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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: 888-818-6032. 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. WILMINGTON SAVINGS FUND SOCIETY, FSB, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY 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: Ruben 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, 10/12/2022, 10/19/2022, 10/26/2022, 950-82361 10/5,12,19,26,2022

**NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF GWINNETT**

Pursuant to a power of sale contained in a certain security 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 a default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder 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 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, Breckinridge 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 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 description being controlling, however, 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 undersigned. 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 matters which might be disclosed by an accurate survey and inspection of the property; any assessments, liens, encumbrances, zoning ordinances, restrictions, and all other matters of record superior to the said Security Deed. 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. State Home Mortgage 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 possession of the property is believed to be Valerie J. Thompson, or tenant(s). Georgia Housing and Finance Authority, as Transferee, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor Campbell & Brannon, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 19-5903F2 THIS 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. 950-83504 10/5,12,19,26,2022

**NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT**

By virtue of the power of sale contained in a Deed to Secure Debt and Security Agreement from Tico Auto Sales, Inc., a Georgia corporation, to Quantum National 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 highest bidder for cash before the Courthouse door of said County during the legal 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 258 of the 6th District of Gwinnett County, Georgia, containing 1.343 acres according to that certain ALTA-NSPS survey for Tico Auto Sales, Inc., Quantum National Bank, U.S. Small Business Administration and Chicago Title Insurance 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 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 (RW Varies), run thence along said miter South 12 degrees 31 minutes 15 seconds 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

**FORECLOSURE**

along said right-of-way line South 48 degrees 45 minutes 15 seconds West a distance of 68.47 feet to a concrete monument found; leaving the aforesaid right-of-way line of Buford Highway, run thence North 30 degrees 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 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 distance of South 34 degrees 43 minutes 09 seconds East 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 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 secures any other or future indebtedness of the Grantor therein specified, including any renewal thereof. The indebtedness secured by said Deed has been declared due and payable by reason of default 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, including 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 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, BUENOS AIRES 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 SCALPEL 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,

**FORECLOSURE**

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 1-800-561-4567 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 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 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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