

FORECLOSURE

2 PAGE 294, REVISED IN PLAT BOOK 16, PAGE 74, GWINNETT COUNTY, GEORGIA RECORDS TO WHICH PLAT REFERENCE IS MADE FOR A MORE DETAILED DESCRIPTION. Commonly known as 2160 Tropicana Drive, Suwanee, GA 30024 MR/ca 7/5/22 Our file no. 22-07791GA - FT1 950-72496 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Andra Lynn Petro and Richard V Petro to National City Mortgage, a division of National City Bank of Indiana, dated May 26, 2005, recorded in Deed Book 43013, Page 139, Gwinnett County, Georgia Records, as last transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 58107, Page 635, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY THOUSAND AND 0/100 DOLLARS (\$80,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due and payable, of among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Specialized Loan Servicing LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111, 800-306-6059.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party in possession of the property is Andra Lynn Petro and Richard V Petro or a tenant or tenants and said property is more commonly known as **2242 Windland Dr, Lawrenceville, Georgia 30044**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Specialized Loan Servicing LLC.

As Attorney in Fact for Andra Lynn Petro and Richard V Petro
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 44 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 7, BLOCK B, UNIT ONE OF SINGLE SPRINGS SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 45, PAGE 130, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION.

MR/meh 7/5/22 Our file no. 22-07876GA - FT7 950-72487 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Kenneth A Hoffmann and Jennifer M Hoffmann to Mortgage Electronic Registration Systems, Inc., as grantee, solely as nominee for Home America Mortgage, Inc., its successors and assigns, dated October 24, 2003, recorded in Deed Book 35774, Page 135, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED FORTY-EIGHT THOUSAND FOUR HUNDRED SEVENTEEN AND 0/100 DOLLARS (\$248,417.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Freedom Mortgage Corporation is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Freedom Mortgage Corporation, 10500 Kinkaid Dr. Ste. 300, Fishers, IN 46037, 855-690-5900.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Kenneth A Hoffmann and Jennifer M Hoffmann or a tenant or tenants and said property is more commonly known as **5714 Pine Oak Drive, Norcross, Georgia 30092**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Freedom Mortgage Corporation.

As Attorney in Fact for Kenneth A Hoffmann and Jennifer M Hoffmann
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 284, 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 7, GREENWOOD TOWNHOME COMMUNITY, AS PER PLAT RECORDED IN PLAT BOOK 102, PAGES 120-121, GWINNETT COUNTY RECORDS, WHICH PLAT IS HEREBY REFERRED TO AS EXHIBIT A PART OF THIS DESCRIPTION.

MR/ca 7/5/22 Our file no. 22-07883GA - FT17 950-72482 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Nkoli Onyedumekwu to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Home America Mortgage, Inc., its successors and assigns, dated October 24, 2003, recorded in Deed Book 35774, Page 135, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SEVENTY-SEVEN THOUSAND TWO HUNDRED FIFTY-NINE AND 0/100 DOLLARS (\$177,259.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Nkoli Onyedumekwu or a tenant or tenants and said property is more commonly known as **1267 Misty Valley Court, Lawrenceville, Georgia 30047**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

FORECLOSURE

cy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

"Auction services provided by Auction.com (www.auction.com)"

EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 246 of the 5th District, Gwinnett County, Georgia, being Lot 17, Block B, Creekside Estates Subdivision, Unit Three as per plat recorded in Plat Book 97, Page 82, Gwinnett County, Georgia Records; which plat is incorporated herein by reference and made a part hereof.

MR/meh 8/2/22 Our file no. 22-08230GA - FTS 950-73903 6/22 29 7/6 13 20 27 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Rosalba Cecilia a/k/a Rosa Alba Ceciliano to HomeBanc Mortgage Corporation, dated September 23, 2004, recorded in Deed Book 40185, Page 2, Gwinnett County, Georgia Records, as last transferred to The Bank of New York Mellon, f/k/a The Bank of New York as Successor in interest to JP Morgan Chase Bank N.A. as Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2005-2, Mortgage Pass-Through Certificates, Series 2005-2, by assignment recorded in Deed Book 51302, Page 898, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-TWO THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$182,400.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. CARRINGTON MORTGAGE SERVICES, LLC as Attorney in Fact for Corinne M Bradley and Jeffrey W Bradley
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 297 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 12, BLOCK A, HARBIN SPRINGS, AS PER PLAT RECORDED IN PLAT BOOK 71, PAGE 29, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

