FORECLOSURE

attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

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

CrossCountry Mortgage, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

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

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Terrance Deon Wiggins and Omolara Theresa Wiggins or a tenant or tenants and said property is more commonly known as **926 Shannon Mist Dr, Loganville, Georgia 30052.** Should a conflict arise between the property address and the legal description the legal description will control.

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

CrossCountry Mortgage, LLC
as Attorney in Fact for
Terrance Deon Wiggins and Omolara Theresa Wiggins
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 192 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS LOT 204 OF LAUREL MIST SUBDIVISION, PHASE 2, UNIT 3, AS ON PLAT RECORDED IN PLAT BOOK 141, PAGES 260-262, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/ca 6/7/22
Our file no. 22-06653GA – FT18
950-68656 4/27 5/4 11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Jacob V Villanueva to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Guild Mortgage Company, its successors and assigns, dated April 20, 2016, recorded in Deed Book 54293, Page 662, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 59817, Page 00382, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-SEVEN THOUSAND THREE HUNDRED SIXTY-FIVE AND 0/100 DOLLARS ($137,365.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

Guild Mortgage Company LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Guild Mortgage Company LLC, PO BOX 85304, San Diego, CA 92186, 800-365-4441.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Jacob V Villanueva or a tenant or tenants and said property is more commonly known as **4023 Hill Station Court, Sugar Hill, Georgia 30518.** Should a conflict arise between the property address and the legal description the legal description will control.

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

Guild Mortgage Company LLC
as Attorney in Fact for
Jacob V Villanueva
MCalla 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 291 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING UNIT 2 OF SUGAR HILL STATION TOWNHOMES AKA CITY OF SUGAR HILL TOWNHOME TRACT, AS PER PLAT RECORDED IN PLAT BOOK 100, PAGES 168-169, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/meh 6/7/22
Our file no. 22-06712GA – FT17
950-69010 5/11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Daoleuang Somphonephakdy to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Ampro Mortgage, a division of United Financial Mortgage Corp., its successors and assigns, dated November 3, 2006, recorded in Deed Book 47222, Page 277, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 53006, Page 613, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF ALTERNATIVE LOAN TRUST 2007-J1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1 by assignment recorded in Deed Book 49436, Page 50, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED THIRTY-FOUR THOUSAND NINE HUNDRED AND 0/100 DOLLARS ($234,900.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS THE TRUSTEE FOR THE ALTERNATIVE LOAN TRUST 2007-J1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1 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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Estate Of Daoleuang Somphonephakdy, Daoleuang Somphonephakdy and Khiath Somphonephakdy or a tenant or tenants and said property is more commonly known as **1097 Sunny Glen Court, Lawrenceville, Georgia 30043.** Should a conflict arise between the property address and the legal description the legal description will control.

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

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS THE TRUSTEE FOR THE ALTERNATIVE LOAN TRUST 2007-J1, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-J1
as Attorney in Fact for
Daoleuang Somphonephakdy
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 26 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 88, BLOCK C, THE FIELDING SUBDIVISION, UNIT FOUR, AS PER PLAT RECORDED IN PLAT BOOK 65, PAGE 62, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/meh 7/5/22
Our file no. 22-07212GA – FT18
950-70369 5/11 18 25 6/1 8 15 22 29 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Richard L Winstead and Cheryl C Felder to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Cardinal Financial Company, Limited Partnership, its successors and assigns, dated August 28, 2020, recorded in Deed Book 57821, Page 153, Gwinnett County, Georgia Records, as last transferred to Cardinal Financial Company, Limited Partnership by assignment to be recorded 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 EIGHTY-FOUR THOUSAND SEVEN HUNDRED FORTY-SEVEN AND 0/100 DOLLARS ($284,747.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

Cardinal Financial Company, Limited Partnership 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: Cardinal Financial Company, Limited Partnership, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, 8006694268.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Richard L Winstead and Cheryl C Felder or a tenant or tenants and said property is more commonly known as **1714 Lake Heights Circle, Dacula, Georgia 30019.** Should a conflict arise between the property address and the legal description the legal description will control.

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

Cardinal Financial Company, Limited Partnership
as Attorney in Fact for
Richard L Winstead and Cheryl C Felder
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

MORE COMMONLY KNOWN AS: 1714 Lake Heights Circle, Dacula, GA 30019

TAX PARCEL ID/AP: R3001 304

All that tract or parcel of land lying and being in Land Lot 1 of the 3rd District, Duncan's GMD 1749, Gwinnett County, Georgia, being Lot 64, Block J, High Point Phase Two, Hamilton Mill - A Home Town (Phase 4), according to plat of survey recorded in Plat Rook 72, Page 222, Gwinnett County, Georgia Records, which plat and the record thereof are incorporated herein by reference thereto.

