FORECLOSURE BEING IN LAND LOT
OF THE 5TH DISTRICT 267 OF THE 5TH DISTRICT
OF GWINNETT COUNTY,
GEORGIA, BEING LOT 82,
BLOCK H, OF WOLF CREEK
UNIT 7, AS PER PLAT
RECORDED IN PLAT BOOK
104, PAGE 113 114, GWINNETT COUNTY, GEORGIA
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 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). PEN-TAGON FEDERAL CREDIT TAGON FEDERAL CREDIT UNION holds the duly endorsed Note and is the current assignee of the Security Deed to the property. PENTAGON FEDERAL CREDIT UNION, acting on behalf of and, as necessary, in consultation with PENTAGON FEDERAL CREDIT UNION (the current investor on the loan), is the entity with the loan), is the entity with the full authority to negotiate tull authority to negotiate, amend, and modify all terms of the loan. Pursuant to 0.C.G.A. § 44 14 162. PENTAGON FEDERAL CREDIT UNION may be contacted at: PENTAGON FEDERAL CREDIT UNION, 6191 N. STATE HWY 161, STE 500. IRVING, TX 75038, 800 585 9055. 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 posses-sion of the subject property known as 1315 LILAC AR-BOR RD, DACULA, GEORGIA 30019 is/are: THOMAS AP-PROBATO AND ANDREA RENAUD APPROBATO 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 mat-ters which might be disclosed by an accurate survey and inspection of the prop-erty, 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 third to the conducted or the conducted third to the conducted the conducted the conducted the conducted to the conducted t 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 0.C.G.A. Section 9.13.172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State

nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be pro-vided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. PEN-TAGON FEDERAL CREDIT UNION as Attorney in Fact for THOMAS APPROBATO AND ANDREA RENAUD APP PROBATO. THIS LAW FIRM IS ACTING AS A DEBT COL-IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 000000009579012 BARRETT

DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addi-son, Texas 75001 Tele-phone: (972) 341 5398. 950 94093 2/8,15,22,3/1, 2023

NOTICE OF SALE UNDER POWER By virtue of Power of Sale contained in that Deed to Secure Debt (the "Security contained in that Deed to Secure Debt (the "Security Deed") from S & M Real Estate Investors Company, LLC ("Grantor") to Atlanta Private Lending, LLC ("Grantee"), dated November 29, 2021, recorded in Deed Book 59482, page 761, Gwinnett County, Georgia Records and as transferred Kirkland Financial LLC by Records and as transferred to Kirkland Financial LLC by Transfer and Assignment dated November 29, 2021, recorded in Deed Book 59508, page 297, Gwinnett County, Georgia records, said Security Deed being given to secure a note of even date therewith in the original principal amount of

original principal amount of Three Hundred Fifty-Seven Thousand Five Hundred and Dollars (\$357,500.00), with interest from the date thereof at the rate specified therein (the "Note"), together with any and all other indebtedness owing the Grantor to owing the Grantor to Grantee, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door at Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in March, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 249 of the 5 th District, Gwinnett County, Georgia being Lot 73, Bock D, Riversprings Subdivision, Unit 1, Phase 2 according to plat recorded in for cash before the Court-Subdivision, Unit 1, Phase 2, according to plat recorded in Plat Book 110, pages 20 & 21, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference. 1975 Alcovy Trails Drive Dacula, GA 30019 Tax Parcel No.: R5249 159 The indebtedness secured by the Security Deed has been and is hereby declared due beis hereby declared due be-cause of default under the terms of said Note and Se-curity Deed including but not limited to the nonpayment of principal and interest when due. The indebtedness re-

maining in default, the sale will be made for the purpose of applying the proceeds thereof to the payment of the

indebtedness secured by the

Security Deed, accrued inter-

est and expenses for the sale and all other payments provided for under the Security Deed, attorneys' fees as provided in the Note and Servicible Deed setting fixed provided in the security Deed setting fixed provided setting the security and securit

curity Deed, notice of inten-

tion to collect attorneys' fees

tion to collect attorneys' fees having been given as provided by law; and the remainder, if any, shall be applied as provided by law. Said property will be sold as the property of Debtor subject to all unpaid real estate ad valorem taxes and governmental assessments and to all prior restrictions, rights-of-way, and easements of

way, and easements of

3/8/2023

2023 Notice of Sale

Under Power

State of Georgia

last assigned to Carrington

Mortgage Services, LLC by assignment that is or to be recorded in the Gwinnett County, Georgia Records, there will be sold by the undersided to table output.

