

**FORECLOSURE**

cluding attorneys' fees, payment of the indebtedness and interest thereon, and any balance remaining shall be applied as provided by law. Pursuant to the Official Code of Georgia Annotated, Section 44-14-162.2, the name, address and telephone number of the entity who has the full authority to negotiate, amend and modify all terms of the above described mortgage is as follows: Quantum National Bank, 505 Peachtree Industrial Blvd., Suwanee, GA 30024, 770-945-8300. Please understand that Quantum National Bank is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. The property will be sold as the property of Tico Auto Sales, Inc., a Georgia corporation, who to the best of the undersigned's knowledge and belief, is the party in possession of the property. Notice has been given of intention to enforce provisions for collection of attorneys' fees and expenses of foreclosure in accordance with legal requirements and the terms of the above note and deed. The property will be sold subject to any and all unpaid taxes, general subdivision restrictions, and other prior restrictions, easements and encumbrances of record, if any, and without any warranties or representations of the nature, quality, condition, merchantability or fitness for a particular purpose. QUANTUM NATIONAL BANK Attorney in Fact for Tico Auto Sales, Inc., a Georgia corporation Brian Edwards POWELL & EDWARDS, PC 10 Lumpkin Street Lawrenceville, GA 30046-1390 (770) 962-0100 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-83499 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 Leroy O. Walwyn, Jr. and Margarita A. Walwyn to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Brokers Conduit, dated March 28, 2007, and recorded in Deed Book 47733, Page 409, Gwinnett County, Georgia Records, as last transferred to Deutsche Bank National Trust Company, as Trustee for American Home Mortgage Assets Trust 2007-3, Mortgage-Backed Pass-Through Certificates Series 2007-3 by assignment recorded on October 29, 2009 in Book 49775 Page 575 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Forty-Three Thousand Nine Hundred Twenty and 0/100 dollars (\$143,920.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, 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 211 of the 6th District of Gwinnett County, Georgia, being Lot B, Block A, of Sierra Crossing Subdivision, as per plat of survey recorded in Plat Book 11, Page 79, Gwinnett County, Georgia records, which plat is incorporated herein by this reference and made a part hereof; being improved property known as 4628 Sierra Court, according to the present system of numbering property in Gwinnett County, Georgia. Tax Parcel ID #: R6211 022 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in 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: PHH Mortgage Corporation they can be contacted at 1-800-750-2518 for Loss Mitigation Dept. or by writing to One Mortgage Way, Mount Laurel, New Jersey 08054,

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January 12, 2006, and recorded in Deed Book 46073, Page 335, Gwinnett County, Georgia records, as last transferred to U.S. Bank National Association, not in its individual capacity but solely as indenture trustee, for the holders of the CIM Trust 2020-R3, Mortgage-Backed Notes, Series 2020-R3 by Assignment recorded in Deed Book 59219, Page 119, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of \$728,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in November, 2022, to wit: November 1, 2022, the following described property: All that tract or parcel of land lying and being in Land Lot 312, 7th District Gwinnett County, Georgia, being Lot 541, Unit V, Phase II, Edinburgh, as per plat recorded in Plat Book 93, Page 156, Gwinnett County records, which plat is hereby referred to and made a part of this description by reference. Commonly known as: 3388 Bingham Road, Suwanee, GA 30024 The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as 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 attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as 3388 Bingham Road, Suwanee, GA 30024, together with all fixtures and personal property 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): KENNETH WASHINGTON and Stephanie E. Washington or tenant or 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 record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, 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. Bankruptcy 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 nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. 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 Douglas Road, Suites 100 & 200-A Anaheim, CA 92806 1-800-581-4567 The foregoing notwithstanding, nothing in O.C.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 under the power of sale granted in the aforementioned security instrument, specifically being JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M CHASE HOME FINANCE LLC, S/B/M TO CHASE MANHATTAN MORTGAGE CORPORATION as attorney in fact for DELILAH WHITESMITH Parkway Law Group, LLC 1755 North Brown Road Suite 150 Lawrenceville, GA 30043 404.719.5155 OCTOBER 5, 12, 19, 26, 2022 22-0211 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-83525 10/5,12,19,26,2022

**FORECLOSURE**

**SCALPEM COURT DULUTH, GA 30096**, together with all fixtures and personal property 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): DELILAH WHITESMITH AKA DELILAH M. SMITH or tenant or 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 record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, 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. Bankruptcy 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 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 44-14-162.2, 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 Douglas Road, Suites 100 & 200-A Anaheim, CA 92806 1-800-581-4567 The foregoing notwithstanding, nothing in O.C.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 under the power of sale granted in the aforementioned security instrument, specifically being JP MORGAN CHASE BANK, NATIONAL ASSOCIATION, S/B/M CHASE HOME FINANCE LLC, S/B/M TO CHASE MANHATTAN MORTGAGE CORPORATION as attorney in fact for DELILAH WHITESMITH Parkway Law Group, LLC 1755 North Brown Road Suite 150 Lawrenceville, GA 30043 404.719.5155 OCTOBER 5, 12, 19, 26, 2022 22-0211 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-83525 10/5,12,19,26,2022

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**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 DELILAH WHITESMITH to CHASE MANHATTAN MORTGAGE CORPORATION, dated November 1, 2002, and recorded in Deed Book 29849, Page 75, GWINNETT County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of \$112,250.00, 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 November, 2022, to wit: November 1, 2022, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 238 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 33, BLOCK J, UNIT EIGHT, COVERED BRIDGE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 17, PAGE 9, GWINNETT COUNTY RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF 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 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 attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as 2598

**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 Leroy O. Walwyn, Jr. and Margarita A. Walwyn to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Brokers Conduit, dated March 28, 2007, and recorded in Deed Book 47733, Page 409, Gwinnett County, Georgia Records, as last transferred to Deutsche Bank National Trust Company, as Trustee for American Home Mortgage Assets Trust 2007-3, Mortgage-Backed Pass-Through Certificates Series 2007-3 by assignment recorded on October 29, 2009 in Book 49775 Page 575 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Forty-Three Thousand Nine Hundred Twenty and 0/100 dollars (\$143,920.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, 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 211 of the 6th District of Gwinnett County, Georgia, being Lot B, Block A, of Sierra Crossing Subdivision, as per plat of survey recorded in Plat Book 11, Page 79, Gwinnett County, Georgia records, which plat is incorporated herein by this reference and made a part hereof; being improved property known as 4628 Sierra Court, according to the present system of numbering property in Gwinnett County, Georgia. Tax Parcel ID #: R6211 022 The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in 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: PHH Mortgage Corporation they can be contacted at 1-800-750-2518 for Loss Mitigation Dept. or by writing to One Mortgage Way, Mount Laurel, New Jersey 08054,

**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 Kenneth Washington and Stephanie E. Washington to Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Quicken Loans Inc., dated

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