

FORECLOSURE

attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are) Barbara Adams and Sheila Coffey or tenant or tenants.

Rushmore Loan Management Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

That through Loan Management Services, LLC, PO Box 52708 Irvine, CA 92619 888.504.7300

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

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) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

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 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 immediately above.

The U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-10T as agent At-Law, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 14 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 3, BLOCK A, PART OF GRAHAM'S PORT SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 49, PAGE 99, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. TAX ID: R014 0157.

Said property being known as: **3615 GRAHAM'S PORT DR SNELLVILLE, GA 30039**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are BINIAM IYASU or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, AS ATTORNEY-IN-FACT FOR BINIAM IYASU, SCHEIDT, ROSENTHAL, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-070664 – FT17 950-80652 9/14 10/5 12 19 26 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Luxon Tunis to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for AMERICA'S WHOLESALE LENDER'S, its successors and assigns dated 6/27/2006 and recorded in Deed Book 4666, Page 0427 and modified at Deed Book 57095 Page 691 Gwinnett County, Georgia records; as last transferred to or acquired by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-7 conveying the after-described property to secure a Note in the original principal amount of \$103,120.00, 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 Court-house door of Gwinnett County, Georgia, on November 1, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 52, 6TH DISTRICT, GWINNETT COUNTY, GA, BEING LOT 95, BLOCK A, UNIT ONE, PLANTATION FORST SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 36, PAGE 143, GWINNETT COUNTY, GA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

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 provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **3321 Eastwood Trl, Snellville, GA 30078-4150** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are) Luxon Tunis.

Shellpoint Mortgage Servicing is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Shellpoint Mortgage Servicing, PO Box 10826 Greenville, SC 29603-0826 1-800-365-7107

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

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) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation

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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 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 immediately above.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATE-HOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2006-7 as agent and Attorney in Fact for Luxon Tunis

Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1263-2603A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2603A

950-82206 10/5 12 19 26 2022

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by BINIAM IYASU TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. SOLELY AS NOMINEE FOR ELEMENT FUNDING in the original principal amount of \$151,111.00 dated October 20, 2009 and recorded in Deed Book 49780, Page 39, Gwinnett County records, said Security Deed was transferred to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING in Deed Book 57469, Page 883, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as may be lawfully designated, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 14 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 3, BLOCK A, PART OF GRAHAM'S PORT SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 49, PAGE 99, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. TAX ID: R014 0157.

Said property being known as: **3615 GRAHAM'S PORT DR SNELLVILLE, GA 30039**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are BINIAM IYASU or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A Shellpoint Mortgage Servicing, AS ATTORNEY-IN-FACT FOR BINIAM IYASU, SCHEIDT, ROSENTHAL, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-070664 – FT17 950-80652 9/14 10/5 12 19 26 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Bruce T. Beaumont III a/k/a Bruce T. Beaumont and Sandra L. Beaumont to Alta Financial Corporation dated 9/12/2003 and recorded in Deed Book 35958 Page 122 Gwinnett County, Georgia records; as last transferred to or acquired by Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust I, conveying the after-described property to secure a Note in the original principal amount of \$116,311.00, 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 (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on November 1, 2022 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month),

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the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 57 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING SITUATE ON OLD FOUNTAIN ROAD, ENCOMPASSING 1.5105 ACRES, AND BEING MORE PARTICULARLY DESCRIBED AND DELINEATED ACCORDING TO A PLAT AND SURVEY PREPARED BY CANNINGTON & ASSOCIATES, INC., CERTIFIED BY C. FRED CANNINGTON, GEORGIA REGISTERED SURVEYOR NO. 1433, DATED FEBRUARY 27, 1986, ENTITLED "SURVEY FOR ROBERT A. FRENCH AND HELEN D. FRENCH," SAID PLAT BEING OF RECORD IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA IN PLAT BOOK 262, WHICH SAID PLAT AND THE RECORDING THEREOF ARE BY REFERENCE HERETO INCORPORATED HEREIN FOR A MORE COMPLETE AND DETAILED DESCRIPTION, AND ALSO BEING SHOWN ON PLAT OF SURVEY BY SURVEY SYSTEMS & ASSOCIATES, INC., G.R.L.S., 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 immediately above.

The U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-10T as agent At-Law, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 14 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 3, BLOCK A, PART OF GRAHAM'S PORT SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 49, PAGE 99, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. TAX ID: R014 0157.

Said property being known as: **3615 GRAHAM'S PORT DR SNELLVILLE, GA 30039**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are BINIAM IYASU or tenant(s).

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 provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING, AS ATTORNEY-IN-FACT FOR BINIAM IYASU, SCHEIDT, ROSENTHAL, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, 10700 Abbots Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 22-070664 – FT17 950-80652 9/14 10/5 12 19 26 2022

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Jerry Wayne Hatcher and Susan M Hatcher to HomeGlo, Inc., dated July 31, 2002, recorded in Deed Book 28337, Page 226, 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 in Deed Book 60082, Page 489, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TEN THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$110,400.00), with interest at the rate specified therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in November, 2022, the following described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

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

The sale will be conducted subject to (1) 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.

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.

Liquant 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
6000 South Douglas Road, Suite 100 & 200-A, Anahiem, CA 92806 1-800-561-4567

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:

Bank of America, N.A. as attorney in fact for RITA L. THOMAS Parkway Law Group, LLC 1755 North Brown Road Lawrenceville, GA 30043 404.719.5155

SEPTEMBER 7, 14, 21, 28, OCTOBER 5, 12, 19, 26, 2022

22-0122

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-80297

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by SCOTT KELLEY AND STEPHANIE KELLEY TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMEBRIDGE FINANCIAL SERVICES, INC. in the original principal amount of \$302,086.00 dated June 10, 2016 for recording in Deed Book 54369, Page 709, Gwinnett County records, said Security Deed being last transferred to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING in Deed Book 60069, Page 405, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 154 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, ARBORS OF GRAYSON SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 132, PAGES 95-98, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF. PARCEL ID: R5134 2883.

