FORECLOSURE

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 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 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 Secure Debt and by law, including attorney's fees (notice of intent 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 BAC HOME LOANS SERVICING, LP, 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 entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.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 75024, 800 669 6650. 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 best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **5730 REPS TRACE, NORCROSS, GEORGIA 30071** is/are: ADA FARMER or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, 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 O.C.G.A. Section 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 provided 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 NATIONSBANC MORTGAGE CORPORATION 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 & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (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 Electronic 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 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 Sixteen Thousand Fifteen and 00/100 dollars ($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 thereon 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 including 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 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, Snellville, 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 attorney'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-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 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 tenant(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. 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: 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 security deed executed by **Risa L. Giovengo and Sheron L. Honeycutt, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Bank, FSB** recorded in Deed Book 48891, 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 a default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security 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 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, 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-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 negotiate, amend and modify the terms of the Note and Security 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 is believed to be Risa L. Giovengo and Sheron L. Honeycutt, or tenant(s). MidFirst 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, 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.
950-72855
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 **ROSE HILL A/K/A ELAINE WINFREY, FRANCISCUS WINFREY to Premier Lending Corporation,** dated February 11, 2000, recorded March 7, 2000, in Deed Book 20138, Page 0205 , Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Forty-Five Thousand Five Hundred 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 capacity 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 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 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 SOUTH 31 DEGREES, 14 MINUTES EAST A DISTANCE OF 164 FEET; THENCE SOUTH 54 DEGREES 35 MINUTES WEST A DISTANCE OF 265 FEET; THENCE NORTH 31 DEGREES 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 property is more commonly known as **3000 MCCALLA COURT, Snellville, GA 30039.** 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 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, 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 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 **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 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: 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. 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 A/K/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 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, 06/15/2022, 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 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 sold, assigned, transferred and conveyed to **Data Mortgage, Inc. dba 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 legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, 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 61, 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 RESTRICTIONS OF RECORD 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 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' 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 affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, 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 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 prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for 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 FOR THAT PURPOSE. - 22-005299 A-4750566 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022, 07/06/2022, 07/13/2022, 07/20/2022
950-72906
6/8,15,22,29,7/6,13,20,2022

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

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 **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, modified by Loan Modification recorded on January 18, 2022 in Deed Book 59610, Page 525, Gwinnett County, Georgia Records, and later assigned to **U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT** by Assignment of Security Deed recorded on March 11, 2021 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 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 courthouse door of Gwinnett County, Georgia, within the legal hours of sale on July 5, 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 Block A, Leigh's Brook Subdivision, as per plat recorded in Plat Book 71, Page 28, Gwinnett County Records, which plat is incorporated herein by reference and made a part hereof, being improved property known as 995 Leigh's Brook Way according to the present system of numbering houses 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 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 Security Deed and by law, including attorney's fees (notice of 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, 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 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, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, 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 Way, Dacula, GA 30019.** 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. 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, Suite 260 Peachtree Corners, GA 30092 404-474-7149 MTG File No.: GA2022-00238
950-72820
6/8,15,22,29,2022

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 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-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security 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 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 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 description 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 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 negotiate, amend and modify the terms of the Note and Security 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 is believed to be Ralph Kelley and Lorisa Michele Sevilla-Kelley, as Administrator of Estate of Ralph Kelley, Jr., or tenant(s). MidFirst 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, 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
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 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 Seventy-Six and 00/100 dollars ($185,576.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **FREEDOM MORTGAGE CORPORATION,** there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in 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 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 DESCRIPTION THEREON ARE INCORPORATED HEREIN 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 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, 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 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 CANDICE VIRGINIA KIRKPATRICK, 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: Freedom Mortgage Corporation, Loss Mitigation Dept., 10500 Kincaid Dr., Suite 300, Fishers, IN 46037, Telephone Number: 1-855-690-5900. 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. FREEDOM MORTGAGE 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, 06/22/2022, 06/29/2022
70945
5/25,6/8,15,22,29,2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Jason W Lane to Mortgage Electronic Registration Systems, Inc., as Nominee for Brand Mortgage Group, LLC** dated May 20, 2011, and recorded in Deed Book 50695, Page 860, as last modified in Deed Book 54417, Page 461, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Wells Fargo Bank, NA,** securing a Note in the original principal amount of $98,475.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, August 2, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 322, 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 29, BLOCK B, UNIT 1, THE SPRINGS SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 56, PAGE 173, GWINNETT COUNTY RECORDS, SAID PLAT BEING REFERRED TO AND MADE A PART OF THIS DESCRIPTION. Said property is known as **989 Spring View Place, Sugar Hill, GA 30518,** 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 (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, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale 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 Jason W Lane and Monica Gail Lane, successor in interest or tenant(s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Jason W Lane File no. 22-078313 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/CL https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-74291 6/29, 7/6,13,20,27,2022

Notice of Sale Under Power. State of Georgia, County of GWINNETT.

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **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, GWINNETT County, Georgia records, as last assigned to **WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 (the Secured Creditor),** by assignment, conveying the after described property to secure a Note of even date in the original principal amount of $158,450.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in July, 2022, the following described property: ALL THAT TRACT 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, RECORDED IN DEED BOOK 46309, PAGE 173, ET SEQ., GWINNETT COUNTY, GEORGIA 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 RECORDED IN CONDOMINIUM PLAT 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.

TOGETHER WITH AN UNDIVIDED INTEREST IN THE 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 Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). 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 all terms of the loan. Pursuant to O.C.G.A. § 44 14 162.2, PLANET HOME LENDING, LLC may be contacted at: PLANET HOME LENDING, LLC, 321 RESEARCH PARKWAY, SUITE 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 best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **2200 HYSSOP WAY, BUFORD, GEORGIA 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 (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, 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 O.C.G.A. Section 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 provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 as Attorney in Fact for TONIA S LEWIS 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 PURPOSE.
00000009508441 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.
950 72933
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, LLC,** there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in 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 AND DESIGNATED AS LOT 9, BLOCK A, NORCROSS HILLS SUBDIVISION, UNIT ONE, ACCORDING TO PLAT RECORDED IN PLAT BOOK K, PAGE 3, GWINNETT COUNTY, GEORGIA RECORDS, AND BEING MORE PARTICULARLY D