Parcel ID: R3001-304

Commonly Known As: 1714 Lake Heights Circle, Dacula, Georgia 30019

MR/ca 6/7/22
Our file no. 22-07226GA – FT18
950-68659 4/27 5/4 11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Vy T Vu and Tructien C Nguyen to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Coldwell Banker Home Loans, its successors and assigns, dated March 4, 2013, recorded in Deed Book 52059, Page 764, Gwinnett County, Georgia Records, as last transferred to NewRez LLC d/b/a Shellpoint Mortgage Servicing by assignment recorded in Deed Book 58827, Page 414, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINETY-NINE THOUSAND NINE HUNDRED TWENTY AND 0/100 DOLLARS ($199,920.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Vy T Vu and Tructien C Nguyen or a tenant or tenants and said property is more commonly known as **915 Newcastle Drive, Lilburn, Georgia 30047.** Should a conflict arise between the property address and the legal description the legal description will control.

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

NewRez LLC d/b/a Shellpoint Mortgage Servicing
as Attorney in Fact for
Vy T Vu and Tructien C Nguyen
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 100 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 12, BLOCK B, NEWCASTLE SUBDIVISION, UNIT TWO, ACCORDING TO PLAT RECORDED IN PLAT BOOK 15, PAGE 287, GWINNETT COUNTY RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE.

MR/meh 7/5/22
Our file no. 22-07356GA – FT18
950-70425 5/11 18 25 6/1 8 15 22 29 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by 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 55129, 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 FIFTY-ONE THOUSAND THREE 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

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

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

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Kimberly E Pulley or a tenant or tenants and said property is **more commonly known as 839 Nichols Landing Ln, Dacula, Georgia 30019.** Should a conflict arise between the property address and the legal description the legal description will control.

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

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

All that tract or parcel of land lying and being in Land Lot 17 of the 7th District of Gwinnett County, Georgia, being Lot 125, Block A, Nichols Landing Subdivision, Unit Three, as per plat recorded in Plat Book 78, page 43, Gwinnett County, Georgia Records.

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/meh 6/7/22
Our file no. 51087008 – FT5
950-69963 5/11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Darlane B. Sanders and Tyrone F. Sanders to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Home Capital Inc., its successors and assigns, dated November 1, 2005, recorded in Deed Book 45217, Page 120, Gwinnett County, Georgia Records, as last transferred to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16 by assignment recorded in Deed Book 50787, Page 611, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED NINETY-THREE THOUSAND AND 0/100 DOLLARS ($393,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16 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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Darlane B. Sanders and Tyrone F. Sanders or a tenant or tenants and said property is more commonly known as **4635 Riversound Drive, Snellville, Georgia 30039.** Should a conflict arise between the property address and the legal description the legal description will control.

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

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2005-16
as Attorney in Fact for
Darlane B. Sanders and Tyrone F. Sanders
McCalla Raymer Leibert Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT A

All that certain tract or parcel of land lying and being in Land Lot 27 of the 6th District, Gwinnett County, Georgia being Lot 38, Block G, The Moorings Subdivision, Unit Four, according to the plat recorded in Plat Book 48, Page 24, Gwinnett County, Georgia Records, which plat is incorporated herein by reference.

Subject to the Declaration of Protective Covenants for The Moorings Unit IV Subdivision, by document recorded in August 22, 2002 in Book 28491, Page 15 in the Clerk's Office of the Superior Court for Gwinnett County, Georgia.

The above description is the same as found in prior deed of record as a boundary line survey was not done at the time of this conveyance.

Being the same property conveyed to Darlane B. Sanders and Tyrone F. Sanders, joint tenants with rights of survivorship form Steven W. Greenberg and Leslie J. Greenberg by warranty deed dated September 30, 2004 and recorded October 11, 2004 in Book 40159, Page 149 in the Clerk of Superior Court's Office for Gwinnett County, Georgia.

This conveyance is subject to all restrictions, easements, setback lines, and other conditions shown of record in the Clerk of Superior Court's Office for Gwinnett County, Georgia.

