, all property described in said Security Deed including but not limited to the following but not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 336 of the 4th Land District, Gwinnett County, Georgia, being known and designated as Lot 47, Block A, of Oaktree Subdivision, Unit Three, as per plat of said subdivision recorded in Plat Three, as per plat of said subdivision recorded in Plat Book 83, Page 6, Gwinnett 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, Snel-wille, GA 30039. The debt secured by said Security Deed has been and is hereby declared due because of the said sevents. Deed nas 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 process.

made for the purpose of

## **FORECLOSURE**

**FORECLOSURE** 

Trust XVIII, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in 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, GEORGIA. BEGINNING AT A the Gwinnett County Court-GWINNETI COUNTY, GEOR-GIA. 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 FOINT PEING SOUTH 31 COUNTY RECORDS SAID
POINT BEING SOUTH 3I
DEGREES 14 MINUTES
EAST 137 FEET FROM THE
NORTHEAST CORNER OF
SAID TRACT # 4; THENCE
SOUTH 31 DEGREES, 14
MINUTES EAST A DISTANCE OF 164 FEET:
THENCE SOUTH 54 DEGREES 35 MINUTES WEST
THENCE NORTH 31 DEGREES 14 MINUTES WEST
THENCE NORTH 31 DEGREES 14 MINUTES WEST
A DISTANCE OF 164 FEET:
A DISTANCE OF 164 FEET: GREES 14 MINUTES WEST A DISTANCE OF 164 FEET; THENCE NORTH 54 DEGREES 35 MINUTES EAST A DISTANCE OF 265 FEET TO THE POINT OF BEGINNING 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 controlling, however the controlling, however the property is more commonly known as 3000 MCCALLA COURT, Snellville, GA 30039. The indebtedness served by cold South Pool cured by said Security Deed has been and is hereby declared due because of de-fault under the terms of said Security Deed. The indebt-edness remaining in default, this sale will be made for the

this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the 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 an accurate survey or by an inspection of the property: all zoning ordinances; as-sessments; liens; encum-brances; restrictions; brances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and best of the undersigned, the owner and party in pos-session of the property is ROSE HILL A/K/A ELAINE WINFREY, FRANCISCUS WINFREY, ESTATE AND/OR

HEIRS-AT-LAW OF FRAN-CISCUS WINFREY, or ten-ants(s). The sale will be con-ducted 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. authority to negotiate, amend or modify all terms of the loan (although not re-quired by law to do so) is: Fay Servicing, LLC, L Mitigation Dept., 425 S. Miligation Dept., 425 S. Francial 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 amend, or modify the terms of the mortgage instrument. U.S. BANK MATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE NRZ PASS-THROUGH TRUST XVIII as Attorney in Fact for ROSE HILL AWA ELAINE WINFREY, FRANCISCUS WINFREY THE BEJOW I AW FIRM MAY BE LOW LAW FIRM MAY BE LOW LAW HIM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT WILL BE USED FOR IHAI
PURPOSE. Attorney Contact:
Rubin Lublin, LLC, 3145
Avalon Ridge Place, Suite
100, Peachtree Corners, GA
30071 Telephone Number:
(877) 813-0992 Case No.
FAY-20-03972-6 Ad Run
Dates 06/08/2022 06/08/2022, 06/22/2022, Dates 06/15/2022,

