FORECLOSURE

of the loan (although not required by law to do so) is: LoanCare, LLC, Loss Mitigation Dept., 3637 Sentara Way, Virginia Beach, VA 23452, Telephone Number: 800-909-9525. 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. HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR OPTEUM MORTGAGE ACCEPTANCE CORPORATION, ASSET-BACKED PASSTHROUGH CERTIFICATES, SERIES 2005-1 as Attorney in Fact for ABDUL R ROUX 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. LNC-22-05284-1 Ad Run Dates 01/11/2023, 01/18/2023, 01/25/2023, 02/01/2023
950- 89098 1/11,18,25,2/1, 2022

**NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY** By virtue of a Power of Sale contained in that certain Security Deed from **TEKA K SAHLU to BANK OF AMERICA, N.A.,** dated June 20, 2003, recorded August 6, 2003, in Deed Book 34035, Page 75, 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 TwentyTwo Thousand and 00/100 dollars ($122,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in February, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 224, OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 5. BLOCK A, WESTERN HILLS, UNIT ONE, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 5, PAGE 264, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE Said legal description being controlling, however the property is more commonly known as **5930 SIERRA DR, NORCROSS, GA 30071.** 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, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is TEKA K SAHLU, 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 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. FEDERAL HOME LOAN MORTGAGE CORPORATION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANSACTION TRUST, SERIES 2020-1 as Attorney in Fact for TEKA K SAHLU 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-22-06693-1 Ad Run Dates 01/11/2023, 01/18/2023, 01/25/2023, 02/01/2023
950 90890 1/11,18,25,2/1

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

Because of a default under the terms of the Security Deed executed by **Jose Sanchez to FT Mortgage Companies d.b.a HomeBanc Mortgage Corporation** dated May 21, 1999, and recorded in Deed Book 18475, Page 106, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Nationsar Mortgage LLC d/b/a Mr. Cooper,** securing a Note in the original principal amount of $97,400.00, 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, February 7, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 224 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA AND BEING LOT 17, BLOCK F OF THE MARSHES AT OAKBROOK, UNIT ONE, AS SHOWN AND DESIGNATED ON A PLAT THEREOF RECORDED AT PLAT BOOK 24, PAGE 71, IN THE CLERK'S OFFICE FOR THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE COMPLETE AND ACCURATE DESCRIPTION AS TO THE METES, BOUNDS AND LOCATION OF SAID PROPERTY. Said property is known as **5777 Everglades Trail, Norcross, GA 30071,** together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record 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) 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 Jose Sanchez; Esmeralda Torres Loera, successor in interest or tenant(s). Nationstar Mortgage LLC as Attorney-in-Fact for Jose Sanchez File no. 17-066746 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/jw https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950 88910

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

By virtue of a Power of Sale contained in that certain Security Deed from **NELSON A SANTANA and GLORIA P SANTIAGO to METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A.,** dated February 3, 2010, recorded February 10, 2010, in Deed Book 49935, Page 00241, 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 Seventy-Seven Thousand and 00/100 dollars ($177,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Mortgage Assets Management, LLC,** there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in February, 2023, 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 1 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AS LOT 80, BLOCK A, OF AVALON FOREST SUBDIVISION, UNIT TWO, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 59, PAGE 191, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION: BEING KNOWN AS 2800 CAMELOT WOODS DRIVE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEORGIA. Said legal description being controlling, however the property is more commonly known as **2800 CAMELOT WOODS DRIVE, 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 Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is NELSON A SANTANA, GLORIA P SANTIAGO, ESTATE AND/OR HEIRS-AT-LAW OF GLORIA SANTIAGO , MICHAEL T KING, RAQUEL CUADRADO, ESTATE AND/OR HEIRS AT LAW OF NELSON SANTANA , 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 of the loan (although not required by law to do so) is: PHH Mortgage Corporation, Loss Mitigation Dept., 1661 Worthington Road Ste 100, West Palm Beach, FL 33409, Telephone Number: 866-503- 5559. 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. MORTGAGE ASSETS MANAGEMENT, LLC as Attorney in Fact for NELSON A SANTANA, GLORIA P SANTIAGO 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. RMU-22-04940-1 Ad Run Dates 01/11/2023, 01/18/2023, 01/25/2023, 02/01/2023
950 90872 1/11,18,25,2/1

