FORECLOSURE right of way); run thence South 81 degrees 26 min-utes 04 seconds West 552.16 feet to an R-Bar found; run North 9 degrees 00 minutes 00 seconds West 200.00 feet to an R-Bar found; run thence North 81 degrees 27 minutes 01 sec-onds East 547.54 feet to an onus East 347,34 feet to all the Rear found on the South-westerly right of way line of Old Peachtree Road; run thence along said right of way line in a Southeasterly direction and following the Newstyn these of the Rear Indiana. curvature thereof, a distance of 76.77 feet to a point, continue thence along said right of way line South 9 degrees 24 minutes 00 seconds East 123.23 feet to an R-Bai found, which is the place or point of beginning. The debt point of beginning. The debt secured by said Security Deed is evidenced by a Commercial Promissor Note dated January 5, 2009 in the principal amount of \$1,351.405.46. \$1,351,405.46, payable, principal and interest from the date thereof shown on said Note on the unpaid bal-ance until paid. Default has occurred in the payment of the debt evidenced by the Note and secured by the Se-curity Deed as a result of the nonpayment of installments owed thereunder. The total balance of said debt has, therefore, been declared due and the Security Deed fore-closable according to its terms. The debt remaining in default, the property will be sold to the highest bidder for cash as the property of Stephen J. Prow a/k/a Steve Prow and Maureen A. Prow, the proceeds to be applied to the payment of said indebtedness, attorneys' fees (no-tice of intention to collect at-torneys' fees having been given), and the lawful ex-penses of said sale, all as provided in the Note and the Security Deed, said sale to be subject to any and all un-paid taxes and assessments, and restrictions, easements and liens of record with priority over the Security Deed referenced above. To the only over the security Deep referenced above. To the best of the undersigned?s knowledge and belief, the property is in the possession of Stephen J. Prow a/k/a Steve Prow and Maureen A. Prow, and will be sold as the property of Stephen J. Prow a/k/a Steve Prow and Mau-reen A. Prow. The under-signed will execute a deed to the purchaser as authorized in the aforementioned Security Deed. Stephen J. Prow ark/a Steve Prow and Maureen A. Prow, By: South-State Bank, N.A., f/k/a South State Bank, N.A. f/k/a Center-State Bank, N.A. f/k/a Center-State Bank, N.A. f/k/a Center-State Bank, N.A. State Bank, N.A., as successor in interest by merger to South State Bank f/k/a SCBT d/b/a CBT, a Division of SCBT f/k/a SCBT, N.A. d/b/a CBT, a Division of SCBT CBI, a Division of ScBI, NA., successor in interest to Community Bank and Trust as Attorney-in-Fact Hulsey, Oliver & Mahar, LLP P. O. Box 1457 Gainesville, GA 30503 (770) 532-6312 ASH/krm/279/15761/W2712 66

950-83486 10/5,12,19,26,2022

NOTICE OF SALE UNDER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **STEVEN** DEAN RAMEY to MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR FREEDOM MORTGAGE COR-PORATION , dated July 28, 2020, recorded August 10, 2020, in Deed Book 57739, Page 00355, Gwinnett County, Georgia Records, said said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Six and 00/100 dollars (\$123,006.00), with interest thereon as provided interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to FREEDOM MORTGAGE COR-**PORATION**, 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 November, 2022, all prop-erty described in said Secu-rity Deed including but not limited to the following de-

scribed property: THE LAND REFERRED TO HE LAND REFERRED TO HEREIN BELOW IS SITUAT-ED IN THE COUNTY OF GWINNETT, STATE OF GA, AND IS DESCRIBED AS FOL-LOWS: ALL THAT TRACT OR PARCEL OF LAND LYING
AND BEING IN LAND LOT
131 OF THE 6TH DISTRICT,
GWINNETT COUNTY, GEORGIA, BEING LOT 73, BLOCK
J, SWEETWATER ESTATES
STEPDING ON ACCORD J, SWEETWATER ESTATES SUBDIVISION, AS OER PLAT RECORDED IN PLAT BOOK G, PAGE 39, GWIN-NETT COUNTY, GEORGIA RECORDS WHICH RECORD-ED PLAT IS INCORPORATE ED HEREIN BY THIS REFER ENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being

controlling, however the property is more commonly own as 3361 POPLAR DR LAWRENCEVILLE, 30044. The indebtedness secured

by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness re-maining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the torne of the Society. the terms of the Security