dersigned at public outery to the highest bidder for cash at the Gwinnett County Courthouse within the legal hours of sale on the first Tuesday in April, 2023, the

ty: The land referred to herein below is situated. following described proper-

in below is situated in the County of Gwinnett, State of Georgia, and is described as follows: All that tract or par-

rollows: All tract of par-cel of land lying and being in Land Lot 213 of the 5th Dis-trict, Gwinnett County, Geor-gia, being Lot 35, Block A, Ballantrae Subdivision fka Ashton Park Subdivision, as

Asnton Park Subdivision, as per plat recorded in Plat Book 114, Pages 49-51, revised in plat Book 116, Pages 63-65, Gwinnett County, Georgia records, which recorded plat is incorporated herein by reference and made a part of this description Tay ID: 85213-210

scription. Tax ID: R5213-210

South Douglass Road, Suite 110 and 200-A, Anaheim, CA 92806-5951. 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 605 0/20RA ROAD, LOCANIVILE CANNULLE CANNULL

GANVILLE, GA 30052 is/are:
Preston E. Sneed 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 prop-

and inspection of the prop-

erty, and (c) all matters of record superior to the Secu-

way, and eastments of record, if any, appearing of record prior to the date of the Security Deed and those appearing after the date of the Security Deed and consented by the Grantee.
Kirkland Financial LLC Attorney in Fact for S & Damp; **FORECLOSURE**

M Real Estate Investors Company, LLC WILLIAM E. BRUMBY, II 17 Executive Park Dr. NE, #480 Atlanta, GA 30329 770 933 0096

Bill@BrumbyLaw.com
THIS FIRM IS ACTING AS
A DEBT COLLECTOR IN
THIS MATTER. ANY INFORMATION OBTAINED WILL
BE USED FOR THE PURPOSED OF COLLECTING
SAID DEBT.
950 94377 2/8,15,22,3/1,
2023

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 all letter through the same and attorney's fees (notice of in-tent to collect attorney's fees having been given). Carring-ton Mortgage Services, LLC holds the duly endorsed Note and is the current as-signee of the Security Deed NOTICE OF SALE UNDER POWER Under and by virtue of the Power of Sale contained in a Security Deed from GARY L. SKIPWORTH AND LATINA A.
SKIPWORTH to Mortgage
Electronic Registration Syssignee of the Security Deed to the property. Carrington Mortgage Services, LLC is the entity with the full au-thority to negotiate, amend, and modify all terms of the tems Inc. as nominee for tems, Inc., as nominee for Taylor, Bean & Denney Whitaker Mortgage Corp., its successors and assigns, dated September 2, 2008, and ecoorded on October 7, 2008, in Book 49107, Page 306, of the Gwinnett Courty Georgia Records; as last assigned to CARRINGTON MORTGAGE SERVICES, LLC (Secured Creditor); conveyand modify all terms of the loan. Pursuant to O.C.G.A. §44-14-162.2, Carrington Mortgage Services, LLC may be contacted at: 1-800-790-9502 or by writing to 1600 South Douglass Road, Suite 110 and 200-A, Anaheim, CA 92806-5951. Please note MÖRTIGAGE SERVICES, LLC (Secured Creditor); conveying the after-described property to secure a Note in the original principal amount of \$260,347.00 with interest thereon as set forth therein, there will be sold at public outry 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 April, 2023, the following described property: THE FOL-92806-5951. 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 1212 ASHTON PARK DRIVE, LAWRENCEVILLE. GA 30045

