described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 117 OF 5TH DISTRICT, GWIN GWINNETT COUNTY, GEORGIA, BEING LOT 53. BLOCK A OF LOT 53, BLOCK A OF CHATHAM PARK SUBDIVI-SION, UNIT TWO, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 64, PAGE 272, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HERE-IN BY REFERENCE THERE-TO. Said legal description

TO. Said legal description being controlling, however the property is more commonly known as 720 CHATHAM PARK DRIVE, LAWRENCEVILLE, GA 30046. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said fault under the terms of said Security Deed. The indebt-edness remaining in default, this sale will be made for the purpose of paying the sa all expenses of the sale, cluding attorneys' fees (no tice to collect same having been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation without any representation. warranty or recourse against the above-named or the un-dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; covenants, and any other matters of record superior to

said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is EDWIN CUBI, LUZ Y. CUBI, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the US. 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 Secu Deed. The entity having authority to negotiate, amend or modify all terms amend or moonly all terms of the loan (although not required by law to do so) is: Rushmore Loan Management Services, LLC, Loss Mitigation Dept., 15480 Laguna Canyon Rd., Irvine, CA 92618, Telephone Number 1888.674.7300 Nethings in 92618, Telephone Number: 888-504-7300. Nothing in O.C.G.A. Section 44-14-O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. U.S. BANK NA-TIONAL ASSOCIATION AS TRUSTEE FOR TRUMAN 2021 SC9 TITLE TRUST as Attorney in Fact for EDWIN CUBI, LUZ Y. CUBI THE BE-LOW LAW FIRM MAY BE HELD TO BE ACTING AS A
DEBT COLLECTOR, UNDER
FEDERAL LAW. IF SO, ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. RLM-22-01296-2 Ad Run 11/09/2022, 11/23/2022, Dates 11/16/2022,

950-84451 11/9.16.23.30. NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Se-WARD DESTEFANO TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOM-INEE FOR FURPETT EIMAN INEE FOR EVERETT FINAN-CIAL, INC. D/B/A SUPREME LENDING , dated October 18, 2019, recorded October 25, 2019, in Deed Book 56983, Page 410, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original or even date in the original principal amount of Four Hundred Sixty-Five Thousand Five Hundred and 00/100 dollars (\$465,500.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to PennyMac Loan Services, there will be sold at LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in December, 2022, all property described in said Security Deed including but not limit. Deed including but not limit-ed to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 2 OF THE 3RD DISTRICT DUNCAN'S 1749 G.M.D DUNCAN'S 1749 G.M.D.
GWINNETT COUNTY, GEORGIA, BEING LOT 110, BLOCK
KK, RIDGEBROOKE AT
HAMILTON MILL SUBDIVISION, PHASE 8A, AS PER
PLAT RECORDED IN PLAT BOOK 91, PAGE 249, GWIN-NETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A OF THIS DESCRIP-TION. Said legal description being controlling, however the property is more commonly known as 3571 CAR-RIAGE GLEN WAY, DACULA, GA 30019. The indebtedness secured by said Security Deed has been and is hereby declared due because of de-fault under the terms of said Security Deed. The indebt edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (no-tice to collect same having been given) and all othe payments provided for un der the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of

any taxing authority; matters which would be disclosed by

an accurate survey or by an inspection of the property; all zoning ordinances; as-

brances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and the superior of the superio

belief of the undersigned,

the owner and party in pos-

session of the property is JASEN EDWARD DESTE-FANO, or tenants(s). The sale will be conducted sub-

ject (1) to confirmation that

the sale is not prohibited un-

Code and (2) to final confir-

encum-

restrictions

Bankruptcy

sessments; liens;

brances:

## FORECLOSURE

tus of the loan with the hold-er of the Security Deed. The entity having full authority to negotiate, amend or modify negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: PennyMac Loan Services, LLC, Loss Mitigation Dept., 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, Tele-phone Number: 1-866-549-3583. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. PENNYMAC LOAN SERVICES, LLC as Attorney in Fact for JASEN EDWARD DESTEFANO THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT cured creditor to negotiate FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100 Reachtrae Corpore Corpore (100 Reachtrae) 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. PNY-22-05499-1 Ad Run Dates 11/09/2022, 11/16/2022, 11/23/2022, Dates 11/16/2022, 11/30/2022 11/9.16.23.30.2022 NOTICE OF SALE