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 thems 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-sessments; liens; encum-brances; restrictions; covenants, and any other matters of record superior to said Security Deed To the best of the knowl-

edge and belief of the under-signed, the owner and party in possession of the proper-ty is STEVEN DEAN RAMEY, or tenants(s). 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 con firmation and audit of the status of the loan with the holder of the Security Deed.
The entity having full au thority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Freedom

FORECLOSURE

Mortgage Corporation, Loss Mitigation Dept., 10500 Kin-caid Dr. Suite 300, Fishers, IN 46037, Telephone Num-ber: 1-855-690-5900. Noth-ing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor negotiate, amend, modify the terms of the mortgage instrument. FREEDOM MOF MORTGAGE CORPORATION
as Attorney in Fact for
STEVEN DEAN RAMEY

SIEVEN DEAN RAMEY
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.
Attention Control: Public
Attention

THE PUBLIC

THE PU Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071

Telephone Number: 813-0992 Case No. FREM-Ad Run Dates 09/14/2022 10/05/2022, 10/12/20 10/19/2022, 10/26/2022 10/12/2022, 950-81526 9/14,10/5,12,19,26,2022

NOTICE OF

FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale contained in a Security Deed given by Jose Pies to Mortgage Electronic Rios to Mortgage Electronic Registration Systems, Inc., Registration Systems, Inc., as grantee, as nominee for RBC Mortgage Company, dated June 30, 2005, and recorded in Deed Book 43383, Page 0204, Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust. National Association, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust by assignment recorded on by assignment recorded on April 28, 2022 in Book 59905 Page 844 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 projects are control as a control of the country of the co all principal amount of One Hundred Thirty-Three Thousand Seven Hundred Ninety-Seven and 0/100 dollars (\$133,797.00), with interest thereon as set forth therein, there will be cold at retails there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on November 1, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 171 of the 6th District of Gwinnett County, Georgia, and being Lot 2, Block A, Oxford Place, Unit Two, as per Plat recorded in Plat Book 24, Page 219, in the Office of the Clerk of the Surgiciar Court of Gwinnett perior Court of Gwinnett County, Georgia: Being im-proved property known as 3345 Weatherford Road, ac-cording to the present sys-tem of numbering houses in Gwinnett County, Georgia. The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-

ure 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. and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Selene Finance they can be contacted at (877) can be contacted at (877) 735-3637 for Loss Mitigation Dept, or by writing to 3501 Olympus Boulevard, 5 th Floor, Suite 500, Coppell, 75019, to 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 in-spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party is undersigned, the party in possession of the property Jose Rios or tenant(s) and said property is more commonly known as 5545
Weatherford Rd, Norcross, GA 30093. The sale will be conducted subject to (1) confirmation that the sale not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemp-tion or other lien not extin-guished by foreclosure. U.S. Bank Trust National Associa-

10/5,12,19,26,2022 NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from SANDRA H
ROY to MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR HOMESTAR FINANCIAL CORP., dated September 28, 2015, recorded October 2, 2015, in Deed Book 53853, Page 0598, Gwinnett County, Cercia Decederation of September 20, Fage 0596, within country Ceco 000, with bareast (\$65,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to Signed and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Gwin-nett Courth Courthouse, within the legal hours of sale on the first Tuesday in November 2022 all properon the first Tuesday in November, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OR LAND LYING AND BEING IN LAND LOT 110 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 15, BLOCK B, UNIT ONE OF CAMDEN SUANER SUBDIVINON. AS RECORDED IN

CAMIDEN SUMAIRE SUBDIVISION, AS RECORDED IN PLAT BOOK 32, PAGE 233 AND AS REVISED IN PLAT BOOK 37, PAGE 133, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF THE SUPERIOR CO

GWINNETT COUNTY GEOR

tion, not in its individual ca-

tion, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust as Attorney in Fact for Jose Rios. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-03021 950-82349

FORECLOSURE

GIA, WHICH RECORDED PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as 990 CAMDEN HILL CT, 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 Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, in-cluding attorneys' fees (notice 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, wereasty or required against warranty or recourse against 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; as-sessments; liens; encum-brances; 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 SANDRA H ROY, ESTATE AND/OR HEIRS-AT-LAW OF SANDRA ROY, or tenants (s). The sale will be conduct-ed subject (1) to confirmation that the sale is not prohibited under the Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full 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: PennyMac Loan Services, LLC, Loss Mitigation Dept. 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-549-3583. Nothing in 0.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 SANDRA H ROY 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 PURDOC! Afterna Control D.

