FORECLOSURE

Being and intending to describe the same premises conveyed in a deed recorded 04/14/2005, in Book 42358, Page 2.
Known as: 839 Nichols Landing Ln
Parcel: 7-017-126
MR/ca 4/5/22
Our file no. 51087008 – FT5
950-62563 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Robert L Love and Cynthia L Love to Avalon Mortgage, Inc., dated March 27, 2003, recorded in Deed Book 31988, Page 226, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 53558, Page 96, Gwinnett County, Georgia Records, as last transferred to PNC Bank, National Association by assignment recorded in Deed Book 54717, Page 210, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-TWO THOUSAND AND 0/100 DOLLARS ($162,000.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
PNC Bank, National Association 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: PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654.
To the best knowledge and belief of the undersigned, the party in possession of the property is Robert L Love and Cynthia L Love or a tenant or tenants and said property is more commonly known as **1795 Abinger Lane, Lawrenceville, Georgia 30043.**
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.
PNC Bank, National Association
as Attorney in Fact for
Robert L Love and Cynthia L Love
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 Lots 67 & 88 of the 7th District of Gwinnett County, Georgia, being Lot 31, Block A, Westover Subdivision, Unit II, as per plat recorded in Plat Book 57, Page 72, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of the description hereof.
MR/meh 4/5/22
Our file no. 51118211 – FT1
950-62638 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Neveen Ibrahim and Ayman Fadlalla AKA Ayman Fadalla to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Pine State Mortgage Corporation, its successors and assigns, dated August 30, 2005, recorded in Deed Book 44554, Page 135, Gwinnett County, Georgia Records, as last transferred to JP Morgan Chase Bank, National Association, as Trustee of Structured Asset Mortgage Investments II Inc., Bear Stearns Alt-A Trust, Mortgage Pass-Through Certificates Series 2005-10 by assignment recorded in Deed Book 49119, Page 902, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-NINE THOUSAND FIVE HUNDRED EIGHT AND 0/100 DOLLARS ($169,508.00), 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 April, 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 of intent to collect attorney's fees 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), 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 Bank of New York Mellon, successor trustee to JPMorgan Chase Bank, National Association, as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2005-10, Mortgage Pass-Through Certificates, Series 2005-10 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: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032.
To the best knowledge and belief of the undersigned, the party in possession of the property is Neveen Ibrahim and Ayman Fadlalla AKA Ayman Fadalla or a tenant or tenants and said property is more commonly known as **773 Roxholly Walk, Buford, Georgia 30518.**
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 Bank of New York Mellon, successor trustee to JPMorgan Chase Bank, National Association, as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2005-10, Mortgage Pass-Through Certificates, Series 2005-10
as Attorney in Fact for
Neveen Ibrahim and Ayman Fadlalla AKA Ayman Fadalla
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 215 of the 7th District, Gwinnett County, Georgia, being Lot 34, Block C, Unit Three of Roxwood Park Subdivision, as per plat thereof recorded in Plat Book 106, Pages 154-155, Gwinnett County, Georgia records, which recorded plat is incorporated herein by reference and made a part of this description.
MR/meh 4/5/22
Our file no. 51395608 – FT1
950-62700 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Martha Garibay to JPMorgan Chase Bank, N.A., dated November 16, 2005, recorded in Deed Book 45493, Page 46, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY THOUSAND AND 0/100 DOLLARS ($130,000.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
JPMorgan Chase Bank, National Association 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: JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939.
To the best knowledge and belief of the undersigned, the party in possession of the property is Martha Garibay or a tenant or tenants and said property is more commonly known as **564 Fieldstream Way, Lawrenceville, Georgia 30044.**
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.
JPMorgan Chase Bank, National Association
as Attorney in Fact for
Martha Garibay
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 80 of the 5th District, Gwinnett County, Georgia and shown as Lot 9, Block G, Unit 6, Lamancha Subdivision, Quail Run Phase, as shown on a plat prepared by Hannon, Meeks & Bagwell, Surveyors, dated November 1, 1977 and recorded in Plat Book 7, Page 101, Gwinnett County Records, said plat is incorporated herein by reference and made a part hereof.