LAWRENCEVILLE, GA 30045, is/are: Erica Nicole Smith 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 nazable). (b) any matirist TUESDAY in April, 2023, the following described property: THE FOLLOWING DESCRIBED PROPERTY, TO WIT: ALL THAT
TRACT OF LAND AND BEING
IN LAND LOT 37 OF THE
6TH DISTRICT, GWINNETT
COUNTY, GEORGIA BEING
LOT 15, BLOCK A, OF
HAVEN CREST SUBDIVISION, PHASE ONE. PER
PLAT OF SURVEY RECORDED IN PLAT BOOK 99, PAGE
ED, GWINNETT COUNTY
RECORDS, REFERENCE TO
SAID PLAT OF SURVEY AND
THE RECORD THEREOF BEING MADE FOR A MORE and payable), (b) any matters which might be dis-closed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Secuincluding, 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. ING MADE FOR A MORE COMPLETE DESCRIPTION. The indebtedness secured by said Security Deed has been and is been and as while because of Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. 89-13-172.1, 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 due and pavable because of among other possible events of default, non-payment of the monthly installments as required by said Note and Security Deed. The debt re-maining 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 confirmation and audit of the status of the loan as providstatus of the loan as provided in the preceding paragraph. Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC. Carrington Mortgage Services, LLC as Attorney in Fact for Erica Nicole Smith. Any information obtained on this matter may be used by the attorney's fees (notice of intent to collect attorneys fees having been given) and all other payments provided for under the terms of the Security Deed and Note. 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 prophaving been given) and all matter may be used by the debt collector to collect the debt. Bell Carrington Price & Dept. and inspection of the prop erty, any assessments or easements, liens, zoning or-dinances, restrictions, covenants, and any security

950 9358 2/8,15,22,293/1,8,15,22,29, covenants, and any security deeds, mortgages or deeds of trust or any matters of record superior to the Security Deed first set out above. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy 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 Notice of Sale Under Power State of Georgia County of Gwinnett
Under and by virtue of the
Power of Sale contained in a Security Deed given by Preston E. Sneed to Mortgage Ston E. Sheed to mortgage Electronic Registration Sys-tems, Inc., as nominee for Low VA Rates (the Secured Creditor), dated December 10, 2015, and Recorded on December 23, 2015 as Book No. 54010 and Page No. 269, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even date in closure documents may not be provided until final confirmation and audit of the stathe original principal amount of \$231,998.00, with interest tus of the loan as provided immediately above. The entiat the rate specified therein, that has full authority to ton Mortgage Services, LLC by assignment that is or to negotiate, amend, and modinegoriate, amend, and modify all terms of the mortgage with the debtor is: CAR-RINGTON MORTGAGE SERVICES, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, 1-800-561-4567. Please understand that the secured credit be recorded in the Gwinnett County, Georgia Records, there will be sold by the undersigned at public outcry to the highest bidder for cash at the Gwinnett County the highest bloder for case at the Gwinnett County Courthouse within the legal hours of sale on the first Tuesday in April, 2023, the following described property: The land referred to herein below is situated in the County of Gwinnett, State of Coggies and in described on stand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. To the best of the undersigned's knowledge and belief, said property is also known as 2966 Cadbury Court, Snellville, GA 30039, knowledge Georgia, and is described as follows: All that tract or parcel of land lying and being in Land Lot 197 of the 5th Dis-trict of Gwinnett County, and the party in possession of the property is/are GARY L. SKIPWORTH AND LATINA trict of Gwinnett County, Georgia and being described as Lot 1 and Lot 2, each containing 0.594 acres and more particularly shown and delineated by a plat of survey entitled Exemption Plat for Enoch G. Smith dated November 7, 1995, prepared by M.V. Ingram Enterprises, Inc., certified by Barry D. Lord RLS in Georgia No. 2641 and recorded in Plat Book 68, Page 205, Gwinnett County, Georgia Records; L. SKIPWORTH AND LATINA
A. SKIPWORTH or a tenant
or tenants of said property.
CARRINGTON MORTGAGE
SERVICES, LLC AS Attorney.
in-Fact for GARY L. SKIPWORTH AND LATINA A.
SKIPWORTH SOLOMON |
BAGGETT, LLC 3763 Rogers
Bridge Road Duluth, GA
30097 (678) 243-2515 THE
LAW FIRM IS ACTING AS A
DEBT COLLECTOR AT-LAW HIMI IS ACTING AS A
DEBT COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED WILL BE USED
FOR THAT PURPOSE. Publish: 2/8/2023, 2/15/2023,
2/22/2023, 3/1/2023,
3/8/2023, 3/1/2023,
3/8/2023, 3/1/2023, Book 68, Page 205, Gwinnett County, Georgia Records; referenced to said survey and the record thereof is hereby made for a more particular description of the property conveyed and for the purpose of incorporating the same herein. Tax ID: 3/15/2023. 3/22/2023, 3/29/2023 the same herein. Tax ID: R5197 068 The debt secured by said Security Deed has been and is hereby declared 950 93576 2/8,15,22,3/1,8,15,22,29, due because of, among othdue because or, 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. State of Georgia,
County of Gwinnett
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Erica
Nicole Smith to Mortgage
Electronic Registration Systems, Inc., as nominee for
HomeBridge Financial Services, Inc. (the Secured
Creditor) dated November 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 Security Deed vided in the Security beed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Carrington Mortgage Services, LLC holds the duly endorsed Note and is the current assignee of the Security Deed to the property. Carrington Mortgage Services, LLC 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: 1-800-790-9502 or by writing to 1600 South Douglass, Road, Suite Creditor), dated November 20, 2019, and Recorded on December 4, 2019 as Book No. 57078 and Page No. 83, Gwinnett County, Georgia records, conveying the after-deciribed preparty to segue described property to secure a Note of even date in the original principal amount of \$282,400.00, with interest at the rate specified therein, as