**UNDER POWER** GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Secontained in that certain Se-curity Deed from KENNETH B FROUG and MARILEE FROUG to WASHINGTON MUTUAL BANK, NA, dated March 8, 2004, recorded March 16, 2004, in Deed Book 37424, Page 28, Gwin-nett County Geografia nett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the a Note of even date in the original principal amount of Two Hundred Thirty-Four Thousand Three Hundred and 00/100 dollars (\$234,300.00), with interest (\$234,300.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to Nationstar Mortgage LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in December, 2022, all property described in said Security Deed including but not limited to the following described asset in the security of the security described asset in the security of the security ing but not limited to the fol-lowing described property: ALL THAT CERTAIN PARCEL OF LAND SITUATE IN LAND LOT 1, ROCKY CREEK GMD 1587 2ND HEADRIGHT, IN 1587 2ND HEADRIGHT, IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, BEING KNOWN AND DESIGNATED AS LOT 49, BLOCK H, UNIT TWO, RIVERSIDE AT APPALACHEE FARMS, AS PER PLAT RECORDED IN PLAT BOOK 74, PAGES 63 AND 64, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DE-MADE A PART OF THIS DE-MADE A PART OF THIS DE-SCRIPTION. Said legal de-scription being controlling, however the property is more commonly known as 1064 FAIRVIEW CLUB CIR, DACULA, GA 30019. The indebtedness secured by said Security Deed has been and

is hereby declared due be-cause of default under the terms of said Security Deed The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including at torneys' fees (notice to collect same having been given) and all other pay-ments provided for under the terms of the Security Deed. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the understand. The sole will also dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem taxes (including taxes which are a lien, whether or not now due and payable) the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumrestrictions brances:

covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned. the owner and party in pos session of the property is KENNETH B FROUG, MAR-ILEE FROUG, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Nationstar Mortgage LLC, Loss Mitigation Dept., 8950 Cypress Waters Blvd, Coppell, TX 75019, Telephone Number: 833-685-8589/888-480-2432 Nathing in O.C.G.A The entity having full author-2432. Nothing in O.C.G.A. Section 44-14-162.2 shall be

Section 44-14-162.2 Snall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. NATIONSTAR MORTGAGE LLC as Attorney in Fact for KENNETH B FROUG, MARHELE EDUIC THE BELOW. LEE FROUG THE BELOW
LAW FIRM MAY BE HELD
TO BE ACTING AS A DEBT
COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. Attorney Contact:
Rubin Lublin, LLC, 3145
Avalon Ridge Place, Suite
100, Peachtree Corners, GA
30071 Telephone Number:
(0373) 849 0000 Cene No. (877) 813-0992 Case No. NATR-22-00187-3 Ad Run Dates 11/09/2022, 11/16/2022, 11/23/2022,

950-84447 11/9.16.23.30. 2022

STATE OF GEORGIA COUNTY OF GWINNETT

NOTICE OF SALE
UNDER POWER
Because of a default under
the terms of the Security
Deed executed by Tonya L
Grace to First Franklin Financial Corp., subsidiary of National City Bank of Indi-ana dated September 28, 2004, and recorded in Deed Book 40586, Page 0139, and pursuant to Affidavit record-ed in Deed Book 52474, Page 562, Gwinnett County Records, said Security Deed having been last sold, as-signed, transferred and conveyed to PNC Bank, National Association, securing a Note in the original principal amount of \$130,320.00, the holder thereof pursuant to said Deed and Note thereby said beed and Note thereby secured has declared the en-tire amount of said indebted-ness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday January 3, 2023, during the

## FORECLOSURE

legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 204 of the 5th District of Gwinnett County, Georgia, being Lot 69, Block A, Castlebrooke, Unit One, as per plat recorded in Plat Book 92, Pages 206 & 207, Gwinnett County, 200 & 207, swimmer country, Georgia records, said plat being incorporated herein and made reference hereto. Said property is known as 765 Castlebrooke Dr, Lawrenceville, GA 30045, together with all fixtures and personal, property, attached together with all fixtures and personal property attached to and constituting a part of said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or personal subject here.) not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record experies the Search record superior to the Secu-rity Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the ILS. mation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Tonya L Grace, successor in interest or tongtic PMC Bank Max. Grace, successor in interest or tenant(s). PNC Bank, National Association as Attorney-inFact for Tonya L Grace File no. 22-079307 LOGS LEGAL GROUP LLP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR https://www.logs.com/ \*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY IN-FORMATION OPENING FORMATION WILL BE USED FOR THAT PURPOSE. 950-87232 11/30, 12/7,14,21,28, 2022 11/30,