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 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 Electronic Registration Systems, Inc., as nominee for LendUS, LLC, recorded on June 4, 2021 in Deed Book 58804 at Page 00405 Gwinnett County, Georgia records, having been last records, having been last sold, assigned, transferred and conveyed to Data Mortgage, Inc. dha Essex Mortgage by Assignment and said Security Deed having been given to secure a note dated May 27, 2021, in the amount of \$196,377.00, and said Note being in default, the undersigned will sell at public outcry during the leitor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 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 USED FOR THAT PURPOSE. public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on August 02, 2022 follow-ing described real property (hereinafter referred to as the "Property"): ALL THAT TRACT OR PARCEL OF TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 266 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING COUNTY, GEORGIA, BEING
LOT 119, BLOCK A, REGENCY PARK SUBDIVISION,
UNIT ONE, AS PER PLAT
RECORDED IN PLAT BOOK
61, PAGE 187, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN BY
DEEEDENICE AND MADE REFERENCE AND MADE A PART OF THE DESCRIPTION HEREOF. SUBJECT TO ANY EASEMENTS OR RESTRIC-FRANCISCUS WINFREY to Premier Lending Corpora-tion, dated February 11, 2000, in Deed Book 20138, Page 0205, Gwinnett Coun-ty, Georgia Records, said-Security Deed having been given to secure a Note of even date in the original principal amount of Forty-TIONS OF RECORD 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 de-fault, failure to make the payments as required by the terms of the Note. The debt remaining is in default and and 00/100 dollars (\$45,500.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to U.S. Bank National Association not in its individual cathis sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to

collect attornevs' fees has

been given as provided by law. To the best of the un-

**FORECLOSURE** 

dersigned's knowledge, the person(s) in possession of the property is/are Raven the property is/are Raven Holmes . The property, be-ing commonly known as ing commonly known as 3630 Regency Park Dr #1, Duluth, GA, 30096 in Gwinnett County, will be sold as property of Raven Holmes, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the properties. ing 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 Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to ne-gotiate, amend or modify alterms 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 0.C.G.A. Section 44-14-162.2 shall require the se-cured creditor to negotiate, amend or modify the terms of the mortgage instrument. have the full authority to neof 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 the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and undit of the structure of the sale is not provided in the sale is not prov mation and audit of the sta-Infation and adout of the skit tus of the loan with the hold-er of the Security Deed. Albertelli Law Attorney for Data Mortgage, Inc. dba Es-sex Mortgage as Attorney in Fact for Raven Holmes 100 Fact for Raven Hollings 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani Esq. For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECTOR ATTEMPTING TO COLLECTOR AT INIS FIRM IS ACTING AS A
DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED WILL BE USED
FOR THAT PURPOSE. - 22005139 A-4750610
06/08/2022, 06/15/2022,
06/15/2022 06/22/2022 06/29/2022 //22/2022, 00/29/2022, //06/2022, 07/13/2022, //20/2022, 07/27/2022 6/8,15,22,29,7/6,13,20,27,

which plat is incorpolated and made a part hereof, being improved property known as 995 Leigh's Brook Way according to the present system of numbering houses in Eviptor County, Geografia rem or numbering nouses in Gwinnett County, Georgia.

Tax ID #: R5278-072 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to new the indebtedeer. sible events of default, all 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 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 July 10 Mort. purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attor-ney's fees (notice of intent to ney stees (notice or intent to collect attorney's fees having been given). Your mortgage servicer, Rushmore Loan Management Services, LLC, as servicer for U.S. Bank National Association and in its land. 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, tional Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT, can be contacted at 888-504-7300 or by writing to 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but individual capacity but solely transferred and conveyed to Data Mortgage, Inc., dba Essex Mortgage by Assignment and said Security Deed having been given to secure a note dated July 30, 2019, in the amount of \$238,598.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courttaxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the house of Gwinnett County Georgia, on August 02, 2022 the following described real property (hereinafter re-ferred to as the "Property"): ALL THAT TRACT OR PAR-CEL OF LAND LYING AND property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Secutivity Deed first set out above. To the best knowledge and belief of the undersigned, BEING IN LAND LOT 337 OF BEING IN LAND LOT 337 OF THE 4TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 61, BLOCK A OF WOODGATE HILLS, AS PER PLAT THEREOF RECORDED the parties in possession of the property are Elizabeth A. Inouye or tenant(s); and said property is more commonly known as 995 Leighs Brooks IN PLAT BOOK 113, PAGES 268-270, GWINNETT COUNTY, GEORGIA RECORDS, Way, Dacula, GA 30019.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-WHICH RECORDED PLAI IS
INCORPORATED HEREIN BY
REFERENCE AND MADE A
PART OF THIS DESCRIPTION; BEING KNOWN AS
3507 VALLEY BLUFF LANE,
ACCORDING TO THE
PRESENT SYSTEM OF
NUMBERING PROPERTY OF
REMAINSTEEL COLLINITY GEOR. 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 National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT as Attorney in Fact for Elizabeth A. Inouye McMichael Taylor Gray, LLC 3550 Engineering Drive, Suita 280 Pacehtra Cor-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, 3550 Engineering Drive Suite 260 Peachtree Coramong other possible events of default, failure to make the payments as required by the terms of the Note. The GA 30092 404-474-7149 MTG File No.: GA2022-00238 950-72820 6/8,15,22,29,2022 debt remaining is in default and this sale will be made and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to

NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF Gwinnett collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the

person(s) in possession of the property are Tarmarcea

Humphrey and Chail Humphrey III. The property, being commonly known as 3507 Valley Bluff Ln, 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 navable) any matters

and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments lies accurate.

ments, liens, encumbrances,

restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address

and telephone number of the

individual or entity who shall

have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: ServiceMac, LLC, 9726

Old Bailes Road, Suite 200, Fort Mill, SC 29707, 844-478-2622. The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the sevend creditor, to receive the section of the se

rocal shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibitation of the confirmation of the confirmation of the confirmation that the sale is not prohibitation.

ed 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-

bertelli Law Attorney fo Data Mortgage, Inc. dba Es

Data Mortgage, Inc. dba Essex Mortgage as Attorney in Fact for Tarmarcea Humphrey and Chail Humphrey III 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED

UBTAINED WILL BE USED FOR THAT PURPOSE. - 22-

6/8,15,22,29,7/6,13,20,2022

A-4750566 06/15/2022, 06/29/2022, 07/13/2022,

005299 06/08/2022, 06/22/2022,

07/06/2022

07/20/2022

Pursuant to a power of sale contained in a certain security deed executed by Ralph Kelley, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc. as nominee for Pine State Mortgage Corporation recorded in Deed Book 34747, beginning at page 157, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default under the terms of said security deed, and the related note, the undersigned attorney-in-Electronic Registration Sys the undersigned attorney-infact for the aforesaid Grantor (which attorney-in-fact is the present holder of said secu-rity deed and note secured high deed and note sections thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in August 2022, all property described in said security deed including but security deed including but secting deed including but not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 179 of the 5th District, of Gwinnett County, Georgia, and being Lot 46, Block D of Springlake Falls, as per plat recorded in Plat Book 96, Page 295 of Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference. Said legal de-scription being controlling, however, the Property is more commonly known as: 482 Marsh Lake Road, Lawrenceville, GA 30045 Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien but not yet due and payable); any matters which might be disclosed by an ac-curate survey and inspection

of the property; any assess-

ments, liens, encumbrances,

zoning ordinances, restric-tions, and all other matters

tions, 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

# FORECLOSURE

(2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotiate, amend and modify the terms of the Note and Securitv Deed. MidFirst Bank PURPOSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Elizabeth A. Inouye to Wells Fargo Home Mortgage, Inc. dated July 25, 2003 and recorded on August 5, 2003 in Deed Book 34006, Page 0045, Gwinnett County, Georgia Records, modification recordrity Deed. MidFirst Bank, through its division Midland Mortgage's address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best of the undersigned's knowledge and belief, the party in possession of the property possession of the property is believed to be Ralph Kelley and Lorisa Michele Sevilley and Lorisa Michele Sevil-la-Kelley, as Administrator of Estate of Ralph Kelley, Jr., or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor As attor-ney-in-fact for the aforesaid to U.S. Bank National Asso-ciation, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT by As-signment of Security Deed recorded on March 11, 2021 ney-in-fact for the aforesaid Grantor Campbell & Bran-non, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 22-6735F1 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-72907