Dates 10/12/2022, 10/26/2022 950-83566 10/5,12,19,26,2022 Notice of Sale

POSE Attorney Contact: Ru-bin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number:

(877) 813-0992 Case No. PNY-22-04366-1 Ad Run

Georgia, GWINNETT County Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by SHAWN ROYAL and MARIE CHRISTY LEMA-ROY-AL to Mortgage Electronic Registration Systems, Inc. as nominee for NFM, INC. D/B/A/ NATIONAL FIDELITY MORTGAGE CORPORATION, A MARYLAND CORPORATION, dated September 25, 2009 and recorded in Deed 2009, and recorded in Deed Book 49749, Page 387, GWINNETT County, Georgia records, and last assigned to Carrington Mortgage Services, LLC, conveying the after-described property to the original principal amount of \$231,954.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash before the Courthouse door of GWINNETT County, Georof GWINNET LOURLY, Seeping, within the legal hours of sale on the first Tuesday in December, 2022, to wit: December 6, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 23, 27TH DISC. OF LAND LYING AND BEING IN LAND LOT 23, 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING KNOWN AS LOT 4, BLOCK A OF KENSINGTON CREEK, UNIT ONE. AS RECORDED IN PLAT BOOK 114, PAGES 265-266, GWINNETT COUNTY, GEORGIA DEED RECORDS, WHICH SAID PLAT IS INCORPORATED HEREIN FOR A MORE COMPLETE DESCRIPTION.

\*\*\*\*\*FOR INFORMATIONAL PURPOSES ONLY\*\*\*\*
THE IMPROVEMENTS THEREON BEING KNOWN SA 1179 HARVEST BROOK DRIVE. LAWRENCEVILLE, AS 11/9 HAHVES I BHOUN DRIVE, LAWRENCEVILLE, GEORGIA 30043. BEING ALL AND THE SAME LOT OF GROUND WHICH BY DEED DATED APRIL 27, 2007 AND RECORDED MAY 10, 2007 AMONG THE LAND
RECORDS OF GWINNETT
COUNTY, GEORGÍA IN
BOOK 47874 AT PAGE 147,
WAS GRANTED AND CONVEYED BY BOWEN FAMILY
OMES INC. INITO HOMES, INC. UNTO SHAWN ROYAL AND MARIE CHRISTY LEMA-ROYAL. PARCEL I.D. # R7023-281 The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among oth-er possible events of default, foilure to pour the indebted failure to pay the indebted-ness as and when due and ness 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. vided in the Deed to Secure Debt and by law, including attorney?s fees (notice of intent to collect attorney?s fees having been given). Said property is commonly known as 1179 HARVEST BROOK DRIVE LAWRENCEVILLE, GA 30043, together with all fix-tures and personal property tures and personal propers, 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 possesion of the subject property is (are): SHAWN ROYAL and MARIE CHRISTY LEMA-

MARIE CHRISTY LEMA-ROYAL or tenant or tenants. Said property will be sold subject to (a) any outstand-

ing 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 in-

spection of the property, and

(c) all matters of record su-

perior to the Deed to Secure Debt first set out above, in-cluding, but not limited to,

assessments, liens, encum-

brances, zoning ordinances

covenants, etc. The sale will

restrictions

easements.

**PURPOSE** 

00000009565326 BARRETT

DAFFIN FRAPPIER TURNER

FORECLOSURE

confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) 0.C.G.A. Section 9-13-172.1: 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 pro-cedures regarding the rescission of judicial and on-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided in the preceding paragraph. Pursuant to O.C.G.A. Section Pursuant to O.C.G.A. Section 44-14-162.2, 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 Department 1600 South Douglass Road. Suites 100 & 200-A Anaheim, CA 92806 1-800-561-4567 The foregoing notivithstanding, nothing ing 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 credi-tor under the power of sale granted in the aforemen-tioned security instrument, specifically being Carrington
Mortgage Services, LLC as
attorney in fact for SHAWN
ROYAL and MARIE
CHRISTY LEMA-ROYAL Parkway Law Group, LLC 1755 North Brown Road 1/55 NORTH BROWN ROAD Suite 150 Lawrenceville, GA 30043 404.7.19.5155 OCTO-BER 5, 12, 19, 26, NOVEM-BER 2, 9, 16, 23, 30, 2022 22-0168 THIS LAW FIRM IS ACTING AS A DEBT COL-ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-834967