MR/ca 4/5/22
Our file no. 51668510 – FT3
950-62565 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Enger M De La Cruz and Priscilla De La Cruz to Mortgage Electronic Registration Systems, Inc. as nominee for Homebridge Financial Services, Inc. DBA Real Estate Mortgage Network, its successors and assigns, dated March 6, 2015, recorded in Deed Book 53462, Page 856, Gwinnett County, Georgia Records, as last transferred to NewRez LLC f/k/a New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing by assignment recorded in Deed Book 56877, Page 595, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-SIX THOUSAND NINE HUNDRED TWENTY-SEVEN AND 0/100 DOLLARS ($146,927.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
NewRez LLC d/b/a Shellpoint Mortgage Servicing 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: Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 110, Greenville, SC 29601, (800) 365-7107.
To the best knowledge and belief of the undersigned, the party in possession of the property is Enger M De La Cruz and Estate Of Enger De La Cruz or a tenant or tenants and said property is more commonly known as **1827 Scholar Drive, Lawrenceville, Georgia 30044.**
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.
NewRez LLC d/b/a Shellpoint Mortgage Servicing
as Attorney in Fact for
Enger M De La Cruz and Priscilla De La Cruz
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 77 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 43, BLOCK C, INGLENOOK SUBDIVISION, UNIT FIVE, AS PER PLAT RECORDED IN PLAT BOOK 33, PAGE 139, GWINNETT COUNTY GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 1827 SCHOLAR DRIVE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORDS.
The obligation to pay the debt described in the aforementioned security deed and secured by the above described property has been assumed by Priscilla De La Cruz.
The right, if any, of The United States of America to redeem said land within 120 days from the date of the foreclosure sale held on April 5, 2022, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).
MR/meh 4/5/22
Our file no. 520618 – FT18
950-62567 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Ray Eugene Dennis to Great Western Bank, a federal savings bank, doing business as Sierra Western Mortgage Company, dated February 13, 1997, recorded in Deed Book 13823, Page 216, Gwinnett County, Georgia Records, as last transferred to JPMorgan Chase Bank, National Association by assignment recorded in Deed Book 58469, Page 671, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHT THOUSAND SEVEN HUNDRED FIFTY AND 0/100 DOLLARS ($108,750.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
JPMorgan Chase Bank, National Association 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: JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939.
To the best knowledge and belief of the undersigned, the party in possession of the property is Ray Eugene Dennis or a tenant or tenants and said property is more commonly known as **600 Johns Landing Way, Lawrenceville, Georgia 30245.**
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.
JPMorgan Chase Bank, National Association
as Attorney in Fact for
Ray Eugene Dennis
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 Lots 118 and 139 of the 5th District of Gwinnett County, Georgia, being Lot 10, Block A, Unit One, Johnson's Landing Subdivision, as per plat recorded in Plat Book 60, Page 29, Gwinnett County, Georgia Records, which plat is incorporated herein and made a part hereof by reference thereto.
MR/meh 4/5/22
Our file no. 52250106 – FT3
950-62562 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Gregory L McFarland to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Sunshine Mortgage Corporation, its successors and assigns , dated June 24, 2004, recorded in Deed Book 39466, Page 128, Gwinnett County, Georgia Records, as last transferred to HSBC Bank USA, N.A. by assignment recorded in Deed Book 51531, Page 846, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINE THOUSAND EIGHT HUNDRED FIFTY AND 0/100 DOLLARS ($109,850.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
HSBC Bank USA, 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: Dovenmuehle Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.
To the best knowledge and belief of the undersigned, the party in possession of the property is Gregory L McFarland or a tenant or tenants and said property is more commonly known as **575 Lancelot Drive, Norcross, Georgia 30071.**
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.
HSBC Bank USA, N.A.
as Attorney in Fact for
Gregory L McFarland
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 224 of the 6th District, Gwinnett County, Georgia, being Lot 22, Block C, Sheffield Forrest Subdivision, Unit One, Section Two, as per plat recorded in Plat Book K, Page 251, Gwinnett County, Georgia Records, which plat is hereby referred to and made a part of this description.