950-72907 6/8,15,22,29,7/6,13,20,27, 2022

NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from CANDICE VIRGINIA KIRKPATRICK to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS
INC. AS GRANTEE, AS NOMINEE FOR NEW YORK COMMUNITY BANK, dated August 7, 2015, recorded August 11, 2015, in Deed Book
53748, Page 436, Gwinnett
County, Georgia Records,
said Security Deed having
been given to secure a Note
of even date in the original
principal amount of One
Hundred Eighty-Five Thousand Five Hundred SeventySix and 00/100 dollars Six and 00/100 dollars (\$185,576.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to signed and transferred to FREEDOM MORTGAGE COR-PORATION, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in July, 2022, all property described in said Security Deed including but not limitdescribéd in said security
Deed including but not limited to the following described
property: ALL THAT TRACT
OR PARCEL OF LAND LYING
AND BEING IN GM DISTRICTS 1397 AND 1749
GWINNETT COUNTY, GEORGIA, BEING LOT 62, BLOCK
A. DUNCAN RIDGE SUBDIVISION, UNIT TWO, AS PER
PLAT THEREOF RECORDED
IN PLAT BOOK 77, PAGE
245, GWINNETT COUNTY,
GEORGIA
RECORDS,
WHICH PLAT AND LEGAL

GEORGIA RECORDS, WHICH PLAT AND LEGAL DESCRIPTION THEREON ARE INCORPORATED HERE-IN BY REFERENCE THERE-TO Solid logal description by IN BY REFERENCE THERETO Said legal description being controlling, however the
property is more commonly
known as **3470 DUNCAN**BRIDGE DR, BUFORD, GA **30519**. The indebtedness secured by said Security Deed
has been and is hereby declared due because of default under the terms of said
Security Deed. The indebtedness remaining in default,
this sale will be made for the this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys? fees (notice to collect same having been given) and all other. 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 undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property all zoning ordinances; as-sessments; liens; encum-brances; restrictions; covenants, and any other matters of record superior to

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 CANDICE VIRGINIA KIRK-PATRICK, or tenants(s). The sale will be conducted subject (1) to confirmation that he sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation than dualt of the states. 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 all terms of the loan (alall terms of the loaff at the total to do so) is: Freedom Mort-gage Corporation, Loss Miti-gation Dept., 10500 Kincaid Dr., Suite 300, Fishers, IN 46037, Telephone Number: 1-855-690-5900. Nothing in 0.006 A. Section 44-14-O.C.G.A. Section 44-14162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. FREEDOM instrument. FREEDOM MORTGAGE CORPORATION INSTUDIENT.

WORTGAGE CORPORATION
as Attorney in Fact for CANDICE VIRGINIA KIRKPATRICK THE BELOW LAW
FIRM MAY BE HELD TO BE
ACTING AS A DEBT COLLECTOR, UNDER FEDERAL
LAW. IF SO, ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon
Ridge Place, Suite 100,
Peachtree Corners, GA
30071 Telephone Number:
(877) 813-0992 Case No.
FREM-22-02518-1 Ad Run
Dates 05/25/2022,
06/08/2022, 06/15/2022,
06/08/2022, 06/29/2022 06/22/2022, 06/29/2022 70945

5/25,6/8,15,22,29,2022

Notice of Sale Under Power. State of Georgia, County of GWINNETT. Under and by virtue of the Power of Sale contained in a Power of Sale contained in a Deed to Secure Debt given by TONIA S LEWIS AND GERALD A. ABRAHAM to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR SUNTRUST MORTGAGE, INC., ITS SUCCESSORS AND ASSIGNS, dated 11/30/2007, and Recorded on 12/26/2007 as Book No. 48520 and Page No. 811. 48520 and Page No. 811, GWINNETT County, Georgia

records, as last assigned to WILMINGTON TRUST, NATIONAL ASSOCIATION, NO! IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 the Sequence Condi-2015 1 (the Secured Credi-