10/5,12,19,26,11/2,9,16,23, 30,2022

Notice of Sale Under Power. State of Georgia, County of GWINNETT

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given Deed to Secure Debt given
by SHAMAHAN MARTINEZ
RUIZ AND MAUREE MARTINEZ to BANK OF AMERICA, N.A., dated 09/06/2019,
and Recorded on
09/12/2019 as Book No.
56876 and Page No. 00419,
GWINNETT County, Georgia
records as last assigned to records, as last assigned to **BANK OF AMERICA, N.A.** (the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in the original principal amount the original principal amount of \$289,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal bours of sole on the first hours of sale on the first Tuesday in November, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 298, OF THE 5TH DISTRICT, GWINNETT COUNTY, GEOR-GIA, LOT 29, BLOCK A, THE DEL MAR CLUB AT HARBINS, PHASE ONE, A PER PLAT RECORDED IN PLAT BOOK 122, PAGE 248 AND 249, GWINNETT hours of sale on the first PLAT BOOK 122, PAGES 248 AND 249, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY INCORPORATED HEREIN BY REFERENCE. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedfailure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure

mains in default, this sale will be made for the purpose will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney?s fees (notice of intent to collect attorney?s the same of th ney?s fees having been giv-en). BANK OF AMERICA, ney's fees having been giv-en). BANK OF AMERICA, N.A. holds the duly endorsed Note and is the current as-signee of the Security Deed to the property. BANK OF AMERICA, N.A., AS SUC-CESSOR BY MERGER TO CESSOR BY MERGER 10
BAC HOME LOANS SERVICING, LP, acting on behalf of
and, as necessary, in consultation with BANK OF
AMERICA, N.A. (the current AMICHICA, N.A. (THE CUTTER) investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44 14 162.2, BANK OF AMERICAN N.A. S. SUCCESOR 14 162.2, BANK OF AMERI-CA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP may be contacted at: BANK OF AMERICA, N.A., AS SUC-CESSOR BY MERGER TO BAC HOME LOANS SERVIC-ING, LP, 7105 CORPORATE DRIVE, PLANO, TX 75024, 800 669 6650. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 1276 TROPHY CLUB AVE.

DACULA, GEORGIA 30019 is/are: SHANAHAN MARTINEZ RUIZ AND MAUREE MARTINEZ Or tenant/ten-MARTINEZ or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a

(including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, estrictions. easements, restrictions, covenants, etc. The sale will fault under the terms of said Security Deed. The indebtbe conducted subject to (1) edness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, inconfirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with cluding attorneys' fees (no-tice to collect same having the holder of the security deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain proce-dures regarding the rescis-sion of judicial and population 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 sion of judicial and nonjudi-cial sales in the State of without any representation Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation 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 and audit of the status of the loan as provided in the pre-ceding paragraph. BANK OF AMERICA, N.A. as Attorney in Fact for SHANAHAN MARTINEZ RUIZ AND MAU-REE MARTINEZ. THIS LAW any taxing authority; matters FIRM IS ACTING AS A DEBT which would be disclosed by COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encum-

brances:

covenants, and any other

matters of record superior to

FORECLOSURE FORECLOSURE

& ENGEL, LLP 4004 Belt Line Road, Suite 100 Addi-son, Texas 75001 Tele-phone: (972) 341 5398. 10/5,12,19,26,2022 STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER Because of a default under the terms of the Security Deed executed by **Shelly B** Schwerzler and Derek Schwerzler to Mortgage Electronic Registration Sys-tems, Inc., as Nominee for Countrywide Home Loans,

Inc. dated June 13, 2005, and recorded in Deed Book 43229, Page 45, as last modified in Deed Book 56661, Page 807, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to NewRez LLC D/B/A Shellpoint Mortgage Servicing, securing a Note in the original principal amount of \$176,000.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, November 1, 2022, during the legal hours of sale, bethe 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 209 OF
THE 7TH DISTRICT, CITY OF
SUWANEE, GWINNETT
COUNTY, GEORGIA, BEING
SHOWN AND DEPICTED AS
UNIT 62 IN UNIT 1-8. SHOWN AND DEPICTED AS UNIT 62 IN UNIT 1-B, BLOCK F, LOT 1 ON PLAT ENTITLED "FINAL PLAT OF SUWANEE STATION, UNIT 1-B" RECORDED IN PLAT BOOK 99, PAGE 217 THROUGH 219, GWINNETT COUNTY. GEORGÍA

THROUGH 219, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFFERNEC AND MADE A PART HEREOF. Said property is known as 1231 Station Center Boulevard, Suwanee, GA 30024, together with all fixtures and personal property attached to and with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by the property and inspection of the property, any

spection of the property, any assessments, liens, encumassessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Shelly B Schwerzler and Derek Schwerzler, successor in interest or tenant(s). NewRez LLC d/b/a Shell-point Mortgage Servicing as Attorney-in-Fact for Shelly B Schwerzler and Derek Schwerzler File no. 22-079323 LOGS LEGAL GROUP LLP Attorneys and Counselors at audit of the status of the LOGS LEGAL GROUP LLP
Attorneys and Counselors at
Law 211 Perimeter Center
Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 2202535/GR https://www.logs.com/ \*THE LAW FIRM IS

> 10/5,12,19,26,2022 NOTICE OF SALE UNDER POWER GEORGIA GWINNETT COUNTY

ACTING AS A DEBT COL-LECTOR. ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE.