MR/meh 4/5/22
Our file no. 5290013 – FT18
950-62696 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Ronald Clyde and Juanita J Cale Clyde to JPMorgan Chase Bank, N.A., dated February 22, 2008, recorded in Deed Book 48702, Page 803, Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust by assignment recorded in Deed Book 58800, Page 422, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY THOUSAND AND 0/100 DOLLARS ($140,000.00), 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 April, 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 of intent to collect attorney's fees 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), 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.
U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust 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: Selene Finance, 9990 Richmond Avenue, Suite 100 N, Houston, TX 77042, 7136252034.
To the best knowledge and belief of the undersigned, the party in possession of the property is Ronald Clyde and Juanita J Cale Clyde or a tenant or tenants and said property is more commonly known as **941 Ledge Hill Cove, Lawrenceville, Georgia 30045.**
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 Trust National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust as Attorney in Fact for Ronald Clyde and Juanita J Cale Clyde
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A
The land referred to is situated in the State of Georgia, County of Gwinnett, City of Lawrenceville, and described as follows:
All that tract or parcel of land lying and being in the Land Lot 210, 5th District, Gwinnett County, Georgia, being known as Lot 202, Block A of Manchester Walk Subdivision, as shown on plat of survey, recorded in Plat Book 114, Pages 55-56, Gwinnett County, Georgia deed records, which said plat is incorporated herein for a more complete legal description.
APN # R5210 157
MR/meh 4/5/22
Our file no. 5716710 – FT18
950-62476 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Lisa Lachman to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for COUNTRYWIDE HOME LOANS, INC., its successors and assigns., dated March 31, 2005, recorded in Deed Book 42764, Page 198, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS SUCCESSOR TO JPMORGAN CHASE BANK, N.A. AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2005-D by assignment recorded in Deed Book 50346, Page 9, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWENTY-FOUR THOUSAND SEVEN HUNDRED EIGHTY AND 0/100 DOLLARS ($24,780.00), 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 April, 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 of intent to collect attorney's fees 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), 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 Bank of New York Mellon f/k/a The Bank of New York as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ Revolving Home Equity Loan Trust, Series 2005-D 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.
To the best knowledge and belief of the undersigned, the party in possession of the property is Lisa Lachman and Clair Davidson or a tenant or tenants and said property is more commonly known as **372 Pine Hill Place, Norcross, Georgia 30093.**
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 Bank of New York Mellon f/k/a The Bank of New York as successor Indenture trustee to JPMorgan Chase Bank, National Association for CWHEQ Revolving Home Equity Loan Trust, Series 2005-D
as Attorney in Fact for
Lisa Lachman
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 142 of the 6th District, Gwinnett County, Georgia and being more particularly described as follows:
To find the TRUE POINT OF BEGINNING, commence at a point located on the Westerly Right-of-Way of Jimmy Carter Blvd (Variable R/W) 1,416.14 feet north of the intersection of the right-of-way of U.S. Highway 29; thence continuing along said right-of-way North 07 degrees 55 minutes 03 seconds East a distance of 163.66 feet to a point; thence leaving said right-of-way of Jimmy Carter North 82 degrees 04 minutes 57 seconds West a distance of 111.71 feet to a point and the TRUE POINT OF BEGINNING, from the TRUE POINT OF BEGINNING as thus established; thence North 78 degrees 04 minutes 44 seconds West a distance of 41.00 feet to a point; thence North 11 degrees 51 minutes 48 seconds East a distance of 18.03 feet to a point; thence South 78 degrees 04 minutes 44 seconds East a distance of 41.00 feet to a point; thence South 11 degrees 51 minutes 48 seconds West a distance of 18.03 feet to a point and the TRUE POINT OF BEGINNING.
Said tract containing 0.017 acres (739 square feet).