Said property being known as: **499 MADISON PARK DRIVE GRAYSON, GA 30017**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are SCOTT KELLEY AND STEPHANIE KELLEY or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (3) any matters which might be disclosed by an accurate survey and inspection of the property, and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A Shellpoint Mortgage Servicing 75 Beattie Place, Suite 300 Greenville, SC 29601 Phone: 866-825-2174

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-2556A

950-82670 10/5 12 19 26 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 RITA L. THOMAS to Mortgage Electronic Registration Systems, Inc. as nominee for COUNTRYWIDE HOME LOANS, INC., dated April 6, 2005, and recorded in Deed Book 42379, Page 2, GWINNETT County, Georgia records, and last assigned to Bank of America, N.A in Deed Book 58468, Page 816, conveying the after-described property to secure a Note of even date in the original principal amount of \$149,728.00, 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 154 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 62, BLOCK A, DUNLIN SUBDIVISION, UNIT TWO, AS SHOWN ON PLAT OF SUBJECT PROPERTY RECORDED AT PLAT BOOK 62, PAGE 239, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION, BEING IMPROVED PROPERTY KNOWN AS 725 DUNLIN FARMS COURT, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEORGIA.

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 Deed to Secure Debt. The debt remaining in

FORECLOSURE

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 attorneys fees having been given).

Said property is commonly known as **725 DUNLIN FARMS CT LAWRENCEVILLE, GA 30044**, 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): RITA L. THOMAS 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.

Liquant 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
6000 South Douglas Road, Suite 100 & 200-A, Anahiem, CA 92806 1-800-561-4567

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:

Bank of America, N.A. as attorney in fact for RITA L. THOMAS Parkway Law Group, LLC 1755 North Brown Road Lawrenceville, GA 30043 404.719.5155

SEPTEMBER 7, 14, 21, 28, OCTOBER 5, 12, 19, 26, 2022

22-0122

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-80297

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by SCOTT KELLEY AND STEPHANIE KELLEY TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMEBRIDGE FINANCIAL SERVICES, INC. in the original principal amount of \$302,086.00 dated June 10, 2016 for recording in Deed Book 54369, Page 709, Gwinnett County records, said Security Deed being last transferred to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING in Deed Book 60069, Page 405, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 154 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, ARBORS OF GRAYSON SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 132, PAGES 95-98, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF. PARCEL ID: R5134 2883.

Said property being known as: **499 MADISON PARK DRIVE GRAYSON, GA 30017**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are SCOTT KELLEY AND STEPHANIE KELLEY or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (3) any matters which might be disclosed by an accurate survey and inspection of the property, and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A Shellpoint Mortgage Servicing 75 Beattie Place, Suite 300 Greenville, SC 29601 Phone: 866-825-2174

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-2556A

950-82670 10/5 12 19 26 2022

Notice of Sale Under Power, Georgia, GWINNETT County

Under and by virtue of the Power of Sale contained in a Security Deed given by Jerry Wayne Hatcher and Susan M Hatcher to HomeGlo, Inc., dated July 31, 2002, recorded in Deed Book 28337, Page 226, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TEN THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$110,400.00), with interest at the rate specified therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in November, 2022, the following described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF.

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

The sale will be conducted subject to (1) 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.

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.

Liquant 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
6000 South Douglas Road, Suite 100 & 200-A, Anahiem, CA 92806 1-800-561-4567

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:

Bank of America, N.A. as attorney in fact for RITA L. THOMAS Parkway Law Group, LLC 1755 North Brown Road Lawrenceville, GA 30043 404.719.5155

SEPTEMBER 7, 14, 21, 28, OCTOBER 5, 12, 19, 26, 2022

22-0122

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950-80297

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by SCOTT KELLEY AND STEPHANIE KELLEY TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HOMEBRIDGE FINANCIAL SERVICES, INC. in the original principal amount of \$302,086.00 dated June 10, 2016 for recording in Deed Book 54369, Page 709, Gwinnett County records, said Security Deed being last transferred to NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING in Deed Book 60069, Page 405, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on November 01, 2022, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 154 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 2, BLOCK A, ARBORS OF GRAYSON SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 132, PAGES 95-98, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF. PARCEL ID: R5134 2883.

Said property being known as: **499 MADISON PARK DRIVE GRAYSON, GA 30017**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are SCOTT KELLEY AND STEPHANIE KELLEY or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorneys fees having been given).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (3) any matters which might be disclosed by an accurate survey and inspection of the property, and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (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 holder of the Security Deed.

The name address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:

NEWREZ LLC D/B/A Shellpoint Mortgage Servicing 75 Beattie Place, Suite 300 Greenville, SC 29601 Phone: 866-825-2174

Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-2556A

950-82670 10/5 12 19 26 2022

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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 provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

The sale will be conducted subject to (1) 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.

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.

Liquant 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
6000 South Douglas Road, Suite 100 & 200-A, Anahiem, CA 92806 1-800-561-4567

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:

Bank of America, N.A. as attorney in fact for RITA L. THOMAS Parkway Law Group, LLC 1755 North Brown Road Lawrenceville, GA 30043 404.719.5155

SEPTEMBER 7, 14, 21, 28, OCTOBER 5, 12, 19, 26, 2022

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