9/28.

By virtue of a Power of Sale contained in that certain Se-curity Deed from TERKELER SMITH to MORTGAGE ELEC-SMITH to MORTGAGE ELECTRONIC REGISTRATION INC. AS GRANTEE, AS NOMINEE FOR MORTGAGE SOLUTIONS OF COLORADO, LLC, dated December 12, 2018, recorded December 18, 2018, in Deed Book 56316, Page 00364, Gwinnett County, Georgia Records, said Security Deed having been given to secure having been given to secure a Note of even date in the original principal amount of Two Hundred Twenty Thou-sand Nine Hundred Twentysand while Hundred I Wenty-Four and 00/100 dollars (\$220,924.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to SERVIS ONE, INC. DBA BSI FINANCIAL SERVICES, there will be sedd at public outcome. 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 November, 2022. all property described in said Security Deed including but not limited to the following

not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 213 OF THE STH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 9, BLOCK D, GEORGIAN HILLS, UNIT ONE, AS PER PLAT RECORDED IN PLAT RECORDED IN PLAT RECORDED IN PLAT BOOK 66 PAGE 69 GWIN-BOOK 66, PAGE 69, GWIN-NETT COUNTY, GEORGIA RECORDS, SAID PLAT BE-ING INCORPORATED HERE-IN AND MADE REFRENCE HERETO. PARCEL ID. HERETO. PARCEL ID:
R5213A065 Said lega description being controlling,
however the property is
more commonly known as
699 LAWTON RIDGE DR,
LAWRENCEVILLE,
GA
30045. The indebtedness secured by said Security Deed
has been and is hereby declared due because of default under the terms of said

UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from KARA SPENCER to HOMEBANC MORTGAGE CORPORATION, dated July 31, 2007, record-ed August 16, 2007, in Deed Book 48193, Page 694, Gwinnett County, Georgia Book 48193, Page 694, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Forty-Nine Thousand Two Hundred and 00/100 (\$149,200.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to Federal Home Loan Mort-gage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Court-house, within the legal hours of sale on the first Tuesday in November, 2022, all prop in November, 2022, an 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 restrictions:

LAND LOT 42 OF THE 7TH

FORECLOSURE

said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in pos-DISTRICT, OF GWINNETT COUNTY,GEORGIA, BEING LOT 61, BLOCK A, OF HAWKS BLUFF TOWNthe owner and party in pos-session of the property is TERKELER SMITH, or ten-ants(s). The sale will be con-ducted subject (1) to confir-mation that the sale is not HAWKS BLUFF IOWNHOMES, AS PER PLAT
RECORDED IN PLAT BOOK
99, PAGE 39,GWINNETT
COUNTY, GEORGIA
RECORDS, SAID PLAT IS
INCORPORATED HEREIN BY
REFERENCE THERETO. Said 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 entity having full
authority to pendiate REFERENCE THERETO. Said legal description being controlling, however the property is more commonly known as 2273 HAWKS BLUFF TRAIL, LAWRENCEVILLE, GA 30044. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is:

BSI Financial Services, Loss
Mitigation Dept. 214 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, in-cluding attorneys' fees (no-tice to collect same having local properties of the sale). Mitigation Dept., 314 S. Franklin Street PO Box 517, Attn: Cashiering, Titusville, PA 16354, Telephone Num-ber: 800-327-7861. 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. SERVIS ONE, INC. DBA BSI FINANCIA. SERVICES as Attorney in Fact for TERKELER SMITH 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: Rurequire a secured creditor to 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 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 move effect the items which may affect the title: any outstanding ad valorem taxes (including taxe which are a lien, whether or not now due and payable); the right of redemption of any taying authority, matters POSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: any taxing authority; matters which would be disclosed by 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 pos-30071 Telephone Nutrible Nutri 9/21,10/5,12,19,26,2022 NOTICE OF FORECLOSURE

