

FORECLOSURE

Mortgage's address is 60 Executive Park South, N. E., Atlanta, GA 30329. State Home Mortgage may be contacted by telephone at 404-679-0574. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Valerie J. Thompson, or tenant(s). Georgia Housing and Finance Authority, as Transferor, Assignee, and Secured Creditor as attorney-in-fact for the aforesaid Grantor Campbell & Bramon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 19-5903F1 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. 950-72857 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 **PATRICK J WEST TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR ACADEMY MORTGAGE CORPORATION**, dated January 24, 2014, recorded January 31, 2014, in Deed Book 52761, Page 642, 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 Ninety-Nine Thousand Three Hundred Twenty-Three and 00/100 dollars (\$199,323.00), 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 LAND LOT 84 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 23, BLOCK A, KENDALL PARK SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 128, PAGE 90, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being controlling, however the property is more commonly known as **640 SUMMERSTONE LN, LAWRENCEVILLE, GA 30044**. 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 **PATRICK J WEST**, 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 **PATRICK J WEST** 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. FREM-22-02692-1 Ad Run Dates: 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022 950-72833 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 **Wilton Woolcock III to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, its successors and assigns**, dated February 09, 2021 and recorded on February 12, 2021 in Deed Book 58378, Page 401, 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-Five Thousand and 00/100 dollars (\$235,000.00), 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, 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

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property described in said Security Deed including but not limited to the following described property: All that parcel of land lying and being in Land Lot 50 of the 6th District, Gwinnett County, Georgia, being known and designated as Lot 12, Block B, Trotters Walk, as per plat recorded in Flat Book 33, Page 147, Gwinnett County Records, which plat is incorporated herein by reference. Said property may more commonly be known as **2895 Trotters Walk Trail, Snellville, GA 30078**. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payments 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, 602-285-3769**. 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 **Wilton Woolcock III** and **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 **Wilton Woolcock III** Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 06/08/22; 06/15/22; 06/22/22; 06/29/22 950-71096 6/8,15,22,29,2022

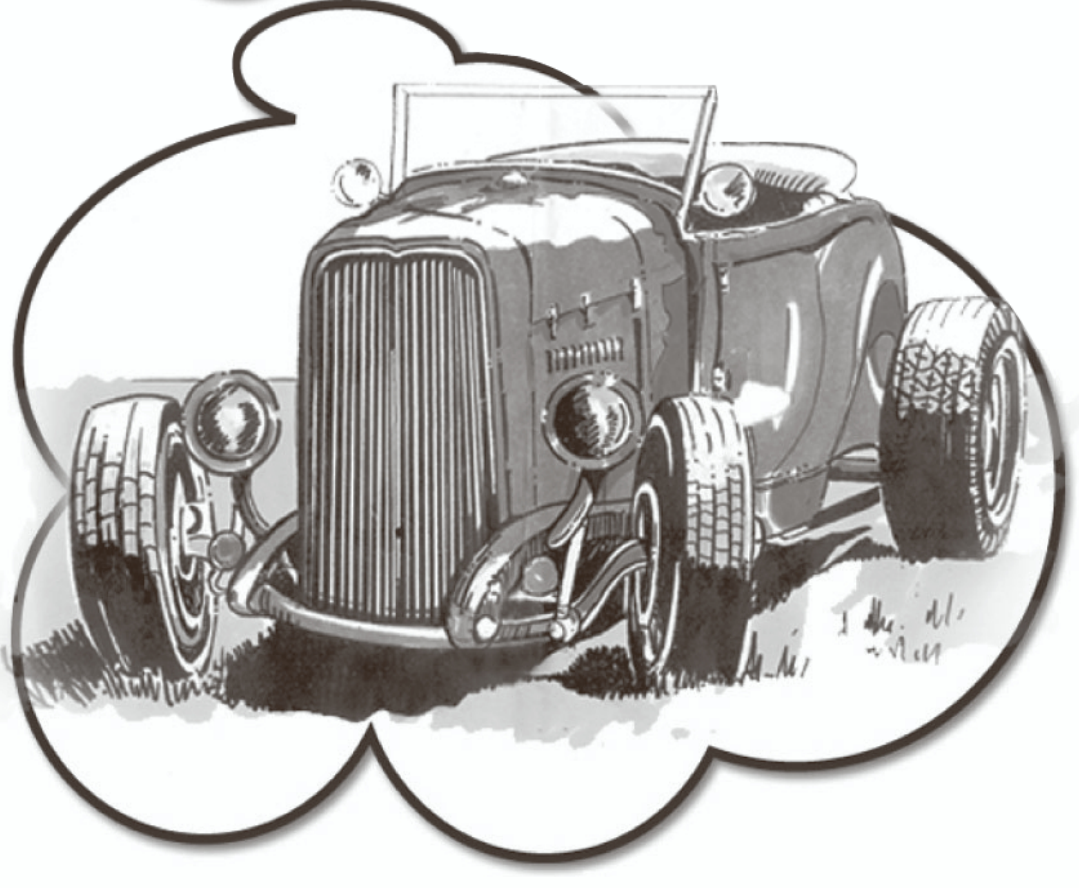
NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT
By virtue of a Power of Sale contained in that certain Security Deed from **CHRISTOPHER WYNES TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC, AS GRANTEE, AS NOMINEE FOR STANWICH MORTGAGE, LLP**, dated December 15, 2016, recorded December 22, 2016, in Deed Book 54819, Page 178, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Seventy Thousand Nineteen and 00/100 dollars (\$270,019.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **PennyMac Loan Services, LLC**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, 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 228 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 6, BLOCK B, BERKELY HILLS SUBDIVISION, UNIT NO. 1, SECTION NO. 2, AS PER PLAT THEREOF RECORDED IN PLAT BOOK M, PAGE 341, GWINNETT COUNTY, GEORGIA, RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE FOR A MORE DETAILED DESCRIPTION, SAID PROPERTY BEING KNOWN AS 2223 POND ROAD, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA; AND BEING THE SAME PROPERTY CONVEYED IN DEED RECORDED IN DEED BOOK 49731, PAGE 270, AFORESAID RECORDS. Said legal description being controlling, however the property is more commonly known as **2223 Pond Road, Duluth, GA 30096**. 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 **CHRISTOPHER WYNES, BETTY JEAN MOYER**, 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: **PennyMac Loan Services, LLC, Loss Mitigation Dept., 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361, Telephone Number:**