FORECLOSURE

FORECLOSURE

The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other pos-

sible events of default fail-

ure to pay the indebtedness as and when due and in the manner provided in the Note

and Security Deed. Because

the debt remains in default.

including, but not limited to, assessments, liens, encumbrances, zoning ordinances, restrictions easements. 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 nal confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. §9-13-172.1, which allows for certain procedures re-garding the rescission of ju-dicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other er foreclosure documents er foreclosure documents may not be provided until fi-nal confirmation and audit of nal confirmation and audit of the status of the loan as pro-vided in the preceding para-graph. Funds used at sale shall be in certified funds and payable to Bell Carring-ton Price & Gregg, LLC. Car-rington Mortgage Services, LLC as Attorney in Fact for Preston E. Sneed. Any infor-mation obtained on this matmation obtained on this matter may be used by the debt collector to collect the debt Collector to Collect the debt. Bell Carrington Price & Amp; Gregg, LLC, 339 Heyward Street, 2 nd Floor, Columbia, SC 29201 (803) - 509-5078. File: 23-40172 950 93697 2/8,15,22,29, 246.15,000.00087

3/1,8,15,22,29,2023 NOTICE OF SALE

UNDER POWER
GEORGIA,
GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Secontained in that certain Se-curity Deed from CHRISTINE P. SWABY to CITIFINANCIAL SERVICES, INC., dated Au-gust 3, 2007, in Deed Book 48161, Page 0374, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Fifteen Thousand Eight Hundred Thousand Eight Hundred Thirty-Two and 40/100 dollars (\$15,832.40), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to signed and transferred to RIVER FLOW FUNDING LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse. County Courthouse, within the legal hours of sale on the first Tuesday in March, 2023, all property described in said Security Deed including but not limited to the following described property ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 15 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEOR-GIA, BEING LOT 1, BLOCK A, WINNCASTLE SUBDIVI-SION, AS PER PLAT RECORDED IN PLAT BOOK 81, PAGE 32, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY DEEEDERIC AND MADE PART OF THE DESCRIPTION HEREOF. Said legal description being controlling, how-ever the property is more commonly known as **100**

commonly known as 100
WINN CASTLE DRIVE,
LAWRENCEVILLE, GA **30044.** The indebtedness secured by said Security Deed has been and is hereby de-clared due because of de-fault under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, in-cluding attorneys fees (no-tice 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, war ranty 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 the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property: all zoning ordinances; as-sessments; liens; encum-brances; restrictions; covenants, and any other matters of record superior to matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in pos-session of the property is CHRISTINE P. SWABY, JOHN A SWABY, or tenants (c) The scale will be conduct. (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 amend or modify all terms of the loan (although not required by law to do so) is: River Flow Funding, LLC, Loss Mitigation Dept., 556 S. Fair Oaks Avenue #431, Pasadena, CA 91105, Telephone Number: phone Number 559.304.4736. Nothing in Section 44-14-O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. RIVER FLOW FUNDING LLC as Attorney in Fact for CHRISTINE P. SWA-BY 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: Bubin Attorney Contact: Rubin Lublin, LLC, 3145 Avalon LIDIIII, LLC, 3145 AVAION
Ridge Place, Suite 100,
Peachtree Corners, GA
30071 Telephone Number:
(877) 813-0992 Case No.
RFF-22-06649-2 Ad Run
Dates 02/08/2023, 02/15/2023 02/22/2023,

03/01/2023, 03/01/2023 rlselaw.com/property-listing 950 93736 2/8,15,22,3/1,

2023 NOTICE OF SALE UNDER POWER CONTAINED IN SE-CURITY 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

J. Thompson, hereinafter referred to as Grantor, to 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 under-signed attorney-in-fact for signed 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 Sheriffs sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in March 2023, all property described in said property described in said security deed including but not limited to the following