SALE UNDER POWER GWIN-NETT COUNTY, GEORGIA
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Mark the owner and party in posthe owner and party in possession of the property is KARA SPENCER, or tenants (s). 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 entity having full authority to negotiate, Security Deed given by Mark
A. Smith to Mortgage Electronic Registration Systems,
Inc., as grantee, as nominee for Village Capital & Investment, LLC, dated December 20, 2017, and
recorded in Deed Book
55644, Page 190, Gwinnett
County, Georgia Records, as
last transferred to Village
Capital & Investment LLC by authority to negotiate, amend or modify all terms amend or modify all terms of the loan (although not required by law to do so) is: Select Portfolio Servicing, Inc., Loss Mitigation Dept., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, Telephone Number: 888-86032. Nothing in 0.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to Capital & Investment LLC by Capital & Investment LLL by assignment recorded on September 15, 2022 in Book 60203 Page 685 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 origi-nal principal amount of Three Hundred Ten Thou-sand One Hundred Seventy 162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2019-1 as Attorney in Fact for KARA SPENCER 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 Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SPS-22-00442-3 Ad Run Dates 10/05/2022, 10/12/2022 10/19/90222 require a secured creditor to sanio Une Hundred Seventy and 0/100 dollars (\$310,170.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County Georgia within the County, Georgia, within the legal hours of sale on November 1, 2022, the following described property: All that tract or parcel of lead hims and being in lead land lying and being in Land Lot 299 of the 5th District Gwinnett County, Georgia, being Lot 67, Block A, The Del Mar Club at Harbins Subdivision, Phase 3B, per plat thereof recorded in Plat Book 131, Pages 240-243, Gwinnett County, Georgia Records, which recorded is incorporated herein by refer-ence and made a part of this description. The debt se-cured by said Security Deed 10/12/2022, 10/26/2022 950-82353 has been and is hereby de-clared due because of, among other possible events of default, failure to pay the indebtedness as and when 10/5,12,19,26,2022 NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY due and in the manner provided in the Note and Securi ty Deed. The debt remaining in default, this sale will be made for the purpose of By virtue of a Power of Sale contained in that certain Security Deed from QUINCY SUMMERS to Mortgage Electronic Registration Syspaying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney?s fees (notice of intent to col-lect attorney?s fees having tems, Inc. as grantee, as nominee for Fairway Inde-pendent Mortgage Corpora-tion D/R/A Northpoint Morttion D/B/A Northpoint Mortgage, dated February 24, 2017, recorded March 2, 2017, recorded March 2, 2017, in Deed Book 54963, Page 750, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Forty-Five Thousand Eight Hundred Nine and 00/100 dollars (\$145,809.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to been given). The entity hav been giveth). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Village Capital & Investment LLC they can be contacted at (801) 206-4170 for Loss Mitigation Dept, or by writing to 2550 Paseo Verde Parkway, Suite 100, Henderson, Nevada 89074, 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 assigned and transferred to Lakeview Loan Servicing, LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the load hours of seledue and payable), any mat-ters which might be disclosed by an accurate survey and inspection of the prop-erty, any assessments, liens, encumbrances, zoning ordi-

4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-13418 950-83571 10/5,12,19,26,2022

nances, restrictions, covenants, and matters of

covenants, and matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Mark A. Smith or tenant(s); and said property is more commonly known as 1131 Del Mar Club Drive, Dacula, GA 30019. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrupt-

ed under the U.S. Bankrupt-cy Code (2) final confirma-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. Village Capital & Investment LLC as Attended to the control of the control

torney in Fact for Mark A. Smith. Brock & Scott, PLLC

NOTICE OF SALE

LAWRENCEVILLE, GA
30043. The indebtedness secured by said Security Deed
has been and is hereby declared due because of default 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, in-cluding attorneys' fees (notice 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, 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 dollars 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 pos-

session of the property is QUINCY SUMMERS, or ten-

ants(s). The sale will be con-

FORECLOSURE

ducted 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 entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: M
& T Bank, Loss Mitigation
Dept., 1100 WEHRLE
DRIVE, WILLIAMSVILLE, NY 14221, Telephone Number: 1-800-724-1633. 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 I AKFVIEW instrument instrument. LAKEVIEW LOAN SERVICING, LLC. as Attorney in Fact for QUINCY SUMMERS. THE BELOW LAW FIRM MAY BE HELD. TO BE ACTING AS A DEBT COLLECTOR, UNDER FED-ERAL LAW, IF SO, ANY IN-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: (877) 813-0992 Case No. MTB-20-00275-12 Ad Run Dates 10/05/2022, 10/16/2023 Dates 10/12/2022, 10/19/2022, 10/26/2022 950-82356 10/5,12,19,26,2022