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

Because of a default under the terms of the Security Deed executed by **Clarence Savage, Jr. to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Homestar Financial Corp., its successors and assigns** dated April 15, 2015, and recorded in Deed Book 53501, Page 826, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Wells Fargo Bank, N.A.** securing a Note in the original principal amount of $185,576.00, 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, February 7, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: All that tract or parcel of land lying and being in Land Lot 71 of the 6th District, Gwinnett County, Georgia, being Lot 37, Block A, Unit One; Killian Forest Subdivision, as per plat recorded in Plat Book 49, Page 278; revised in Plat Book 52, Page 153, Gwinnett County, Georgia Records, which plats are incorporated herein by reference for a more complete description. Subject Property Address: 3846 Riverbank Drive, Lilburn, GA 30047 Parcel ID: R6071 227 Said property is known as **3846 Riverbank Drive SW, Lilburn, GA 30047,** together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record 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) 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 Clarence Savage, Jr., successor in interest or tenant (s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Clarence Savage, Jr. File no. 19-075351 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 300 Atlanta, GA 30346 (770) 220-2535/GR https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
950 89628 12/21,28,2022,1/4,11,18,25, 2/1, 2023

**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 by **WENDY WOLF SEGAL to CHASE MANHATTAN BANK USA, N.A. ,** dated 03/26/2004, and Recorded on 04/16/2004 as Book No. 37855 and Page No. 0019, GWINNETT County, Georgia records, as last assigned to **JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (the Secured Creditor),** by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of $30,000.00, 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 hours of sale on the first Tuesday in February, 2023, the following described property: FILE NUMBER: 2403228 MAP #: 7-147-213 MAP #: 7-147--213 ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 147 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, AND BEING LOT 19, BLOCK A, MONTAGUE PLACE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 91, PAGE 230, LAST REVISED AT PLAT BOOK 95, PAGE 18, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY INCORPORATED HEREIN AND MADE A PART HEREOF BY THIS REFERENCE. BEING A PORTION OF THE SAME PROPERTY CONVEYED TO OLD PEACHTREE CONSTRUCTION, INC., IN FEE SIMPLE, BY WARRANTY DEED DATED MARCH 1, 2002, OF RECORD IN DEED BOOK 26610, PAGE 126, AND FURTHER CONVEYED TO WENDY WOLF SEGAL, IN FEE, SIMPLE. BY WARRANTY DEED DATED FEBRUARY 28, 2003, OF RECORD IN BOOK 31877, PAGE 108, IN THE OFFICE OF THE SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA. 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. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). JPMORGAN CHASE BANK, NATIONAL ASSOCIATION holds the duly endorsed Note and is the current assignee of the Security Deed to the property. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, acting on behalf of and, as necessary, in consultation with JPMORGAN CHASE BANK, NATIONAL ASSOCIATION (the current 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, JPMORGAN CHASE BANK, NATIONAL ASSOCIATION may be contacted at: JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 VISION DRIVE, COLUMBUS, OH 43219, 866-550-5705. Please note that, pursuant to O.C.G.A. § 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 **1118 MONTAGUE PLACE CT, LAWRENCEVILLE, GEORGIA 30043** is/are: WENDY WOLF SEGAL or tenant/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; 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 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. JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as Attorney in Fact for WENDY WOLF SEGAL. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
00000009401571 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341-5398.
950 91218 1/11,18,25,2/1, 2023