FORECLOSURE

date in the original principal amount of \$153,174.00, with interest at the rate specified

therein, as last assigned to

Carrington Mortgage Services, LLC by assignment that is or to be recorded in the Gwinnett County, Geor-

gia Records, there will be

FORECLOSURE

described property: All that tract or parcel of land lying and being in Land Lot 206 of

Land District of

the 6th

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 descripscription. Said legal description being controlling, how-ever, the Property is more commonly known as: 1956 Executive Drive, Duluth, GA 30096 Said property will be sold on an as-is basis without any representation, war-ranty or recourse against the above-named or the under-signed. The sale will be subject to the following items which may affect the title: 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, encum-brances, zoning ordinances, restrictions, and all other matters of record superior to matters of record superior to the said Security Deed. The sale will be conducted sub-ject (1) to confirmation that the sale is not prohibited un-der the U.S. Bankruptcy Code and (2) to final confir-mation and audit of the sta-tus of the loan with the hold. mation and audit of the sta-tus of the loan with the hold-er of the Security Deed. State Home Mortgage, as loan servicer is the entity with full authority to negotiate, amend and modify ate, affelia and finding the terms of the Note and Secu-rity Deed. State Home Mort-gages address is 60 Execu-tive Park South, N. E., At-lanta, GA 30329. State Home lanta, GA 30329. State Home Mortgage may be contacted by telephone at 404-679-0574. 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 CB for the aforesaid Grantor CB Legal, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 19-5903 THIS LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FED-ERAL LAW. IF SO, ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER GWINNETT COUNTY, GEORGIA

2/8,15,22,3/1,2023

GEORGIA

Because of default in the payment of the indebtedness, secured by that certain Deed to Secure Debt and Security Agreement from Top Designs Group, LLC (Borrower) to ABL RPC Residential Credit Acquisition LLC (Secured Creditor), located at Deed Book 59775, Page 519, Gwinnett County, GA records, Secured Creditor pursuant to said deed tor pursuant to said deed and the note thereby se-cured, has declared the en-tire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final and pursuant to O.C.G.A Section 9-13-161(a) will on the first Tuesday in March confirmation and audit of the status of the loan as providstatus of the loan as provided in the preceding paragraph. Funds used at sale shall be in certified funds and payable to Bell Carrington Mortgage Services, 2023, during the legal hours of sale, at the Courthouse door in Gwinnett County. Georgia, sell at public outcry to the highest bidder for cash, the property described in said deed to wit: All that LLC as Attorney in Fact for Lucky Oboh. Any informa-tion obtained on this matter may be used by the debt col-lector to collect the debt. Bell tract or parcel of land lying tract or parcel of land lying and being in Land Lot 75 and 76 of the 6th District, Gwinnett County, Georgia, being Lot 7, Freeman South Subdivision, as per plat recorded in Plat Book 136, lector to collect the debt. Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2 nd Floor, Columbia, SC 29201 (803)-509-5078. File: 22-52897 recorded in Plat Book 136, Pages 251-254, Gwinnett County, Georgia Records, which plat is incorporated herein by reference and made a part of this descrip-950 93427 2/8,15,22,29, 2023 NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT made a part of this descrip-tion, together with all fix-tures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-ofways, easements, protective covenants or restrictions liens, and other superior matters of record which may affect said property. The sale will be conducted subject (1) will be conducted subject 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 court it and a dead of the contribution has security deed. Notice has been given of intention to collect attorneys fees in accordance with the terms of the note secured by said 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: Matthew Borba, 30 lows: Matthew Borba, 30 Montgomery Street, Suite 215, Jersey City, NJ 07302 (832) 351-2013. Note that pursuant to O.C.G.A. Section 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is: Top Departies) in possession of the subject property is: Top Designs Group LLC and/or tenant or tenants and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. ABL RPC Residential Credit Acquisition LLC as Credit Acquisition LLC as agent and attorney in fact for Top Designs Group LLC Katz Durell, LLC 6065 Roswell Road, Suite 880 Atlanta, Georgia 30328 404-487-0040 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Credit Acquisition LLC as

950 94402 2/8,15,22,3/1, 2023 Notice of Sale
Under Power
State of Georgia,
County of Gwinnett
Under and by virtue of the
Power of Sale contained in a Security Deed given by Lucky Oboh to Mortgage Electronic Registration Systems, Inc., as nominee for Brand Mortgage Group, LLC the Secured Creditor), dated April 26, 2010, and Recorded on May 5, 2010 as Book No. 50056 and Page No. 611, Gwinnett County, Georgia records, conveying the after-described property to secure a Note of even