MR/meh 7/5/22
Our file no. 51624807 – FT18
950-70417 5/11 18 25 6/1 8 15 22 29 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Earnest Thomas and Leona F Thomas to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Real Estate Mortgage Network, Inc, its successors and assigns, dated December 10, 2012, recorded in Deed Book 51868, Page 607, 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 56718, Page 258, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED EIGHT THOUSAND THREE HUNDRED TWO AND 0/100 DOLLARS ($308,302.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in July, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

NewRez LLC, F/K/A New Penn Financial, 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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Earnest Thomas, Leona F Thomas, Donegal Way Trust, LLC, Nu Alliance Company, Earnest Thomas and Leona Thomas, Trustees, Earnest Thomas and Leona Thomas Living Trust and Jason Morton or a tenant or tenants and said property is more commonly known as **3410 Donegal Way, Snellville, Georgia 30039.** Should a conflict arise between the property address and the legal description the legal description will control.

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

NewRez LLC, F/K/A New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing
as Attorney in Fact for
Earnest Thomas and Leona F Thomas
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 15 and 18 of the 6th District, Gwinnett County, Georgia, being Lot 4, Block B, Lochwolde Subdivision, Unit III, as per plat recorded in Plat Book 42, Page 43, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this description. Said property being known as 3410 Donegal Way according to the present system of numbering property in Gwinnet County, Georgia.

Parcel ID Number: R6018-248

Subject to any Easements or Restrictions of Record.

MR/meh 7/5/22
Our file no. 5206218 – FT18
950-5/11 18 25 6/1 8 15 22 29 2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Ray Eugene Dennis or a tenant or tenants and said property is more commonly known as **600 Johns Landing Way, Lawrenceville, Georgia 30245.** Should a conflict arise between the property address and the legal description the legal description will control.

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

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.

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 June 7, 2022, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).

MR/meh 6/7/22
Our file no. 52250106 – FT3
950-69721 5/11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

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.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Ray Eugene Dennis or a tenant or tenants and said property is more commonly known as **600 Johns Landing Way, Lawrenceville, Georgia 30245.** Should a conflict arise between the property address and the legal description the legal description will control.

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

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.

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 June 7, 2022, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).

MR/meh 6/7/22
Our file no. 52250106 – FT3
950-69746 5/11 18 25 6/1/2022

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 Elbertino C Dennis and Naressa Dennis to Washington Mutual Bank, FA, dated June 21, 2006, recorded in Deed Book 46696, Page 0078, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 54756, Page 218, Gwinnett County, Georgia Records, as last transferred to JPMorgan Chase Bank, National Association by assignment recorded in Deed Book 52401, Page 259, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED TWENTY-THREE THOUSAND FIVE HUNDRED AND 0/100 DOLLARS ($323,500.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in June, 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 Elbertino C Dennis and Naressa Dennis or a tenant or tenants and said property is more commonly known as **3327 Aberrone Place, Buford, Georgia 30519.**

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
Elbertino C Dennis and Naressa 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 Lot 180, 7th District, Gwinnett County, Georgia, being Lot 21, Block A, Aberrone Subdivision, as per plat recorded in Plat Book 90, Pages 60-64, Gwinnett County, Georgia Records, said plat being incorporated herein and made a part hereof.

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 June 7, 2022, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).

MR/meh 6/7/22
Our file no. 5249316 – FT3
950-69065 5/11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Kossi Akpanagan to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for AMM Mortgage, its successors and assigns, dated May 30, 2007, recorded in Deed Book 47971, Page 0570, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 52999, Page 00214, Gwinnett County, Georgia Records, as last transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 55140, Page 0465, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-NINE THOUSAND NINE HUNDRED AND 0/100 DOLLARS ($159,900.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

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

Specialized Loan Servicing LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

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

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Kossi Akpanagan or a tenant or tenants and said property is more commonly known as **387 Ravinia Way, Lawrenceville, Georgia 30044.** Should a conflict arise between the property address and the legal description the legal description will control.

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

Specialized Loan Servicing LLC
as Attorney in Fact for
Kossi Akpanagan
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 49 of the 5th District, Gwinnett County, Georgia. Being Lot 54, Block E, Unit Three, The Moorings At River Park Subdivision, as per plat recorded in Plat book 47, page 176, Last revised at plat book 54, page 288, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by this reference.

MR/meh 6/7/22
Our file no. 52855910 – FT1
950-68939 5/11 18 25 6/1/2022

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Juan Jose Gutierrez to Phoenix Global Mortgage Corporation, dated March 29, 2005, recorded in Deed Book 42260, Page 273, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 55441, Page 317, Gwinnett County, Georgia Records, as last transferred to Lakeview Loan Servicing LLC by assignment recorded in Deed Book 56552, Page 603, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-EIGHT THOUSAND THREE HUNDRED NINETY-THREE AND 0/100 DOLLARS ($148,393.00), 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 June, 2022, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record in-