**FORECLOSURE** erty to secure a Note of even date in the original principal amount of \$158,450.00, with therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT Courts. Courts out \$1.00.00.00. County 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 OR PARCEL OF LAND LYING AND BEING IN LAND LOT 178 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: CONDOMINIUM UNIT 3 IN BUILDING 20 OF MILL CREEK LAKES, PHASE 2, A CONDOMINIUM, AS MORE PARTICULARLY DESCRIBED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM FOR MILL CREEK LAKES, A CONDOMINIUM,

LAKES, A CONDOMINIUM, RECORDED IN DEED BOOK 46309, PAGE 173, ET SEQ., GWINNETT COUNTY, GEOR-GIA RECORDS, AS MAY BE FURTHER AMENDED.

THIS CONVEYANCE IS
MADE SUBJECT TO THE
DECLARATION AND ALL
MATTERS REFERENCED
THEREIN, ALL MATTERS
SHOWN ON THE PLAT SHOWN ON THE PLAT RECORDED IN CONDOMINIMPLAT BOOK CD4, PAGES 127 132, AS LAST REVISED IN PLAT BOOK CD5, PAGES 75 80, GWINNETT COUNTY, GEORGIA RECORDS, AS MAY BE AMENDED AND THE FLOOR PLANS RECORDED IN CONDOMINIUM FLOOR PLAN FOLDER NO. 5162, AFORESAID RECORDS, AS MAY BE AMENDED.

AMENDED TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREAS. COMMON AREAS.
REFERENCE: 2200 HYSSOP WAY, BUFORD, GEORGIA 30519 / JOB #8886203
The debt secured by said
Deed to Secure Debt has
been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Seprovided in the Deed to Se-cure Debt and by law, in-cluding attorney's fees (no-tice of intent to collect attor-ney's fees having been giv-en), WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CA-PACITY, BUT SOLELY AS

TRUSTEE FOR MFRA TRUST 2015 1 holds the duly en-dorsed Note and is the current assignee of the Security Deed to the property. PLAN-ET HOME LENDING, LLC ET HOME LENDING, LLC, acting on behalf of and, as necessary, in consultation with WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to 0.C.G.A. § 44 162.2. PLANET HOME LENDING, LLC may be contacted at: PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, SUITE AND MEDICAL TO SEARCH PARKWAY. 303, MERIDEN, CT 06450.
Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the the terms of the loan. To make best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 2200 HYSSOP WAY, BUFORD, GEORGIA 30610 ic/are; TONIA S

30519 is/are: TONIA S LEWIS AND GERALD A. ABRAHAM or tenant/tenants.

Said property will be sold

subject to (a) any outstanding ad valorem taxes (in-

cluding taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and in an accurate survey and in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, in-cluding, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal 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 Section 9 13 1/2.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Ceorgia the Deed Under Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation and audit of the status of the and audit of the status of the loan as provided in the preceding paragraph. WILM-INGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 as Attorney in Fact for TONIA S MIFHA INUST 2015 1 as AS ALEWIS AND GERALD A. ABRAHAM. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT DILIPPOSE

PURPOSE PURPOSE. 00000009508441 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addi-

son, Texas 75001 Telephone:

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 LITTLE
DOLLAR INC. to GROUNDFLOOR REAL ESTATE 1, LLC, dated July 30, 2021, recorded August 6, 2021, in Deed Book 59043, Page 231, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Four Hundred Eighty-Seven Thousand Four Hundred Thirty and 00/100 dollars (\$487,430.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to GROUNDFLOOR REAL ESTATE 1 LICE there will be TATE 1, LLC, 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 254 OF THE 6TH DISTRICT OF GWINNETT COUNTY. GEORGIA, BEING KNOWN