Gwinnett County, Georgia, being known and designated as Lot 8, Block E, Breckinridge Station, as shown on that certain final plat of gla Records, Intere 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 March, 2023, the following described preparty. All that Breckinridge Station, filed for record on March 5, 2004 described property: All that tract or parcel of land lying and being in Land Lot 89 of the 5th District of Gwinnett County, Georgia and being Lot 2. Block B. Pinehurst at Lakeview, Unit 3, as per plat recorded at Plat Book 79, Page 45, Gwinnett County, Georgia Records, which plat is hereby referred to and made a part hereof; being improved property known as 1978 Pinehurst View Court, Grayson, Georgia 30017, according to the present system of numbering property in said county, Tax ID: erty in said county. Tax ID: R5089 292 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. Because the debt remains in default, this sale will be berault, 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 call that the paying and the sale of the sale will be sale of the sa collect attorney's fees having been given). Carrington Mortgage Services, LLC holds the duly endorsed Note and is the current assignee of the Security Deed signee of the Security Deed to the property. Carrington Mortgage Services, LLC is the entity with the full au-thority to negotiate, amend, and modify all terms of the 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: 1-800-790-9502 or by writing to 1600 South Douglass Road, Suite 110 and 200-A, Anaheim, CA 92806-5951. Please, note 92806-5951 Please 92806-5951. 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 ties in possession of the subject property known as 1978 PINEHURST VIEW COURT, GRAYSON, GA 30017 is/are: Lucky Oboh 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). (h) any matand payable), (b) any mat-ters which might be dis-closed by an accurate survey and inspection of the prop-94026 erty, and (c) all matters of record superior to the Security Deed first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, 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. \$9-13-172.1, which allows for certain procedures re-garding the rescission of judicial and noniudicial sales

> By virtue of a Power of Sale contained in that certain Secontained in that certain Security Deed from Leonardo Martinez Vela and Cindy Rossy Tapia to MERS, Inc. as Nominee for Homestar Financial Corp, a Georgia Corporation, dated August 05, 2021 and recorded on August 11, 2021 in Deed Book 59057, Page 5, in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Three Hundred Fifty-Eight Thousand Three Hundred Eighty-Eight and 00/100 dol-lars (\$358,388.00) with interest thereon as provided therein, as last transferred to Pennymac Loan Services LLC, recorded in Deed Book 60334, Page 708, aforesaid records, will be sold at pub-lic outcry to the highest bid-der for cash before the courthouse door of Gwinnett courthouse door of Gwinnett County, Georgia, or at such place as has or may be lawfully designated as an alternative location, within the legal hours of sale on the first Tuesday in March, 2023, all property described in said Security Deed including but not limited to the following described property: All that described property: All that tract or parcel of land lying tract or parcel of land lying and being in Land Lot 7 of the 5th District, Gwinnett County, Georgia, and being Lot 33, Block B, Hertford Woods, Unit 1, as per plat thereof recorded in Plat Book R, Page 51, of the Public Records of Gwinnett County, Georgia, which plat is hereby referred to and made a part hereof by reference. Said property may more commonly be known as 2383 Cambridge Street, Snellville, GA 30078. The debt secured by said Security Deed has been and is hereby declared due behereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in default, this sale will be made for the this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees (notice of intent to collect attorneys fees having been given). The individual or entity that has full authority to tity that has full authority to negotiate, amend and modify all terms of the Case #: 23-000378-1 loan is PennyMac Loan Services, LLC, 3043 Townsgate Rd., Westlake Village, CA 91361. Said property will be sold on an as-is basis without any representation, warranty or recourse against the abovenamed or the undersigned. The sale will also be subject

The sale will also be subject

to the following items which

FORECLOSURE

may affect the title: a) zoning ordinances; b) matters which would be disclosed by which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and pavable: d) special assessments; e) the right of redemption of any taxing au-thority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned. the owners and party in posthe owners and party in pos-session of the property are Leonardo Martinez Vela and Cindy Rossy Tapia and or tenant(s). The sale will be conducted subject to 1) conconducted subject to 1) con-firmation 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. PennyMac Loan Services, LLC as Attorney-in-Fact for Leonardo Martinez Vela and Cindy Rossy Tapia Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 02/08/23; 02/15/23; 02/22/23; 03/01/23 950-93992 2/8,15,22,3/1, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWIN-