NOTICE OF FORECLOSURE SALE UNDER POWER

GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne Graham to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Home Point Financial Corporation, dated December 20, 2019, and recorded in Deed Book 57133, Page 00192, Gwinnett County, Georgia Records, as last transferred to Home Point Financial Corporation by assignment recorded on August 15, 2022 in Book 60142 Page 709 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original principal amount of Three Hundred Fourteen Thousand Nice Hundred Ton and 0/400 Nine Hundred Ten and 0/100 dollars (\$314,910.00), 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 Gwinnet County, Georgia, within the legal hours of sale on December 6, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LYING AND BEING IN LAND LOT 68 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING DESCRIBED AS LOT 12, BLOCK A, OF LISA SPRINGS BLOCK A, OF LISA SPRINGS SUBDIVISION, ACCORDING TO A PLAT OF SURVEY RECORDED IN PLAT BOOK 58, PAGE 261, GWINNETT COUNTY, GEORGIA, WHICH PLAT AND THE RECORD THEREOF ARE INCORPORATED HEREIN BY REFERENCE THERETO. The debt was also secured by said Security Deed has been and is hereby declared due because of, among other possible events declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attoracy's fees having lect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although terms of the loan (although not required by law to do so) is: Home Point Financial Corporation they can be contacted at (877) 297-5484 for Loss Mitigation Dept, or by writing to 9726 Old Bailes Road, Suite 200, Fort Mill, South Carolina 29707, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which right be disclosed by an accurate survey and inspection of the propand inspection of the prop-erty, any assessments, liens encumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Yvonne Graham or tenant(s); and said property is more commonly known as **1840 Lisa Springs Dr. Snellyville, GA 30078.**The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status To the best knowledge and

950-86118 11/9,16,23,30,2022 NOTICE OF SALE UNDER POWER GEORGIA, GWIN-NETT COUNTY Under and by virtue of the Power of Sale contained in a Security Deed executed by Dwan Threat Jackson, in favor of Homestar Financial Corp., said security instrument being recorded in the Office of the Clerk of Superior Court of Gwinnett County, Georgia on January 5, 2018 at Book 55635, Page 704, conveying the after-de-scribed property to secure a Note in the original principal amount of \$209,367.00, with

tion and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Home Point Financial Corporation as Attorney in Fact for Yvonne Graham. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-08165 950-86118

tion and audit of the status

## FORECLOSURE

interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia within the legal hours of sale on the first Tuesday in December, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 25 of the 7th District, Gwinnett County, Georgia and being Lot 27, Block A, Unit One, The Hadaway Subdivision, as per plat recorded in Plat Book 54, Page 259, Gwinnett County, Georgia Records, which plat is incorporated herein and made a part herecourthouse door of Gwinnett herein and made a part here-of by reference. The debt seor by reference. The deut 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 pro-vided in the Note and Securi-ty Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Georgia Housing and Finance Authority can be contacted at 800-781-8346 or by writing to 60 Executive Park South, NE, Atlanta, Ga 30329 to discuss possible alternatives to forepaving the same and all expossible alternatives to foreclosure. Said property will be sold subject to any out-standing ad valorem taxes (including taxes which are a lien, but not vet due and payable), any matters which might be disclosed by an ac-curate survey and inspection of the property, any assess-ments, liens, encumbrances, zoning ordinances, restric-tions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowl-edge and belief of the undersigned, the party in posses-

sion of the property is Dwan Threat Jackson or a tenant or tenants and said property is more commonly known as 1055 Grace Hadaway Lane, Lawrenceville, GÁ 30043. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with
the holder of the security
deed. THIS IS AN ATTEMPT
OCULECT A DEBT. ANY
INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. Georgia Housing
and Eigense Authority the and Finance Authority, the current lender as attorney in fact for Dwan Threat Jackson Halliday, Watkins & Mann, P.C. 244 Inverness Center Drive Suite 200 Birmstehen. ingham, AL 35242 Phone: (801) 355-2886 Fax: (801) 328-9714 www.hwmlawfir-