This Security Deed is junior and inferior to the lien of that certain Security Deed dated March 31, 2005, executed by Lisa Lachman, in favor of Countrywide Home Loans, Inc., in the original principal amount of $99,120.00 and a default under the terms of this Security Deed shall constitute a default under the terms of the hereinabove described Security Deed.
MR/ca 4/5/22
Our file no. 5790219 – FT7
950-63056 3/9 16 23 30 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY
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 Robert C Jones to Mortgage Electronic Registration Systems, Inc. as grantee, as nominee for Guild Mortgage Company, A California Corporation, its successors and assigns, dated June 20, 2016, recorded in Deed Book 54383, Page 361, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company, A California Corporation by assignment recorded in Deed Book 57319, Page 764, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY-FOUR THOUSAND SIX HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS ($284,675.00), 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 April, 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 of intent to collect attorney's fees 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), 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.

Guild Mortgage Company, A California 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: Guild Mortgage Company LLC, PO BOX 85304, San Diego, CA 92186, 800-365-4441.
To the best knowledge and belief of the undersigned, the party in possession of the property is Robert C Jones or a tenant or tenants and said property is more commonly known as **3878 Maiden Fern Lane, Snellville, Georgia 30039.**
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.
Guild Mortgage Company, A California Corporation
as Attorney in Fact for
Robert C Jones
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 14, 6TH DISRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 58, BLOCK A, PHASE ONE, TRILLIUM FOREST
SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 126, PAGES 156-159, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DESCRIPTION, BEING IMPROVED PROPERTY KNOWN AS 3878 MAIDEN FERN LANE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA.
The right, if any, of The United States of America to redeem said land within 120 days from the date of the foreclosure sale held on April 5, 2022, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).
MR/meh 4/5/22
Our file no. 5886620 – FT17
950-62724 3/9 16 23 30 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 **KOFFI AGBAVON AND AZIANKO LAWSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR ACCREDITED HOME LENDERS, INC., ITS SUCCESSORS AND ASSIGNS** , dated 05/26/2005, and Recorded on 05/31/2005 as Book No. 42910 and Page No. 0177, 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 $159,360.00, 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 April, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 182 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 75, BLOCK A, MAGNOLIA PLACE SUBDIVISION, UNIT FIVE, AS PER PLAT RECORDED IN PLAT BOOK 87, PAGE 125, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND BY THIS REFERENCE MADE A PART HEREOF. 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 holds the duly endorsed Note and is the current assignee of the Security Deed to the property. FAY SERVICING 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 all terms of the loan. Pursuant to O.C.G.A. § 44 14 162.2, FAY SERVICING LLC may be contacted at: FAY SERVICING LLC, 425 S. FINANCIAL PLACE, SUITE 2000, CHICAGO, IL 60605, 800 495 7166. 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 **668 SAVANNAH ROSE WAY, LAWRENCEVILLE, GEORGIA 30045** is/are: KOFFI AGBAVON AND AZIANKO LAWSON 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 KOFFI AGBAVON AND AZIANKO LAWSON. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000008166795 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.
950-63570
3/9,16,23,30,2022

NOTICE OF SALE
UNDER POWER
GEORGIA,
GWINNETT COUNTY
By virtue of the Power of Sale contained in that certain Security Deed given from **Bette Andrews to Meridian Lending, Inc. dba Allsource Mortgage** , dated 12/04/2017, recorded 12/13/2007 in Deed Book 48492, Page 301, Gwinnett County, Georgia records, and as last assigned to **Reverse Mortgage Funding, LLC** by virtue of assignment recorded in Deed Book 55736, Page 298, Gwinnett County, Georgia records, said Security Deed having been given to secure a Note of even date in the principal amount of TWO HUNDRED TWENTY-FIVE THOUSAND AND 00/100 DOLLARS ($225,000.00), with interest thereon as provided for 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 the first Tuesday in April 2022 by Reverse Mortgage Funding, LLC, as Attorney in Fact for Bette Andrews , 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 49 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 7, BLOCK J, UNIT 3 OF THE MOORINGS AT RIVER PARK SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 54, PAGE 288, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. PARCEL ID NUMBER: R5049-317. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF RECORD. Said property being known as **522 RAVINA WAY, LAWRENCEVILLE , GA 30044** according to the present numbering system in Gwinnett County. The indebtedness secured by said Security Deed has been declared due because of default under the terms of said Security Deed and Note. 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 and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property; special assessments; all outstanding bills for public utilities which constitute liens upon said property; 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 party in possession of the property is All Occupants, All Occupants 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. The name of the person or entity who has the full authority to negotiate, amend, and modify all terms of the mortgage is: Reverse Mortgage Funding, LLC, 3900 Capital City Blvd, Lansing, MI 48906, 866-654-0020. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. The Geheren Firm, P.C., 4828 Ashford Dunwoody Road, 2nd Floor, Atlanta, GA 30338 TEL (678) 587-9500.
950-64037
3/9,16,23,30,2022

NOTICE OF
FORECLOSURE SALE
UNDER POWER
GWINNETT COUNTY, GEORGIA
Under and by virtue of the Power of Sale contained in a Security Deed given by **Troy D. Augustine to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Nations Direct Mortgage, LLC dba Motive Lending,** dated January 6, 2017, and recorded in Deed Book 54860, Page 141, Gwinnett County, Georgia Records, as last transferred to **Nations Direct Mortgage, LLC** by assignment recorded on June 18, 2018 in Book 5595 Page 543 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Forty-Five Thousand Three Hundred Seventy-Three and 0/100 dollars ($245,373.00), 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 April 5, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 38 of the 6th District of Gwinnett County, Being Lot 13, Block C, of The Moorings, Unit One, as per plat recorded In Plat Book 3, Page 117, of the Gwinnet County, Georgia Records, which plat is hereby incorporated by reference for a more complete description. 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). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Dovenmuehle Mortgage Inc. they can be contacted at (866) 397-5370 for Loss Mitigation Dept, or by writing to 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047, 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 party in possession of the property is Troy D. Augustine or tenant(s); and said property is more commonly known as **4568 Balmoral Court, Snellville, GA 30039.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Nations Direct Mortgage, LLC as Attorney in Fact for Troy D. Augustine. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 18-06208
950-61740 3/9,16,23,3/2, 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 **Bernard L. Bearry Jr. and Katheryn M. Maxwell to American National Financial, Inc.** dated July 15, 1994, and recorded in Deed Book 10529, Page 312, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Nationstar Mortgage LLC d/b/a Mr. Cooper,** securing a Note in the original principal amount of $87,883.00, 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, April 5, 2022, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract of parcel of land lying and being in Land Lot 134 of the 7th District, Gwinnett County, Georgia, being known as Lot 3, Block C, Rock Springs, Unit One, as per plat recorded in Plat Book 38, page 18, Gwinnett Country, Georgia Records, which plat is hereby incorporated herein by reference. This property is also known as 2450 Mitchell Road, Lawrenceville, Georgia 30243. Said property is known as **2450 Mitchell Road, Lawrenceville, GA 30043,** 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 Bernard L. Bearry, Jr. and Katheryn M. Maxwell, successor in interest or tenant (s). Nationstar Mortgage, LLC as Attorney-in-Fact for Bernard L. Bearry Jr. and Katheryn M. Maxwell File no. 20-076655 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/CH https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950-61755
2/16,23,3/2,9,16,23,30, 2022

STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE
UNDER POWER
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THE THAT PURPOSE.
By virtue of the power of sale contained in that certain Deed to Secure Debt ("Security Deed") from **JASON BELL to Renasant Bank** dated October 1, 2019, filed for record on October 18, 2019, in Deed Book 56964, Page 574, Gwinnett County, Georgia deed records, said Deed to Secure Debt having been given to secure a Note (the "Note") dated October 1, 2019 in the original principal sum of Two Hundred Forty Nine Thousand and 00/100?s ($249,000.00) Dollars, with interest from date at the rate stated in said Note on the unpaid balance until paid, there will be sold by the un-