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from CUPERTINA TELLO to JPMORGAN
CHASE BANK, N.A., dated
April 15, 2015, recorded
April 29, 2015, in Deed Book
53521, Page 640, Gwinnett
County, Georgia Records,
said Security Deed having
been given to secure a Note
of even date in the original been given to secure a Note of even date in the original principal amount of Sixty-Nine Thousand Nine Hundred Forty-Four and 00/100 dollars (\$69,944.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as ovidual capacity but solely as Owner Trustee of CSMC 2021-RPL9 Trust, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County at the Gwinner Courthouse, within the legal Courthouse, within the legal hours of sale on the first Tuesday in November, 2022, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT AND OR PARCEL OF LAND LYING AND BEING IN LAND LOT 172, 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 4, BLOCK B, UNIT ONE, GLENN HILLS, AS RECORDED IN PLAT BOOK 21, PAGE 255, GWINNETT COUNTY, GEORGIA RECORDS WHICH REFERENCE IS MADE FOR THE PURPOSE OF INCORPORATING THE SAME AS PART HEREIN. SAME AS PART HEREIN. Said legal description being controlling, however the property is more commonly known as 882 DICKENS RD NW, LILBURN, GA 30047.
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under 10/05/2022

10/19/2022,

of paying the same, all ex-penses of the sale, including attorneys' 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 undersigned. 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 any taxing autnomy, macoro which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumrestrictions: brances: brances; 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 posthe owner and party in possession of the property is CUPERTINA TELLO, or tenants(s). 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 entity having full authority to negotiate, amend or modify all terms de to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 125 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEOR-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: Select Portfolio Servicing, Inc., Loss Mitigation Dept., 3217 S. Decker Lake Dr., 3217 S. Decker Lake Dr., 3218 Lake City, LT 84110. GWINNETT COUNTY, GEORGIA, BEING UNIT 24 OF
GLENCREST PLACE SUBDIVISION, PER PLAT THEREOF RECORDED IN PLAT
BOOK 97, PAGE 76 AND 77,
GWINNETT COUNTY, GEORGIA RECORDS, WHICH
RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART
OF THIS DESCRIPTION,
PARCEL ID#: R7135 280
PROPERTY ADDRESS AT
2485 BIRKHALL WAY,
LAWRENCEVILLE, GA
30043 ACCORDING TO THE
PRESENT NUMBERING
SYSTEM IN GWINNETT
COUNTY, GEORGIA. Said legal description being con-Salt Lake City, UT 84119, Telephone Number: 888-818-6032. 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. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLLLY AS OWNER TRUSTEE OF CSMC 2021-RPL9 TRUST as Attorney in Fact for CUPERTINA TELLO 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 Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case NO. SPS-22-03437-1 Ad Run Dates 10/05/2022, 10/14/2022 10/14/2022 require a secured creditor to gal description being con-trolling, however the proper-ty is more commonly known as 2485 BIRKHALL WAY,

the terms of said Security

Deed. The indebtedness re

10/26/2022 950-82361 10/5,12,19,26,2022 NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED

Dates 10/12/2022.

STATE OF GEORGIA, COUNTY OF Gwinnett Pursuant to a power of sale contained in a certain security deed executed by Valerie ty deed executed by Valerie
J. Thompson, hereinafter
referred to as Grantor, to
Brand Mortgage Group, LLC
recorded in Deed Book
54595, beginning at page
322, of the deed records of
the Clerk of the Superior
Court of the aforesaid state
and county, and by virtue of and county, and by virtue of a default under the terms of adeland under the terms of the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said secured; rity deed and note secured thereby) will sell at the usual place of conducting Sheriff's

all property described in said security deed including but not limited to the following not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 206 of the 6th Land District of Gwinnett County, Georgia, being known and designated as Lot 8, Block E, Breckin-ridge Station, as shown on that certain final plat of Breckinridge Station, filed for record on March 5, 2004 and recorded at Plat Book 102, Pages 81-82, and revised at Plat Book 105, Pages 90-91 recorded and 105, Pages 90-91 recorded and 105, Pages 90-91 recorded and 105 pages 90-91 vised at Plat Book 105, Pages 90-91, recorded on August 26, 2004, Gwinnett County, Georgia records, reference to said plat of survey and the record thereof being hereby made for a more complete legal description. Said legal descrip-tion being controlling, how-ever, the Property is more commonly known as: 1956 Executive Drive, Duluth, GA 30096 Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the un dersigned. The sale will be dersigned. The sale Will be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien but not yet due and payable); any mat ters which might be dis-closed by an accurate survey and inspection of the prop-erty; any assessments, liens, encumbrances, zoning ordinances, restrictions, and all other matters of record su perior to the said Security Deed. The sale will be con-ducted subject (1) to confir-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 holder of the Security Deed. State Home Mortgage is the entity with authority to