NETT COUNTY By virtue of a Power of Sale contained in that certain Se-curity Deed from ROBERT T WHITE to MORTGAGE ELEC-TRONIC REGISTRATION SYSTEMS NO. AS TRONIC STRETION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR BANK OF AMERICA, N.A., dated July 26, 2010, recorded July 30, 2010, in Deed Book 50188, Page 171, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of original principal amount of One Hundred FortyFour Thousand Nine Hundred and 00/100 dollars (\$144,900.00), with interest (S144,900.00), will illitered for therein, said Security Deed having been last sold, assigned and transferred to BANK OF AMERICA, N.A., there will be sold at public outcry to the highest bidder for cash at the Cwinnett for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in March, 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 92 OF
THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA,
BEING LOT 26, BLOCK C,
COOPER MANOR, AS PER
PLAT RECORDED IN PLAT
BOOK 123, PAGES 55-258
AND AS REVISED IN PLAT
BOOK 125, PAGES 56, GWINNETT COUNTY, GEORing but not limited to the fol-GWINNETT COUNTY, GEOR-GIA RECORDS, WHICH PLAT IS HEREBY RE-FERRED TO AND MADE A PERRED TO AND MADE A
PART OF THIS DESCRIPTION. Said legal description
being controlling, however
the property is more commonly known as 1393
COOPER GAYLE DR, SNELTIVILLE GA 30078 The in-LVILLE, GA 30078. 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 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 payeants exided for payeants availed. ments provided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, war out any representation, war-ranty or recourse against the above-named or the under-signed. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem táxes (including taxes

which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; as-sessments; liens; encum-brances; restrictions; covenants and any other 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 ROBERT T WHITE, or ten-ants(s). The sale will be con-ducted subject (1) to confir-mation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms amend or modify all terms of the loan (although not required by law to do so) is: Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, Loss Mitigation Dept., 7105 Corporate Drive, Plano, TX 75024, Telephone Number: 800-846-2222. Nothing in 0.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. BANK OF AMER-ICA, N.A. as Attorney in Fact ICA, N.A. as Attorney in Fact for ROBERT T WHITE THE for ROBERT T WHITE 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: 100, Peacliffee Corners, as 30071 Telephone Number: (877) 813-0992 Case No. BAG-22-06751-1 Ad Run Dates 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023 950 91742 1/11,18,25,2/1, 2023

Notice of Sale Under Pow-. State of Georgia, County of GWINNETT.
Under and by virtue of the
Power of Sale contained in a
Deed to Secure Debt given
by SABRINA LAN WONG AND KOK HOONG YAP to WACHOVIA BANK, NATION-AL ASSOCIATION , dated 09/25/2007, and , GWIN-NETT County, Georgia NETT County, Georgia records, as last assigned to WELLS FARGO BANK, N.A. (the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in the original principal amount. the original principal amount of \$90,500.00, with interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to

the highest bidder for cash

at the GWINNETT County Courthouse within the legal

the GWINNETT County

2023

FORECLOSURE

hours of sale on the first Tuesday in March, 2023, the following described proper-ty: THAT TRACT OR PARCEL OF LAND LYING AND BEING OF LAND LYING AND BEING
IN LAND LOT(S) 233 OF
DISTRICT 7, GWINNETT
COUNTY, GEORGIA, BEING
LOT(S) 30, BLOCK G,
MORNINGVIEW SUBDIVISION, 3 AS PER PLAT
RECORDED IN GWINNETT
COUNTY

RECORDED IN GWINNETT COUNTY, GEORGIA RECORDS. BEING AND INTENDING TO DESCRIBE THE SAME PREMISES CONVEYED IN A DEED RECORDED
08/22/2000, IN BOOK
21144, PAGE 152.
KNOWN AS: 4078 WINDGROVE CROSSING PARCEL: 7 233 089 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 7 233 089 The debt secured sale will be made for the sale will be inade for indeer 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 begins been been about the collect attorneys fees begins about the collect attorneys fees begins and the collect attorneys fees and the collect attorneys fees begins and the collect attorneys fees and the collect attorneys f