m.com 950-84562 11/9,16,23,30,

2022 NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT By virtue of a Power of Sale contained in that certain Se-curity Deed from Kenneth Jackson to Mortgage Electronic Registration Systems, Inc. as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns, dated October 11, 2019 and recorded on October 15, recorded on October 15, 2019 in Deed Book 56955, Page 130, in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Two principal amount of Two Hundred Thirty-Three Thou-sand and 00/100 dollars (\$233,000.00) with interest thereon as provided therein as last transferred to Broker Solutions, Inc. d/b/a New d/b/a New in Deed Book 59624, Page 338, aforesaid records, will 338, atoresaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as has or may be lawfully designated as an alternative location, within the local bower of sole. as an alternative location, within the legal hours of sale on the first Tuesday in December, 2022, all property described in said Security Deed including but not limitdet of the following described property: All that tract or parcel of land lying and being in Land Lot 194 of the 5th District, of Gwinnett County, Georgia, and being Lot 5, Block D of The Landing at Ray Creek Light La spec related to the county. Block D of line Landing at Bay Creek, Unit I, as per plat recorded in Plat Book 102, Page 42-44 of Gwinnett County, Georgia Records, which plat is incorporated herein and made a part here-of by reference. Said properby being known as 832 Creek Bottom Road according to the present system of num-bering property in Gwinnett County Georgia. Said property may more commonly be known as 832 Creek Botton Road, Loganville, GA 30052. The debt secured by said Security Deed has been

and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in de-fault, this sale will be made for the purpose of paying the same and all expenses of thisCase #: 22-000553-6 sale, including attorney's fees (notice of intent to collect attorney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of theloan is Broker Solutions Inc. dba New American Funding, New American Funding c/o Home Retention Department11001 Lakeline Blvd. Ste. 325 Austin, TX 78717. Said property will be sold on an "asis" basis without any representation, warranty or recourseagainst the abovenamed or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding thority; 1) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in possession of the property are

Kenneth Jackson and or ten-

ant(s). The sale will be conducted subject to 1) confirmation that the sale is not prohibited under the U.S. Bankruptcy code and 2) final

confirmation and audit of the

status of the loan with the

## FORECLOSURE

holder of the Security Deed.Broker Solutions Inc. dba New American Funding as Attorney-in-Fact for Ken-neth Jackson Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 11/09/22; 11/16/22; 11/09/22; 11/130/22 Case #: 22-000553-6 950-84337 11/9,16,23,30,2022 NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT By virtue of a Power of Sale contained in that certain Security Deed from Hyeong Bae Jang to Mortgage Elec-tronic Registration Systems, Inc., as nominee for Fair-Inc., as nominee for Fairway Asset Corporation, dated January 31, 2020 and recorded on January 31, 2020 in Deed Book 57218, Page 00468, and re-recorded on November 30, 2020, in Deed Book 58112, Page 00686 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note been given to secure a Note been given to secure a Note of even date, in the original principal amount of Three Hundred Sixty Thousand Nine Hundred and 00/100 dollars (\$360,900.00) with interest thereon as provided therein, as last transferred to United Shore Financial Services, LLC d/b/a United Wholesale Mortgage by assignment recorded in Deed Book 58351, Page 659, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, of Gwinnett County, Georgia, or at such place as has or may be lawfully designated as an alternative location, within the legal hours of sale on the first Tuesday in December, 2022, all property described in said Security Deed including but not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 205, of the 7th District, Gwinnett County, Georgia, being Lot 25, 7th District, Gwinnett Coun-ty, Georgia, being Lot 25, Block A, The Glens at Sugar-loaf, as shown on Plat recorded in Plat Book 134, Pages 214-216, Gwinnett County Records, which Plat is incorporated bergin and is incorporated herein and

is incorporated herein and made a part of this description. Said property may more commonly be known as 3939 Glenview Club Lane, Duluth, GA 30097. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees (noincluding attorneys fees (no-tice of intent to collect attor-neys fees having been given). Case #: 22-007168-1 The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is United Shore Financial Services, LLC d/b/a United Wholesale Mortgage, 425 Phillips Blvd, Ewing, NJ 08618, Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of codomation of pay taxes. redemption of any taxing authority; f) all outstanding redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in possession of the property are Hyeong Bae Jang and or ten-ant(s). The sale will be con-ducted subject to 1) confir-mation that the sale is not

950-11/9,16,23,30,2022 NOTICE OF SALE

11/09/22; 11/23/22: 11/30/22

prohibited under the U.S. Bankruptcy code and 2) final

Bankruptcy code and 2) final confirmation and audit of the status of the loan with the holder of the Security Deed. United Shore Financial Services, LLC d/b/a United

VICES, LLC d'/d/a United Wholesale Mortgage as At-torney-in-Fact for Hyeong Bae Jang Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Talla-hassee, FL 32312; (850) 422-2520 Ad Run Dates:

11/16/22:

UNDER POWER
GEORGIA,
GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Secontained in land certain se-curity Deed from FERNANDO JIMENEZ to MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR COUNTRYWIDE HOME COUNTRYWIDE
LOAMS, INC, ITS SUCCESSORS AND ASSIGNS., dated
May 15, 2001, recorded
June 15, 2001, in Deed Book
23335, Page 12, Gwinnett
County, Georgia Records,
said Security Deed having
been given to secure a Note
of even date in the original
principal amount of NinetyThree Thousand Four Hun-Three Thousand Four Hun dred Ninety-Two and 00/100 dollars (\$93,492.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to BANK OF AMERICA, N.A., there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in February, 2023, all property described in said Security Deed including but not limited to the following described property. ing but not limited to the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 247 OF
THE 6TH DISTRICT OF
GWINNETT COUNTY, GEORGIA, BEING LOT 20, BLOCK
C, LAKE WINDSOR
HEIGHTS SUBDIVISION, AS
SHOWN ON PLAT OF SUBJECT PROPERTY RECORDED AT PLAT BOOK F, PAGE
140A, GWINNETT COUNTY,
GEORGIA REAL ESTATE 140A, GWINNETT COUNTY,
GEORGIA REAL ESTATE
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN BY
REFERENCE AND MADE A
PART OF THIS DESCRIPTION. BEING IMPROVED
PROPERTY KNOWN AS 122
NORTH WOODLAND DRIVE,
ACCORDING TO THE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEOR-GIA. Said legal description being controlling, however the property is more com-monly known as 122 NORTH WOODLAND DRIVE, DORAV-ILLE, GA 30340-1424. The

FORECLOSURE

said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expens-es of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis with solid on an as-is basis without any representation, war-ranty or recourse against the above-named or the under-signed. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions: covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is FERNANDO JIMENEZ, or tenants (s). The sale will be conducted subject (1) to confirmation that the sale is not procovenants, and any other tion that the sale is not pro-hibited 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 the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Carrington wortgage Services, LLC, Loss Mitigation Dept., 1600 South Douglass Road Suite 200A, Anaheim, CA 92806, Telephone Number: 800-561-4567. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to 162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. BANK OF AMERICA, N.A. as Attorney in Fact for FERNANDO JIMENEZ THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE Attorney Contact: Rubin USED FOR THAT PURPOSE.
Attorney Contact: Rubin LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-16-01311-31 Ad Run Dates 11/30/2022, 01/11/2023, 01/25/2023, 02/01/2023, 950 88540 88540

11.30,1/11,18,25,2/1, 2022 Notice of Sale Under Power
Georgia,
GWINNETT County
Under and by virtue of the
Power of Sale contained in a
Deed to Secure Debt given
by NAKITA R. JOHNSON and
NORMA J. JOHNSON to
BANK OF AMERICA N.A.,
dated April 9, 2008, and
recorded in Deed Book
48777, Page 50, GWINNETT
County, Georgia records,
and last assigned to BankUnited N.A. in Book 59503,
Page 787, conveying the after-described property to secure a Note of even date in
the original principal amount Under Power cure a Note of even date in the original principal amount of \$201,832.00, with interest at the rate specified therein, there will be sold by the undersigned 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 February, 2023, to wit: February 7, 2023, the following described property: ALL ing described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 144 OF THE THE TOUNTY, GEORGIA BEING LOT 57 OF BUILDING 18 OTHE RESERVE AT IVY CREEK, AS PER PLAT OF SURVEY RECORDED IN PLAT BOOK 114, PAGES 275-277, AND BUILDING 18 BEING MORE FULLY DESCRIBED AS FOLLOWS: TO FIND THE TRUE POINT OF FORM THE LAND LOT CORNER COMMON TO LAND LOTS 144, 145, 176, AND 177; RUNNING THENCE COMMON TO LAND LOTS 144, AND 145, SOUTH 30 DEGREES 02 MINUTES 03 SECONDS EAST A DISTANCE OF 164,39 FEET TO AN IRON PIN FOUND; THENCE LAVING SAID LAND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 12 MINUTES 40 AND LOT LINE, NORTH 60 DEGREES 10 NORTH 60 DETHENCE NOR OF LAND LYING AND BEING

