

FORECLOSURE

ic Registration Systems, Inc., as grantee, as nominee for First Franklin a division of Nat. City Bank of Inc. Its successors and assigns, dated December 29, 2021, recorded in Deed Book 45799, Page 135, Gwinnett County, Georgia Records, as last transferred to PNC Bank, National Association by assignment recorded in Deed Book 59770, Page 76, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THIRTY-FIVE THOUSAND THREE HUNDRED EIGHTY AND 0/100 DOLLARS (\$35,380.00), 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.

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: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032.

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 Angela Bradley or a tenant or tenants and said property is more commonly known as **731 Franklin Mill Trace, 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.

PNC Bank, National Association as Attorney in Fact for Angela Bradley and Cornelius James 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 223 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 321, BLOCK A, THE VILLAGE AT BAY CREEK, PHASE I, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 109, PAGES 173 AND 174, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/meh 6/7/22
Our file no. 22-06437GA - FT1
950-68992 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 Terrace Deon Wiggins and Omolara Theresa Wiggins to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Guild Mortgage Company, its successors and assigns, dated July 17, 2020, recorded in Deed Book 57690, Page 485, Gwinnett County, Georgia Records, as last transferred to Cross-Country Mortgage, LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED THIRTY-EIGHT AND 0/100 DOLLARS (\$306,348.00), 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.

FORECLOSURE

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.

Cross-Country 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: Cross-Country 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 Terrace 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.

Cross-Country Mortgage, LLC as Attorney in Fact for Terrace 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/cfa 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 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 **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.

FORECLOSURE

AR HILL TOWNHOME TRACT, AS PER PLAT RECORDED IN PLAT BOOK 160-169, 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 Daeleung Somphonephakdy to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Ameriprise 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.

NewRez LLC d/b/a Shellpoint Mortgage Servicing, 55 Beattie Place, Suite 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 Truetien 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 Truetien 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, NEWWATER COVE, 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.

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, 55 Beattie Place, Suite 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 Truetien 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 Truetien 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, NEWWATER COVE, 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 Darlene 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 CERTIFICATE-HOLDERS 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 CERTIFICATE-HOLDERS 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 Darlene B. Sanders and Tyrone F. Sanders or a tenant or tenants and said property is more commonly known as **4635 Riversound Drive, Snellville, Georgia 30089**. 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 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 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.

FORECLOSURE

cordance 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, Decatur, 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 Darlene 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 CERTIFICATE-HOLDERS 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 CERTIFICATE-HOLDERS 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 Darlene B. Sanders and Tyrone F. Sanders or a tenant or tenants and said property is more commonly known as **3410 Donegal Way, Snellville, Georgia 30089**. 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 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 certain 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, Lochwilde Subdivision, Unit 11, 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 Gwinnett County, Georgia.

FORECLOSURE

gia 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 Darlene B. Sanders and Tyrone F. Sanders, joint tenants with the right 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 Ernest 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 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.

The BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS 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: JPMorgan Chase Bank, National Association, 4115 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