**NOTICE OF SALE UNDER POWER 22-010998**

Under and by virtue of the power of sale contained with that certain Security Deed dated December 30, 2020,from **Stephen O. Smith and Stephanie L. Smith to Mortgage Electronic Registration Systems, Inc., as nominee for Loandepot.com, LLC,** recorded on December 30, 2020 in Deed Book 58228 at Page 00296 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to loandepot.com, LLC by Assignment and said Security Deed having been given to secure a note dated December 30, 2020, in the amount of $297,413.00, and said Note being in default, the undersigned will sell at public outcry during the legal hours of sale before the door of the courthouse of Gwinnett County, Georgia, on February 7, 2023 the following described real property (herein after referred to as the "Property"):ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 324 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 38, BLOCK A, ABBOTTS POINTE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 55, PAGE 256, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART HEREOF. The debt secured by the Security Deed and evidenced by the Note and has been, and is hereby, declared due and payable because of, among other possible events of default, failure to make the payments as required by the terms of the Note. The debt remaining is in default and this sale will be made for the purposes of paying the Security Deed, accrued interest, and all expenses of the sale, including attorneys' fees. Notice of intention to collect attorneys' fees has been given as provided by law. To the best of the undersigned's knowledge, the person(s) in possession of the property are Stephen O. Smith and Stephanie L. Smith. The property, being commonly known as **2975 Abbotts Pointe Dr., Duluth, GA, 30097** in Gwinnett County, will be sold as the property of Stephen O. Smith and Stephanie L. Smith, subject to any outstanding ad valorem taxes (including taxes which are a lien and not yet due and payable), any matters affecting title to the property which would be disclosed by accurate survey and inspection thereof, and all assessments, liens, encumbrances, restrictions, covenants, and matters of record to the Security Deed. Pursuant to O.C.G.A.Section 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: LoanDepot.com, LLC at 5465 Legacy Drive Suite 400 Plano, Texas 75024. 949-380.3279 The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Albertelli Law Attorney for LoanDepot.com, LLC as Attorney in Fact for Stephen O. Smith and Stephanie L.-Smith100 Galleria Parkway, Suite 960 Atlanta, GA 30339 Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. A4767467 01/11/2023, 01/18/2023, 01/25/2023, 02/01/2023
950 89829 1/11,18,25,2/1, 2023

**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 by **SEQUOIA DEBNAM SNEAD to THE COMMUNITY BANK** , dated 08/15/2008, and Recorded on 08/20/2008 as Book No. 49036 and Page No. 0013, GWINNETT County, Georgia records, as last assigned to WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF UPLAND MORTGAGE LOAN TRUST A (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of $488,775.00, 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 hours of sale on the first Tuesday in February, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 121 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AS LOT 15, NATCHEZ TRACE SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 100, PAGE 5, GWINNETT COUNTY GEORGIA RECORDS, REFERENCE IS MADE TO SAID PLAT AND THE RECORD THEREOF FOR A MORE PARTICULAR DESCRIPTION OF THE PROPERTY CONVEYED AND FOR THAT PURPOSE OF INCORPORATING THE SAME HEREIN. 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. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF UPLAND MORTGAGE LOAN TRUST A holds the duly endorsed Note and is the current assignee of the Security Deed to the property. CARRINGTON MORTGAGE SERVICES, LLC, acting on behalf of and, as necessary, in consultation with WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF UPLAND MORTGAGE LOAN TRUST A (the current 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, CARRINGTON MORTGAGE SERVICES, LLC may be contacted at: CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, SUITE 200-A, ANAHEIM, CA 92806, 800-561-4567. Please note that, pursuant to O.C.G.A. § 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 **938 NATCHEZ VALLEY TRACE, GRAYSON, GEORGIA 30017** is/are: SEQUOIA DEBNAM SNEAD or tenant/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; 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 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. WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF UPLAND MORTGAGE LOAN TRUST A as Attorney in Fact for SEQUOIA DEBNAM SNEAD. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. To obtain options and alternatives to foreclosure please contact Carrington Mortgage Services, LLC directly, toll-free by the following telephone number: (800-561-4567).
00000009683483 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341-5398.
950 91224 1/11,18,25,2/1, 2023