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1-866-549-3583. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **PENNYMAC LOAN SERVICES, LLC** as Attorney in Fact for **CHRISTOPHER WYNES 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. PNY-22-02297-1 Ad Run Dates: 05/25/2022, 06/08/2022, 06/15/2022, 06/22/2022, 06/29/2022 70946 9/25,6/8,15,22,29,2022

Notice of Sale Under Power: State of Georgia, County of GWINNETT.
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **JOHN ROBERT ZEPKE, JR AND BEVERLY YVETTE ZEPKE TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR BSM FINANCIAL, L.P.**, dated 09/25/2003, and recorded on 10/07/2003 as Book No. 35219 and Page No. 0176, GWINNETT County, Georgia records, as last assigned to **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F (the Secured Creditor)**, by assignment, conveying the after described property to secure a Note of even date in the original principal amount of \$165,867.00, 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 13 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 22, BLOCK D OF LAUREL FALLS SUBDIVISION AS PER PLAT OF SURVEY RECORDED IN PLAT BOOK 44, PAGE 78, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. THIS PROPERTY IS SUBJECT TO RESERVATIONS, RESTRICTIONS, COVENANTS AND CONDITIONS CONTAINED IN THAT CERTAIN INSTRUMENT RECORDED 4/7/86 IN DEED BOOK 3476, PAGE 49 AND FURTHER RECORDED IN DEED BOOK 3615, PAGE 249. 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 SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F** holds the duly endorsed Note and is the current assignee of the Security Deed to the property. **CARRINGTON MORTGAGE SERVICES, LLC**, acting on behalf of and, as necessary, in consultation with **WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F** (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, CARRINGTON MORTGAGE SERVICES, LLC may be contacted at: CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, SUITE 200 A, ANAHEIM, CA 92806, 800 561 4567. 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 **3835 LAUREL BROOK WAY, SNELLVILLE, GEORGIA 30039** is/are: **JOHN ROBERT ZEPKE, JR AND BEVERLY YVETTE ZEPKE**, 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 proceedings 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 SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST F** as Attorney in Fact for **JOHN ROBERT ZEPKE, JR AND BEVERLY YVETTE ZEPKE**. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. To obtain opinions and alternatives to foreclosure please contact Carrington Mortgage Services, LLC directly, toll free by the following telephone number: (800) 561 4567), 0000009495359 BARRRETT DAFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398, 950-72917 6/8,15,22,29,2022

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