neys fees having been given). WELLS FARGO BANK, N.A. holds the duly endorsed Note and is the current assignee of the Servicit New York Parkets curity Deed to the property WELLS FARGO BANK, N.A. acting on behalf of and, as necessary, in consultation with WELLS FARGO BANK, N.A. (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify al terms of the loan. Pursuan to O.C.G.A. § 44 14 162.2 WELLS FARGO BANK, N.A. wells FARGU BANN, N.A., may be contacted at: WellS FARGO BANK, N.A., 3476 STATEVIEW BLVD, FORT MILL, SC 29715, 800 288 3212. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to a is not required to amend o modify the terms of the loan.
To the best knowledge and
belief of the undersigned,

the party/parties in posses-sion of the subject property known as 4078 WINDGROVE known as 4078 WINDGROVE CROSSING, SUWANEE, GEORGIA 30024 is/are: SAB-RINA LAN WONG AND KOK HOONG YAP 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 inan accurate survey and in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, 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 not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal 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 ceding paragraph. WELLS FARGO BANK, N.A. as Attorney in Fact for SABRINA LAN WONG AND KOK HOONG YAP. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000009693466 BARRETT

Line Road, Suite 100 Addi son, Texas 75001 Tele phone: (972) 341 5398. 950 94092 2/8,15,22,3/1, 2023

& FNGFI

NOTICE OF SALE UNDER POWER GEORGIA, GWIN-NETT COUNTY By virtue of a Power of Sale contained in that certain Se

CONTAINED IN THAT CERTAIN SE-CURITY DEED FORM JOSEPH YOUNG TO MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR HANTER, AS NOMINEE FOR HOMEBRIDGE FINANCIAL SERVICES, INC., dated De-cember 14, 2015, recorded December 30, 2015, in Deed Book 54019, Page 0041, Gwinnett County Georgia Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Twenty Thou sand Four Hundred Eighty and 00/100 dollars (\$220,480.00), with interest thereon as provided for therein, said Security Deed therein, said Śecurity Deed having been last sold, assigned and transferred to NewRez LLC d/b/a Shell-point Mortgage Servicing, 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 March, 2023, all property described in said Security Deed including but not limited to the foling but not limited to the fol-IND BUT HOLLINGER OF THE BUT HOLLING AND BEING IN LAND LOT 34 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEOR-GWINNETT COUNTY, GEORA-GIA, BEING LOT 232, BLOCK A, OF FALL CREEK, UNIT IX, AS MORE PARTICULARLY DEPICTED ON A PLAT RECORDED IN PLAT BOOK 118, PAGES 157 AND 158, PECORDS OF CHINNETT RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH PLAT IS INCORPORATED HEREIN BE REFERENCE HERETO. THE IMPROVE-MENTS THEREON BEING KNOWN AS 2391 WILLOW SHADE LANE, LOGANVILLE, GEORGIA - 30052. Said legal description being controlling, however the property is

2391 WILLOW SHADE LANE, LOGANVILLE, GA 30052. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness re-maining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice to collect same having been given) and all other payments provided for under the terms of the Security. the terms of the Security Deed. Said property will be sold on an as-is basis with-out any representation, war-ranty or recourse against the above-named or the under Real signed. The sale will also be subject to the items which may affect the title: any outstanding ad val-orem taxes (including taxes which are a lien, whether or Estate listings not now due and payable) the right of redemption of any taxing authority; matters

more commonly

FORECLOSURE

an accurate survey or by an inspection of the property; all zoning ordinances; as-sessments; liens; encumcovenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and best of the knowledge and belief of the undersigned, the owner and party in possession of the property is JOSEPH YOUNG, 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 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: NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A Shellpoint Mortgage Servicing, Loss Mitigation Dept., 75 Beattie Place Ste. 300, Greenville, SC 29601, Telephone Number: 800-365-7107. 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. the holder of the Security of the mortgage instrument. NEWREZ LLC D/B/A SHELL-POINT MORTGAGE SERVIC POINT MUNICAGE SERVICING AS Attorney in Fact for
JOSEPH YOUNG THE BELOW LAW FIRM MAY BE
HELD TO BE ACTING AS A
DEBT COLLECTOR, UNDER
FEDERAL LAW. IF SO, ANY FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145 Audion Lublin, LLC, 3145
Avalon Ridge Place, Suite
100, Peachtree Corners, GA
30071 Telephone Number:
(877) 813-0992 Case No.
SHP-22-05922-2 Ad Run
Dates 02/22/2023 02/15/2023. 03/01/2023 rlselaw.com/property-

listing#ng 950 93226 2/8,15,22,3/1, 2023