SECONDS EAST A DISTANCE OF 84.38 FEET TO A POINT ON ALBERT TO A POINT ON ALBERT TO A DISTANCE OF 681.12 FEET TO AN IRON PIN FOUND ON THE SOUTHWESTERLY RIGHT-OF-WAY LINE OF PROPOSED APPALOSA LANE (80'R/W); THENCE ALONG SAID PROPOSED APPALOSA LANE NORTH 60 DEGREES 07 MINUTES 40 SECONDS EAST A DISTANCE OF 15.00 FEET TO A POINT ON A PROPOSED (50'R/W); THENCE CROSSING SAID APPALOOSA LANE NORTH 60 DEGREES 26 MINUTES 03 SECONDS EAST A DISTANCE FOI.37 FEET TO A POINT; THENCE SOUTH 29 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO A POINT; THENCE SOUTH 29 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO A POINT; THENCE SOUTH 29 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO A POINT; THENCE SOUTH 29 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 50 MINUTES 58 SECONDS EAST A DISTANCE OF 51.72 FEET TO AN IRON PIN FOUND; THENCE NORTH 22 DEGREES 50 MINUTES 58 SECONDS 100.29 FEET TO AN IRON
PIN FOUND: THENCE
NORTH 22 DEGREES 24
MINUTES 04 SECONDS
EAST A DISTANCE OF
195.21 FEET TO AN IRON
PIN FOUND: THENCE 195.21 FEEL 10 AN IRON PIN FOUND: THENCE SOUTH 30 DEGREES 10 MINUTES 01 SECONDS EAST A DISTANCE OF 126.58 FEET TO AN IRON PIN FOUND: THENCE SOUTH 37 DEGREES 41 MINUTES 21 SECONDS WEST A DISTANCE OF 347.66 FEET TO AN IRON PIN FOUND: THENCE SOUTH 41 DEGREES 05 MINUTES42 SECONDS WEST A DISTANCE OF 140.87 TO A POINT AND THE TRUE POINT OF BEGINNING, FROM THE TRUE POINT OF BEGINNING, FROM THE TRUE POINT OF BEGINNING AS THUS ESTABLISHED; THUS ESTABLISHED; THENCE NORTH 59 DE-THENCE NORTH 59 DE-GREES 47 MINUTES 18 SECONDS EAST A DIS-TANCE OF 65.00 FEET TO A POINT, THENCE SOUTH 30 DEGREES 12 MINUTES 42 SECONDS EAST A DIS-TANCE OF 199.83 FEET TO A POINT; THENCE SOUTH 59 DEGREES 47 MINUTES 18 SECONDS WEST A DIS-TANCE OF 65.00 FEET TO A POINT; THENCE NORTH 30 FORECLOSURE

DEGREES 12 MINUTES 42 SECONDS WEST A DIS-TANCE OF 199.83 FEET TO A POINT AND THE TRUE POINT OF BEGINNING. SAID POINT OF BEGINNING. SAID TRACT CONTAINING 0.298 ACRES (12,989 SOUARE FEET) MORE OR LESS. BEING A PORTION OF THE PROPERTY CONVEYED TO CHATEAU CONSTRUCTION, INC. BY WARRANTY DEED DATED JANUARY 23, 2006 AND RECORDED IN DEED BOOK 46105, PAGE 617, GWINNETT COUNTY, GEORGIA RECORDS. LESS AND EXCEPT: PROPOSED BUILD MIG 18 CONSISTS OF 10TS EXCEPT: PROPOSED BUILD-ING 18 CONSISTS OF LOTS 53 THROUGH 61 OF THE RESERVE AT IVEY CREEK; LOTS 53-56 AND 58-61 ARE NOT CONVEYED HERBBY AND ARE NOT INCLUDED IN THIS LEGAL DESCRIPTION. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of among othdue because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as 2081 APPALOOSA MILL CIRCLE BUFORD, GA 30519, together with all fix-tures and personal property attached to and constituting attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): NAKITA R. JOHNSON AKA NAKITA JOHNSON-PORTER, NORMA J. SON-PORTER, NORMA J. JOHNSON, and or tenant to tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property and (c) all matters of erty, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning

liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code; (2) O.C.G.A. Section 9-13- 172.1; and (3) 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 non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. Pursuant to O.C.G.A. Section 44-14-16-22 the patch that the full 162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Carrington Mortgage Services, LLC Attention: Loss Mitigation Departtion: Loss Mitigation Department 1600 South Douglass Road. Suites 100 & 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor unor the secured creator under the power of sale granted in the aforementioned security instrument, specifically being BankUnited N.A. as attorney in fact for NAKITA R. JOHNSON and NORMA J. INCHNSON Bedrum A.W. JOHNSON Parkway Law Group, LLC 1755 North Brown Road, Suite 150, Lawrenceville, GA 30043, 404.719.5155 NOVEMBER 404./19.5155 NOVEMBER 7. 14, 23, 30, DECEMBER 7. 14, 21, 28, 2022 AND JANUARY 4, 11, 18, 25, FEBRUARY 1, 2023 22-0319 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. AND TO COLLECT INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