FORECLOSURE

sales in said county within the legal hours of sale, to the highest bidder on the first

Tuesday in November 2022

is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. State Home Mortgage's address is 60 Executive Park South, Atlanta, GA 30329. State Home Mortgage may be contacted by telephone at 404-579-0574. To the best of the undersigned's knowledge and belief, the party in edge and belief, the party in possession of the property is believed to be Valerie J. Thompson, or tenant(s). Georgia Housing and Fi-nance Authority, as Transferee, Assignee, and Secured Creditor As attorney-in-fact Grettlich As attorney-in-land for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 At-lanta, GA 30342 (770) 392-0041 19-5903F2 THIS FIRM MAY BE HELD TO BE ACTING AS A DEBT COL-LECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE 10/5,12,19,26,2022 NOTICE OF SALE

**UNDER POWER** STATE OF GEORGIA GWINNETT COUNTY By virtue of the power of sale contained in a Deed to

Secure Debt and Security

Agreement from Tico Auto Sales, Inc., a Georgia cor-poration, to Quantum Na-tional Bank dated December 5, 2017, recorded December 5, 2017 in Deed Book 55569, Page 412, Gwinnett County, Georgia records, there will be offered for sale at public outcry to the high est bidder for cash before the Courthouse door of said the Courthouse door or saru County during the legal hours of sale on the first Tuesday in November, 2022, the following described property: ALL THAT TRACT property: ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 258 of the 6th District of Gwinnett , Georgia, containing 1.343 acres according to that certain ALTA-NSPS survey for Tico Auto Sales, Inc., Quantum National Bank, U.S. Small Business Administra-tion and Chicago Title Insurance Company prepared by ance company prepared by Adam & Lee Land Surveying by Gary L. Cooper (GRLS No. 2606), dated November 27, 2017, and being more particularly described according to said survey as follows: BEGINNING at a point marked by a consection point marked by a concrete monument found located at the northeasterly end of the mitered intersection of the southwesterly right-of-way line of Berkley Lake Drive (60 foot R/W) and the northwesterly right-of-way line of Buford Highway (R/W Varies), run thence along said miter South 12 degrees minutes 15 West a distance of 50.75 feet west a distance of 50.75 feet to a concrete monument found located on the aforesaid right-of-way line of Buford Highway; run thence along said right-of-way line South 48 degrees 45 minutes 15 seconds West a distance of 69.72 feet to accept the second sec tance of 68.47 feet to a con-crete monument found; leaving the aforesaid way line of Buford Highway run thence North 30 degrees 41 minutes 00 seconds 41 minutes 00 seconds West a distance of 458.09 feet to an iron pin set; run thence North 48 degrees 55 minutes 00 seconds East a distance of 133.40 feet to an iron pin set located on the iron pin set located on the aforesaid right-of-way line of Berkley Lake Drive; run thence along the right-of-way line of Berkley Lake Drive along the arc of a curve to the right a distance of 158.03 feet to a point, said arc having a radius of 384.12 feet being subtended by a chord bearing and disby a chord bearing and distance of South 34 degrees 43 minutes 09 seconds Fast 156.92 feet; continue thence along the aforesaid right-of-way line of Berkley Lake Drive South 23 degrees 21

minutes 32 seconds East a distance of 245.64 feet to a concrete monument found; continue thence South 15 degrees 23 minutes 04 seconds. East a distance of distance of the seconds. Ad Run 10/05/2022, 10/19/2022, East a distance of 33.65 feet to a point located on the northeasterly end of the aforesaid mitered intersection, said point being the true point of BEGINNING. In addition to the above described real property there will be offered for sale at the same time and place and under the same terms herein the following described property owned by Tico Auto Sales, Inc., a Georgia corporation: All equipment, furniture, machinery, and other personal property located on the above-described property. The aforesaid Deed se-33.65 feet to a point located the above-described property. The aforesaid Deed secures any other or future indebtedness of the Grantor therein specified, including any renewal thereof. The indebtedness covered by each debtedness secured by said Deed has been declared due and payable by reason of de and payable by reason of de-fault under the provisions of said Deed and the terms of the note or notes secured thereby, and sale will be made for the purpose of applying the proceeds thereof toward expenses of sale, in-