**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 **Laxley W. Stephenson to Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for M&T Mortgage Corporation,** dated June 29, 2005, and recorded in Deed Book 43390, Page 237, Gwinnett County, Georgia records, as last transferred to U.S. Bank, N.A., as trustee, in trust for the holders of the **J.P. Morgan Alternative Loan Trust 2006-A2 Mortgage Pass-Through Certificates by Corrective Assignment** recorded in Deed Book 53868, Page 368, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of $242,700.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in February, 2023, to wit: February 7, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 166 of the 5th District, Gwinnett County, Georgia, being Lot 15, Block A, Unit 1 of Rosebrooke Subdivision, as per plat thereof recorded in Plat Book 99, Page 44, Gwinnett County, Georgia Records, which recorded plat is incorporated herein by reference and made a part of this description. 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 attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as **119 White Rose Court, Loganville, GA 30052,** 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): Tremaine Tamar Stephenson and Kiana Sharrae Stephenson 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: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being U.S. Bank, N.A., as trustee, in trust for the holders of the J.P. Morgan Alternative Loan Trust 2006-A2 Mortgage Pass-Through Certificates as attorney in fact for Laxley W. Stephenson Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FC22-247
950 91499 1/11,18,25,2/1,2023

**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 **Henry L. Stewart to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for BancFinancial, a division of National Bank of Commerce,** dated November 4, 2004, and recorded in Deed Book 40732, Page 140, Gwinnett County, Georgia Records, as last transferred to **Deutsche Bank National Trust Company, solely as Trustee for HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2005-6** by assignment recorded on August 13, 2012 in Book 51567 Page 527 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 Two Hundred Fifteen Thousand Four Hundred Fifty and 0/100 dollars ($215,450.00), 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 February 7, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 2, OF THE 2ND DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING KNOWN AS LOT 48, BLOCK A, OF MINERAL SPRINGS CROSSING, UNIT THREE, AS MORE PARTICULARLY DESCRIBED ON PLAT OF SURVEY RECORDED AT PLAT BOOK 93, PAGE 276, GWINNETT COUNTY, GEORGIA 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 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 attorneys fees (notice of intent to collect attorneys 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 1661 Worthingham Rd., Ste. 100, West Palm Beach, Florida 33409, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of 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 Henry L. Stewart or tenant (s); and said property is more commonly known as **726 Liberty Fields Dr, Auburn, GA 30011.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Deutsche Bank National Trust Company, solely as Trustee for HarborView Mortgage Loan Trust Mortgage Loan Pass-Through Certificates, Series 2005-6 as Attorney in Fact for Henry L. Stewart. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-04481
950 90893 1/11,18,25,2/1

**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 **Robert L. Sullivan III a/k/a Robert L. Sullivan and Barbara D. Sullivan to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Suntrust Mortgage Inc.,** dated July 7, 2008, and recorded in Deed Book 48973, Page 373, Gwinnett County, Georgia Records, as last transferred to Truist Bank, successor by merger to SunTrust Bank by assignment recorded on November 15, 2012 in Book 51798 Page 37 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 Three Hundred Eighty-Four Thousand and 0/100 dollars ($384,000.00), 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 February 7, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 88 of the 5th District, Gwinnett County, Georgia, being Lot 74, Block D, Northforke Plantation, Unit Five, as per plat recorded in Plat Book 66, Page 11, Gwinnett County, Georgia, Records, which plat is hereby incorporated herein 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 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 attorneys fees (notice of intent to collect attorneys 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: Truist Bank, successor by merger to SunTrust Bank they can be contacted at (800) 443-1032 for Loss Mitigation Dept, or by writing to 1001 Semmes Avenue, Richmond, Virginia 23224, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of 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 Robert L. Sullivan or tenant (s); and said property is more commonly known as **1588 Greensboro Way, Grayson, GA 30017.** The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. Truist Bank, successor by merger to SunTrust Bank as Attorney in Fact for Robert L. Sullivan III a/k/a