950 8760<sup>4</sup> 11/23,30,12/7,14,21,28,1/4, 11,18,25,2/1, 2022

LINDER POWER

UNDER POWER
Because of a default under
the terms of the Security
Deed executed by Vasiliy
Khartonyak and Nataliya
Khartonyak to HomeBanc
Mortgage Corporation dated
February 27, 2004, and
recorded in Deed Book
37326, Page 272, as last
modified in Deed Book
54278, Page 105. Gwinnett 54278, Page 105, Gwinnett County Records, said Secu-rity Deed having been last sold, assigned, transferred and conveyed to Nationstar Mortgage LLC, securing a Note in the original principal amount of \$148,900.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the en tire amount of said indebted tire amount of said indebted-ness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, January 3, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described cash, the property described in said Deed, to-wit: All that In said beed, to-wit: All trial tract or parcel of land lying and being in Land Lot 102 of the 7th District, Gwinnett County, Georgia, being Lot 38, Block C, The Oaks at Charleston Commons Subdivision Libit One per Plot vision, Unit One, per Plat Book 95, Pages 256-258, Gwinnett County, Georgia Records, which is referred to and made a part of this description. Said property is description. Said property is known as 1950 Charleston Oak Cir, Lawrenceville, GA 30043, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of reand 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, acing actions are retries. ments, liens, éncumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale FORECLOSURE

is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Vasiliy Khartonyak and Nataliya Khartonyak, successor in interest or tenant(s). Nain lineres of relatings). Mortionstar Mortgage LLC as Attorney-in-Fact for Vasiliy Khartonyak and Nataliya Khartonyak File no. 22-079556 LOGS LEGAL GROUP LLP\* Attorneys and Consoling at the control of Counselors at Law 211
Perimeter Center Parkway,
N.E., Suite 300 Atlanta, GA
30346 (770) 2202535/\*\*\*CF\_REFERENCE\_I
NITIALS\*\*\* INITIALS THE STATE OF THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-87231 12/7,14,21,28, 2022

11/30. NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale contained in a Security Deed given by Jack
Thomas Kirt to Mortgage
Electronic Registration Systems, Inc., as grantee, as nominee for SouthStar Funding, LLC, dated October 24, 2005, and recorded in Deed Book 45070, Page 142, Gwinnett County, Georgia Records, as last trans-ferred to **U.S. Bank National** Association, as Trustee for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed
Pass-Through Certificates,
Series 2005-KS12 by assignment recorded on
February 12, 2016 in Book
54099 Page 778 in the Office
of the Clerk of Superior
Court of Gwinnett County of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the origi-nal principal amount of One Hundred Fifty-Seven Thou-sand Nine Hundred Fifty and sand Nine Hundred Fifty and 0/100 dollars (\$157,950.00), 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 fore the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on December 6, 2022, the following described proper-y: All that tract or parcel of land lying and being in Land Lot 3 of the 2nd District, Gwinnett County, Georgia, being Lot 77, Block A of Unit I of Saddlebrook Farm Subl of Saddlebrook Farm Subdivision, as per plat thereof recorded in Plat Book 105, page 5-12, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedfailure to pay the indebted-ness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in de-fault, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attortice of intent to collect attor-ney's fees having been giv-en). The entity having full authority to negotiate, amend or modify all terms of the loan (although not re-quired by law to do so) is: PHH Mortgage Corporation they can be contacted at 1-800-750-2518 for Loss Miti-pation Dept. or by writing to gation Dept, or by writing to One Mortgage Way, Mount Laurel, New Jersey 08054, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable). any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of rity Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Estate of Jack Thomas Kirt or tenant(s); and said property is more commonly known as 3465 Bridle Brook Dr. Auburn, GA

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE

30011 The sale will be con-

as Irustee for Residential Asset Securities Corpora-tion, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2005-KS12 as Attorney in Fact for Jack Thomas Kirt. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-15741 950-85138 11/9,16,23,30,2022 NOTICE OF SALE UNDER POWER STATE OF GEORGIA
COUNTY OF GWINNETT
Under and by virtue of the
power of sale contained with
that certain Security Deed
dated April 20, 2017, from Raymond John Leggo and Stacie Lynn Leggo to Mort-gage Electronic Registration Systems, Inc., as nominee for Home Point Financial **Corporation**, recorded on April 25, 2017 in Deed Book April 25, 2017 in Deed Book 55074 at Page 325 Gwinnett County, Georgia records, having been last sold, as-signed, transferred and con-veyed to **Home Point Finan**cial Corporation by Assignment and said Security Deed having been given to secure a note dated April 20, 2017, in the amount of \$346,967.00 said note being modified by Loan Modifica-tion agreement and recorded on April 30, 2020 in OR Book 57438 OR Page 680 in book 37450 Un Fage 600 III the real property records of Gwinnett County, Georgia said note being modified by Loan Modification agreement and recorded on September 27, 2021 in OR Book 59221 OR Page 726 in the real property records of Book 59221 OR Page 726 in the real property records of Gwinnett County, Georgia said note being modified by Loan Modification agreement and recorded on May 2, 2022 in OR Book 59914 OR Page 560 in the real property records of Gwinnett County, Georgia, and said Note being in default, the undersigned will sell at public outcry during the legal hours outcry during the legal hours of sale before the door of the courthouse of Gwinnett courthouse of Gwinnett County, Georgia, on January 3, 2023 the following de-scribed real property (hereinafter referred to as the "Property"):ALL THAT TRACT OR PARCEL OF LAND LYING provided by law. The sale will be conducted subject (1) to confirmation that the sale