MR/meh 7/5/22 Our file no. 5467011 - FT17 950-72389 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Jihae Choi to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Fidelity Bank d/b/a Fidelity Bank Mortgage, its successors and assigns, dated August 4, 2017, recorded in Deed Book 55321, Page 0002, Gwinnett County, Georgia Records, as last transferred to Ameris Bank by assignment recorded in Deed Book 57083, Page 221, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED NINETY-SIX THOUSAND ONE HUNDRED AND 0/100 DOLLARS (\$296,100.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

FORECLOSURE

its successors and assigns, dated April 24, 2007, recorded in Deed Book 47871, Page 63, Gwinnett County, Georgia Records, as last transferred to Ameris Bank Mortgage Services, LLC by assignment recorded in Deed Book 56589, Page 578, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED ELEVEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$211,500.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. CARRINGTON MORTGAGE SERVICES, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC, 1600 South DuPage Road, Suite 200, A, Anaheim, CA 92806, 800-561-4567.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Corinne M Bradley and Jeffrey W Bradley or a tenant or tenants and said property is more commonly known as **2495 Harbin Springs Cv, Decatur, Georgia 30019**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. CARRINGTON MORTGAGE SERVICES, LLC as Attorney in Fact for Corinne M Bradley and Jeffrey W Bradley
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 297 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 12, BLOCK A, HARBIN SPRINGS, AS PER PLAT RECORDED IN PLAT BOOK 71, PAGE 29, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

MR/ca 7/5/22 Our file no. 5719119 - FT18 950-72485 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Timothy Powell and Mahjula Bah-Kamara to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Milend, Inc., its successors and assigns, dated September 2, 2016, recorded in Deed Book 54583, Page 852, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 56236, Page 573, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SIX THOUSAND FIVE HUNDRED NINETY-THREE AND 0/100 DOLLARS (\$156,593.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Timothy Powell and Mahjula Bah-Kamara or a tenant or tenants and said property is more commonly known as **5512 Four Winds Drive SW, Duluth, Georgia 30097**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Ameris Bank as Attorney in Fact for Timothy Powell and Mahjula Bah-Kamara
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076

FORECLOSURE

cluding, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Ameris Bank is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Ameris Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Timothy Powell or a tenant or tenants and said property is more commonly known as **3575 Flycatcher Way, Duluth, Georgia 30097**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Ameris Bank as Attorney in Fact for Jihae Choi
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 200, 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 12, BLOCK A, SUGARLOAF, PHASE II, UNIT 2, AS PER PLAT RECORDED IN PLAT BOOK 127, PAGES 45 THROUGH 52, GWINNETT COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE TOGETHER WITH RIGHT TITLE AND INTEREST IN AND TO THOSE CERTAIN COVENANTS, CONDITIONS, EASEMENTS AND RESTRICTIONS CONTAINED IN DECLARATION OF COVENANTS, RESTRICTIONS AND EASEMENTS FOR THE LAKES AT SUGARLOAF, RECORDED IN DEED BOOK 47748, PAGE 1, GWINNETT COUNTY, GEORGIA RECORDS, AS MAY BE AMENDED FROM TIME TO TIME.

MR/ca 7/5/22 Our file no. 5719119 - FT18 950-72485 6/8 15 22 29 2022

NOTICE OF SALE UNDER POWER

GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Timothy Powell and Mahjula Bah-Kamara to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Milend, Inc., its successors and assigns, dated September 2, 2016, recorded in Deed Book 54583, Page 852, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 56236, Page 573, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SIX THOUSAND FIVE HUNDRED NINETY-THREE AND 0/100 DOLLARS (\$156,593.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Timothy Powell and Mahjula Bah-Kamara or a tenant or tenants and said property is more commonly known as **5512 Four Winds Drive SW, Duluth, Georgia 30097**. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Ameris Bank as Attorney in Fact for Timothy Powell and Mahjula Bah-Kamara
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076

FORECLOSURE

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EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 115 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 19, BLOCK B, THE FOUR WINDS SUBDIVISION, UNIT THREE, AS PER PLAT RECORDED AT PLAT BOOK W, PAGE 41, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART OF THIS DESCRIPTION. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORD. SAID LEGAL DESCRIPTION BEING CONTROLLING, HOWEVER THE PROPERTY IS MORE COMMONLY KNOWN AS **2021 HUNTCLIFF DR, LAWRENCEVILLE, GA 30043**. The indebtedness secured by said Security Deed has been and is hereby declared due because of, among other possible events of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to the Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is VERONICA BLAKEY, ANA D. HERCULES, ANA R. HERMANDEZ, 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., 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 construed to require a secured creditor to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. 1900 CAPITAL TRUST II BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE AS ATTORNEY IN FACT FOR VERONICA BLAKEY 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: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SHP-18-03934-8 Ad Run Dates: 06/08/2022, 06/29/2022, 06/29/2022, 06/29/2022, 06/29/