

FORECLOSURE

LARS (\$143,046.00), 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 Monday in January, 1900, 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 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. Wells Fargo Bank, N.A. is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. To the best knowledge and belief of the undersigned, the party in possession of the property is Shirley A Giraldo and Jose L Ramos or a tenant or tenants and said property is more commonly known as **2800 Creekwood Lane, 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. Wells Fargo Bank, N.A. as Attorney in Fact for Shirley A Giraldo and Jose L Ramos McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road, Roswell, GA 30076 www.foreclosurehotline.net *Auction services provided by Auction.com (www.auction.com)

EXHIBIT A ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 16 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 14, BLOCK B OF ROSES BLUFF SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 29, PAGE 151, RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH PLAT IS BY REFERENCE INCORPORATED HEREIN AND MADE A PART HEREOF. MR/ca 1/10/45/2022. Our file no. 22-06386GA - F15 950-62516 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 Jessica Stankus to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Bay Valley Mortgage Group, its successors and assigns, dated September 10, 2018, recorded in Deed Book 56165, Page 659, Gwinnett County, Georgia Records, as last transferred to Lakeview Loan Servicing, LLC, by assignment recorded in Deed Book 58552, Page 768, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED THIRTY THOUSAND SEVEN HUNDRED FORTY-THREE AND 0/100 DOLLARS (\$230,743.00), 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 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. Wells Fargo Bank, N.A. is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. To the best knowledge and belief of the undersigned, the party in possession of the property is Kimberly E Pulley, or a tenant or tenants and said property is more commonly known as **839 Nichols Landing Ln, Decatur, Georgia 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. Wells Fargo Bank, N.A. as Attorney in Fact for Kimberly E Pulley McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road, Roswell, GA 30076 www.foreclosurehotline.net

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 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).

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status of the loan with the holder of the security deed. **Nationstar Mortgage LLC d/b/a Mr. Cooper as Attorney in Fact for the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.**

All that tract or parcel of land lying and being in Land Lot 7 of the 3rd District, Duncan's GMD 1749, Gwinnett County, Georgia, being Lot 7, Block A, Brandon Acres as per plat recorded in Plat Book 53, Page 263, Gwinnett County, Georgia Records, which plat is incorporated herein by reference for a more complete description.

Subject Property Address: 2160 Brandon Acres Drive, Buford, GA 30519. Parcel ID: R30074 049. MR/meh 4/5/22. Our file no. 22-06372GA - FT2 950-6306 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 Kimberly E Pulley to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Shelter Mortgage Company, LLC dba Fairfield Mortgage, its successors and assigns, dated March 24, 2005, recorded in Deed Book 42358, Page 3, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 51229, Page 734, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 48905, Page 770, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-SIX AND 0/100 DOLLARS (\$151,386.00), 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 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. Wells Fargo Bank, N.A. is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. To the best knowledge and belief of the undersigned, the party in possession of the property is Kimberly E Pulley, or a tenant or tenants and said property is more commonly known as **839 Nichols Landing Ln, Decatur, Georgia 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. Wells Fargo Bank, N.A. as Attorney in Fact for Kimberly E Pulley McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road, Roswell, GA 30076 www.foreclosurehotline.net

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 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. Wells Fargo Bank, N.A. is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. To the best knowledge and belief of the undersigned, the party in possession of the property is Kimberly E Pulley, or a tenant or tenants and said property is more commonly known as **800 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. Wells Fargo Bank, N.A. as Attorney in Fact for 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:

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Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as 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 **5615 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, Georgia Records, and 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 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 EIGHTY 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 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. Wells Fargo Bank, N.A. is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2.

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

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60, Page 29, Gwinnett County, Georgia Records, which plat is incorporated herein and made a part hereof by reference thereto. MR/ca 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 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: 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 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. JPMorgan Chase Bank, National Association for CWHEQ Revolving Home Equity Loan Trust, Series 2005-D as Attorney in Fact for Lisa Lachman and Clair Davidson 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; this distance continuing along said right-of-way a bearing of 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 and proceeding as follows: North 74 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 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, 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 182, AS SHOWN ON 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 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, including attorney's fees and all other payments due by the undersigned to the Secured Creditor. 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 proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed to Secure Debt, and the balance, if any, will be returned to the Borrower 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 holder of the security deed. Wells Fargo Bank, N.A. as Attorney-in-Fact for Bernard L. Beary Jr. and Kathryn M. Maxwell File no. 20-076655 LOGS LEGAL GROUP LLP Attorneys and

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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. 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 said Deed to Secure Debt. 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. 0000008166795 BARRETT DAFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398. 3/9,16,23,20,2022

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 Ailsouze Mortgage**, dated 12/04/2017, recorded 12/13/2007 in Deed Book 48492, Page 301, Gwinnett County, Georgia Records, and assigned to **Recess 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-ONE THOUSAND AND 0/100 DOLLARS (\$225,000.00), with interest thereon as provided for herein, 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 and 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 0.4100 ACRES, UNIT 312, 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 HEREOF. The Debtor is: Renssant Bank, 145 Reinhardt College Parkway, Canton, GA, 30114. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. Said Property will be sold as the property of JASON BELL (Debtor), subject to 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. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) to final confirmation and audit of the status of the loan with the holder of the security amount of TWO HUNDRED TWENTY-ONE THOUSAND AND 0/100 DOLLARS (\$225,000.00), with interest thereon as provided for herein, 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 and 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 0.4100 ACRES, UNIT 312, 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 HEREOF. The Debtor is: Renssant Bank, 145 Reinhardt College Parkway, Canton, GA, 30114. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. Said Property will be sold as the property of JASON BELL (Debtor), subject to 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. 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