FORECLOSURE

AND BEING IN LAND LOT 231 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEOR-

GIA, BEING LOT 35, BLOCK

**PRESERVE** 

MORNINGBROOKE

SUWANEE

UNIT 2, AS PER PLAT RECORDED IN PLAT BOOK 97, PAGE 69, GWINNET COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIP-TION. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payable to payable the payable to the security of th ure to make the payments as ure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all ex nenses of the sale including attorneys' fees. Notice of in tention to collect attorneys fees has been given as pro-vided by law. To the best of the undersigned's knowl edge, the person(s) in pos-session of the property is/are Raymond John Leggo and Stacie Lynn Leggo. The property, being commonly known as 3876 Creekview Ridge Dr, Buford, GA, 30518 in Gwinnett County, will be sold as the property of Ray-mond John Leggo and Stacie Lynn Leggo, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspecments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant O.C.G.A.Section 44-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above scribed mortgage is as follows: ServiceMac, LLC, 9726 Old Bailes Road Suite 200, Fort Mill, South Carolina 29707 1-844-478-2622. The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the tate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the ctaus of the lean with of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for Home Point Financial Corporation as Attorney in Fact for Raymond John Leggo and Stacie Lynn Leggo 100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR AT TEMPTING TO COLLECT A

DEBT COLLECTOR AT TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 22-011139 A4764433 11/23/2022. 11/30/2022. 12/07/2022 12/14/2022 12/21/2022, 12/28/2022 950 8: 11/23,30,12/7,14,21,28, 2022 NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT By virtue of a Power of Sale contained in that certain Security Deed from Mandy Robin Leveque to Mortgage Electronic Registration Systems, Inc., as nominee for Broker Solutions, Inc. dba

New American Funding, dated May 17, 2021 and recorded on June 18, 2021 in Deed Book 58860, Page 00294, in the Office of the Clerk of Su perior Court of Gwinnett County, Georgia, said Secu-rity Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Twenty-Five Thousand Eight Hundred Thirty-Four 00/100 dollars (\$225,834.00) with interest thereon as provided therein, as last transferred to Broker as last transferred to Broker Solutions, Inc. D/B/A New American Funding, recorded in Deed Book 60147, Page 513, aforesaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as has or may be lawfully designated as an alternative location, aut1. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the within the legal hours of sale on the first Tuesday in De cember, 2022, all property described in said Security Deed including but not limit-ed to the following described status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. U.S. Bank National Association, as Trustee for Residential Asset Securities Corporaproperty: All that tract or parcel of land lying and be-ing in Land Lot 347 of the 7th District, Gwinnett Coun-ty, Georgia, being Lot 61, Fairview Park Townhomes Unit 1 as per plat thereof recorded in Plat Book 99, Pages 90 & 91, Gwinnett County Records; which plat is incorporated herein by reference and made a part subject to all right, title and interest in and to those certain covenants, restrictions and easements as contained in Declaration of Covenants

Conditions & Restrictions for Fairview Park recorded in Deed Book 28492, Page 93, Gwinnett County, Georgia Records; as amended from time to time. Said property may more commonly be known as 5987 Turfway Park Court, Sugar Hill, Case #: 22-007547-1 GA 30518. The debt secured by said Securi-ty Deed has been and is hereby declared due because of, among other pos-sible events of default, non-payment of the monthly in-stallments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorney's fees (notice of intent to collect attorney's fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is Bro-ker Solutions Inc. dba New American Funding, New American Funding c/o Home Retention Department 11001 Lakeline Blvd. Ste. 325 Lakeline Blvd. Ste. 325 Austin, TX 78717 . Said property will be sold on an ? as-is? basis without any rep resentation, warranty or re course against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valoren taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive