FORECLOSURE

easements, liens, zoning or-dinances, restrictions, 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

## **FORECLOSURE**

neys fees having been given). 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: Village Capital & Investment LLC they can be contacted at (801) 206-4170 for Loss Mitigation Dept, or by writ-ing to 2550 Paseo Verde Parkway, Suite 100, Hender-son, Nevada 89074, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad val-orem taxes (including taxes which are a lien, but not yet due and payable), any mat-ters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordi nances, restrictions, covenants, and matters of record superior to the Secu-rity Deed first set out above.

To the best knowledge and belief of the undersigned, the party in possession of the property is Willie J. Moore and Chaska L. Moore or tenant(s); and said property is more commonly known as 2613 Northern Oak Dr, Braselton, GA 30517. 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 redempnoider of the security deed and (3) any right of redemp-tion or other lien not extin-guished by foreclosure. Vil-lage Capital & Divest-ment LLC as Attorney in Fact for Willie J. Moore and Chaska L. Moore. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-10670 22-19670 950 94073 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 Secontained in that certain Se-curity Deed from **DARRELL** PARKER to MORTGAGE ELECTRONIC REGISTRA-ELECTRONIC REGISTRA-TION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR PENNYMÁC LOAN SER-VICES, LLC, dated December 18, 2021, recorded December 28, 2021, in Deed Book 59550, Page 128, Gwinnett County, Georgia Gwinnett County, Georgia Records, said Security Deed original principal amount of One Hundred Seven Thousand Four Hundred Forty-Eight and 00/100 dollars (\$107,448.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest hidder for each at the Gwinbidder for cash at the Gwin 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: THE FOLLOWING DESCRIBED PROPERTY LO-DESCRIBED PROPERTY LO-CATED IN THE COUNTY OF GWINNETT: SITUATED IN THE COUNTY OF GWINNETT AND STATE OF GEORGIA: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 225 OF THE 6TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 73, BLOCK B OF GOVERNORS RIDGE SUBDIA VISION LINE RIDGE SUBDIA VISION, UNIT ONE AS PER PLAT RECORDED IN PLAT BOOK 52, PAGE 50, GWIN-NETT COUNTY, GEORGIA RECORDS, SAID PLAT IS BY THIS REFERENCE BEING IND CORPORATED HEREIN AND SCRIPTION. TAX ID NO: R6225B057 TAX ID NO: R6225B057 BEING THE PROPERTY VEYED WARRANTY VEYED BY WARRANTY DEED GRANTOR: AMANDA PARKER GRANTEE: DAR-RELL L. PARKER DATED: 02/13/2004 RECORDED: 02/13/2004 02/19/2004 2004 DOC#/BOOK-NA / 37110-00204 ADDRESS: 5622 EXECUTIVI WAY, NORCROSS, G

AUDITION SOURCE CONTROL OF THE PROPERTY OF T secured by said Security Deed has been and is hereby declared due because of de ness 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 with-out 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 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; 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 pos-session of the property is DARRELL PARKER, ESTATE AND/ OR HEIRS OF LAW OF DARRELL PARKER, 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 Securi Deed. The entity having fu authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: PennyMac Loan Services, LLC, Loss Mitigation Dept., LLC, Loss Mitigation Dept., 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-549-3583. Nothing in O.C.G.A. 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. PENNYMAC

INSTRUMENT. PENNYMAC LOAN SERVICES, LLC as At-torney in Fact for DARRELL PARKER THE BELOW LAW

FIRM MAY BE HELD TO BE

ACTING AS A DEBT COL

LECTOR LINDER FEDERAL

LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100,

FORECLOSURE

Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. (877) 813-0992 PNY-22-05790-1 Ad Run 12/28/2022, 02/08/2023 02/15/2023 02/22/2023, 03/01/2023 950 90443 12/28,2/8,15,22,3/1, 2023

PURPOSE.

subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-NOTICE OF FORECLOSURE SALE ed under the U.S. Bankrupt-cy Code and (2) to final con-firmation 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 fore-closure documents may not UNDER POWER GWINNETT COUNTY, GEORGIA
THIS IS AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT Under and by virtue of the Power of Sale contained in a Security Deed given by Mi-lan Patel to Mortgage Elec-Under Power and other fore-closure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided immediately above. The enti-ty that has full authority to tronic Registration Systems, Inc., as nominee for Brand Mortgage Group LLC dated May 2, 2012 and recorded on May 21, 2012 in Deed Book 51374, Page 107, negotiate, amend, and modi-fy all terms of the mortgage with the debtor is: CAR-RINGTON MORTGAGE SER-Gwinnett County, Georgia Records, and later assigned to U.S. Bank National Asso-ciation, not in its individual VICES, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, 1-800 561-4567. Please under-stand that the secured credi-tor is not required to negoti-ate, amend, or modify the capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT by Assignment of Security Deed recorded on March 15, 2021 in Deed Book 58492, Page 251, Gwinnett County, Georterms of the mortgage strument. To the best of the 251, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Fifty Thousand Ninety-Six And 00/100 Dollars (\$150,096.00), with therein, there will be sold at public outcry to the highest undersigned's knowledge and belief, said property is also known as 2345 Valley Drive, Snellville, GA 30078, Drive, Snellville, GA 30078, and the party in possession of the property is/are Juanita Phillips or a tenant or tenants of said property. CAR-RINGTON MORTGAGE SER-VICES, LLC As Attorney-in-Fact for Juanita Phillips SOLOMON I BAGGETT, LLC 3763 Rogers Bridge Road Duluth, GA 30097 (678) 243-2515 THE LAW FIRM IS ACTING AS A DEBT COLpublic outcry to the highes bidder for cash before the courthouse door of Gwinnett countrouse door of Gwinnett County, Georgia, within the legal hours of sale on March 7, 2023 the following de-scribed property: All that tract or parcel of land lying and being in Land Lot 2 of the 2nd District, Gwinnet ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. Publish: County, Georgia, being Lot 209, Block A, of Mineral Springs Crossing, Unit Four, 2/15/2023, 3/1/2023, as per plat recorded in Plat Book 98, Page 111, Gwinnett County Records, which plat is incorporated herein and made a part hereof by refer-ence. This conveyance is made subject to all zoning ordinances, easements and 3/15/2023 3/29/2023 950

ordinances, easements, and restrictions of record affect-

restrictions of record affect-ing said bargained premises. Tax ID #: R2002 356 The debt secured by said Securi-ty Deed has been and is hereby declared due be-

nereby 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. 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 Lyw including Deed

and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Your mortgage

been given). Your mortgage servicer, Rushmore Loan Management Services, LLC, as servicer for U.S. Bank Na-

as servicer for U.S. Bank National Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT, can be contacted at 888-504-7200 or by writing to 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618, to discuss possible alternatives to avoid foreclosure.

tives 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,

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 parties in possession of the property are Milan Patel

or tenant(s); and said prop-

known as 3934 Duran Drive, Auburn, GA 30011. 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. U.S. Bank Na-tional Association, not in its

tional Association, not in its individual capacity but solely as trustee for the RMAC Trust, Series 2018 G-CTT as Attorney in Fact for Milan Patel McMichael Taylor Gray, LLC 3550 Engineering Drive, Suite 260 Peachtree Corners 6A 30002 404

Orners, GA 30092 404-474-7149 MTG File No.: GA2022-00569 950 94068 2/8,15,22,3/1,

NOTICE OF SALE UNDER POWER Under and by virtue of the Power of Sale contained in a

Security Deed from Juanita Phillips to Mortgage Elec-tronic Registration Systems, Inc., as nominee for Taylor,

Bean & Whitaker Mortgage

Corp., its successors and assigns, dated February 27, 2009, and recorded on May 6, 2009, in Book 49455, Page 683, of the Gwinnett

County, Georgia Records; as last assigned to CARRING-

TON MORTGAGE SERVICES, LLC (Secured Creditor); conveying the after-de-

scribed property to secure a

Note in the original principal amount of \$90,027.00 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 the first TUESDAY in April, 2023, the following de-scribed property: ALL THAT TRACT OR PARCEL OF

HARCI OR PARCEL OF LAND LYING AND BEING IN LAND LOT 7, 5TH DISTRICT, GWINNETT COUNTY, GEOR-GIA, BEING LOT 11, BLOCK B, LANIER FOREST SUB,

B, LANIER FOREST SUB, UNIT #1, AS PER PLAT RECORDED IN PLAT BOOK

N, PAGE 34, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
HEREBY REFERRED TO AND
MADE A PART OF THIS DE-

ness secured by said Securi-ty Deed has been and is hereby declared due and payable because of, among

other possible events of default, non-payment of the monthly installments as required by said Note and Security Deed. The debt remaining in default, this cale

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

attorney's fees (notice of in

having been given) and all other payments provided for under the terms of the Secu-rity Deed and Note. Said

property will be sold subject

to any outstanding ad val-orem taxes (including taxes which are a lien, but not yet due and payable), any mat-ters which might be dis-

closed by an accurate survey and inspection of the property, any assessments of

tent to collect attorneys fees

The indebted

SCRIPTION

commonly

ertv is

2023

2/15,22,3/1,8,15,22,29, 2023

2/22/2023,

3/22/2023

NOTICE OF SALE UNDER

NOTICE OF SALE UNDER POWER GEORGIA, Gwinnett COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Under and by virtue of the Under and by virtue of the Power of Sale contained in that certain Security Deed

of the loan. Pursuant to O.C.G.A. § 44 14 162.2, 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 given by Juan E. Reid and Apollone S. Reid to Mort-gage Electronic Registration Systems Inc., as nominee Funding, LLC, dated 11/10/2005 and filed 12/01/2005, recorded in Deed Book 45475, Page 180, Gwinnett County, Georgia Records, (later assigned to CTE Asset Management 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 1315 LILAC ARgia Records, (later assigned to CTF Asset Management, LLC) conveying the after-described property to secure a Note in the original principal amount of Fifty Three Thousand Five Hundred Forty Seven Dollars and No Cents (\$53,547.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder BOR RD, DACULA, GEORGIA
30019 is/are: THOMAS APPROBATO 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 matters which might be disclosed by an accurate survey and inspection of the prop outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on Tues-day March 7, 2023, the foland inspection of the proplowing described property: All that tract or parcel of erty, and (c) all matters of record superior to the Deed to Secure Debt first set out All that that or parter of above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc.
The sale will be conducted subject to (1) confirmation orossing, Unit V, as more particularly described on plat of survey recorded at Plat Book 108, Page 283, Gwinnett County, Georgia Records, to which plat reference or survey or s that the sale is not prohibit-ed under the U.S. Bankruptence is made for a more particular delineation of metes, bounds and courses description. The debt se-cured by said Security Deed

has been and is hereby de-

among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-

vided in the Note and Securi-

ty Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the South Page 1

vided in the Security Deed

and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to any

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, encum-

assessments, nears, encountry prances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above including but not limited to that certain Securi-

ty Deed given by Juan E. Reid and Apollone S. Reid to Mortgage Electronic Regis-tration Systems Inc., as

tration Systems Inc., as nominee for Homequest Capital Funding, LLC, dated 11/10/2005 and filled 12/01/2005, recorded in Deed Book 45475, Page 157, Gwinnett County, Georgia Records, (later assigned to U.S. Bank, N.A. as trustee for Recidential Acest Securi-

for Residential Asset Securi ties Corporation etc.) conveying the above -described property to secure a Note in

the original principal amount of \$214,480.00. To the best knowledge and belief of the undersigned, the party in possession of the property is Juan E. Reid and Apollone

S. Reid or a tenant or ten-ants and said property is more commonly known as 752 Key Largo Pointe, Auburn, GA 30011. In com-pliance with Geograia law

pliance with Georgia law, please find below the con-

tact information for the enti-

ty who has authority to ne-gotiate, amend, and modify the terms of the loan docu-

ments which may include a

note, mortgage, security deed or deed to secure debt. FCI Lender Services, Inc. Servicer for CTF Asset Man-agement, LLC ATTN: Robert Yanes P.O. Box 28720 Ana-pairs Cs. 28780.0112, 1,800.

heim Ca 92809-0112 1-800-931-2424 Ext 423 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. CTF Asset Management, LLC, as Attorney in Fact for Juan E. Reid

and Apollone S. Reid

By: Andrew D. Gleason Attor-ney for CTF Asset Manage-ment, LLC Lefkoff, Rubin, Gleason & Russo, P.C. 5555

Glenridge Connector Suite 900 Atlanta, Georgia 30342 (404)869-6900 (404)869-

6909 (fax) 950 94020 2/8,15,22,3/1, 2023

clared due because

ed under the U.S. Bankrupcy Code; and (2) final con-firmation 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. PENceding paragraph. PEN-TAGON FEDERAL CREDIT TAGON FEDERAL CREDIT UNION AS Attorney in Fact for THOMAS APPROBATO AND ANDREA RENAUD APPROBATO. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 00000009579012 BARRETT 00000009579012 BARRETT

DAFFIN FRAPPIFR TURNER A 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 and by virtue of the power of sale contained with that certain Security Deed dated November 27, 2019, from Reco Reynolds to Mortgage Electronic Registration

FORECLOSURE

FORECLOSURE

PROBATO to PENTAGON

FEDERAL CREDIT UNITON

Tuesday in March, 2025, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 267 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 82, BLOCK H, OF WOLF CREEK LIMIT 7 AS PER PLAT

AND MADE A PART HEREOF

ure 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 ex-penses of this sale, as pro-vided in the Deed to Secure

Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). PENTAGON FEDERAL CREDIT UNION holds the duly endorsed Note and is the current accingence of the Security.

rent assignee of the Security

(the current investor on the loan), is the entity with the full authority to negotiate,

amend, and modify all terms

the Ioan, Pursuant

Notice of Sale Under Power. State of Georgia, County of GWINNETT. been, and is hereby, de-clared due and payable be-Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by THOMAS APPROBATO AND ANDREA RENAUD APPROBATO cause of, among other pos-sible 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 dated 10/17/2018, and Recorded on 10/22/2018 as Book No. 56185 and Page No. 00694, GWINNETT Country, Georgia records, as last assigned to PENTAGON FEDERAL CREDIT UNION. paying the Security Deed, accrued interest, and all ex-penses of the sale, including attorneys' fees. Notice of in-tention 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 is/are Reco Reynolds. The the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in secure a Note of even date in the original principal amount of \$40,000.00, 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 March, 2023, the following described properproperty, being commonly known as 3497 Temple Ridge Ct, Loganville, GA, 30052 in Gwinnett County, will be sold as the property will be solid as the property of Reco Reynolds, 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 trauld be disperted by which would be disclosed by accurate survey and inspec tion thereof and all assess ments, 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 necitize, amond or modify. UNIT 7, AS PER PLAT
RECORDED IN PLAT BOOK
104, PAGE 113 114, GWINNETT COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN gotiate, amend or modify all terms of the above de-AND MADE A PART HEREOF BY REFERENCE. The debt secured by said Deed to Se-cure Debt has been and is hereby declared due be-cause of, among other pos-sible events of default, failterms of the above described mortgage is as follows: CALIBER HOME LOANS, 13801 Wireless Way, Oklahoma City, OK 73134, 1-800-401-6587 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 Caliber Home Loans, Inc. as Attorney in Fact for Reco Reynolds 100 Galleria Park-Suite 960 Atlanta, GA way, S 30339 peed to the property. PEN-TAGON FEDERAL CREDIT UNION, acting on behalf of and, as necessary, in con-sultation with PENTAGON FEDERAL CREDIT UNION

Phone: (770) 373-4242 By: Rohan Rupani For the Firm THIS FIRM IS ACTING AS A DEBTCOLLECTOR AT-DEBICOLLECTOR AITEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED WILL BE USED
FOR THAT PURPOSE. - 22005243 A-4773007 02/15/2023

03/08/2023 03/22/2023, 03/29/2023

NOTICE OF SALE UNDER

POWER

contained in that Deed to Se-cure Debt (the "Security Deed") from S & M Real Es-tate Investors Company, LLC ("Grantor") to Atlanta Private Lending, LLC ("Grantee"), dated Novem-ber 29, 2021, recorded in Deed Book 59482, page 761, Gwinnett County, Georgia Records and as transferred of Kirkland Financial III C 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

(\$357,500.00), with interest from the date thereof at the rate specified therein (the house according to plat recorded in Plat Book 110, pages 20 & 21, Gwinnett County, Georgia records, which plat is incorporated herein and made

UNDER POWER STATE OF GEORGIA COUNTY OF GWINNETT

tration Systems, Inc., as nominee for First Mortgage nominee for First Mortgage Solutions, LLC, recorded on January 7, 2020 in Deed Book 57163 at Page 303 Gwinnett County, Georgia records, having been last sold, assigned, transferred and conveyed to Caliber Home Loans, Inc.by Assignment and said Security Deed having been given to Secure having been given to secure a note dated November 27, 2019, in the amount of \$194,413.00, and said Note being in default, the under-signed will sell at public outsigned will sell at public outcry during the legal hours of
sale before the door of the
courthouse of Gwinnett
County, Georgia, on April 4.
2023 the following described
real property (hereinafter referred to as the "Property"):
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 94 OF
THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA
BEING LOT 80, BLOCK A,
STEPHENS POND SUBDIVISION, UNIT 2, AS PER PLAT
RECORDED IN PLAT BOOK
99, PAGE 180-181, AS REVISED IN PLAT BOOK
100, PAGE 251, GWINNETT VISED IN PLAT BOUCH 100
PAGE 251, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
INCORPORATED HEREIN BY
REFERENCE AND MADE A
PART OF THIS DESCRIPTION. SAID PROPERTY BA
INC KNOWN AS 2407 TEM-ING KNOWN AS 3497 TEM-PLE RIDGE COURT AC-CORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY GEORGIA AC-CORDING TO THE BRESENT

RECORD. The debt secured

COUNTY GEURGIA. ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY GEORGIA. SUBJECT TO ANY EASEMENTS OR RESTRICTIONS OF PRECORD. The debt secured.

FORECLOSURE

\$260,347.00 with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder of the loan. To the best knowledge and belief of the tnere will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinneth County, Georgia, within the legal hours of sale on the legal hours of sale on the first 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 250, GWINNETT COUNTY RECORDS, REFERENCE TO SAID PLAT OF SURVEY AND THE RECORD THEREOF BEING MADE FOR A MORE COMPLETE DESCRIPTION. The indebtedness secured have seld security. The indebtedness secured by said Security Deed has been and is hereby declared due and payable 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 attorney's fees (notice of in-tent to collect attorneys fees having been given) and all 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 propand inspection of the property, any assessments or easements, liens, zoning or-dinances, restrictions, 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. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding record superior to the Secu-

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 confir-

mation and audit of the sta-tus of the loan as provided immediately above. The enti-ty that has full authority to

negotiate, amend, and modi

negotiate, amend, and modi-ly all terms of the mortgage with the debtor is: CAR-RINGTON MORTGAGE SER-VICES, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, 1-800-561-4567. Please under-stand that the secured credi-ter is not required to predi-

tor is not required to negoti-ate, amend, or modify the terms of the mortgage in-strument. To the best of the

undersigned's knowledge and belief, said property is also known as 2966 Cadbury Court, Snellville, GA 30039,

and the party in possession of the property is/are GARY L. SKIPWORTH AND LATINA

L SKIPWORTH AND LATINA
A. SKIPWORTH or a tenant
or tenants of said property.
CARRINGTON MORTGAGE
SERVICES, LLC AS Attorneyin-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 HRM 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,
2/2/2023, 2/15/2023,

3/22/2023, 3/29/2023 950 93576 2/8,15,22,3/1,8,15,22,29,

Under and by virtue of the Power of Sale contained in a

Security Deed given by Erica Nicole Smith to Mortgage Electronic Registration Sys-

Electronic Registration Systems, Inc., as nominee for HomeBridge Financial Services, Inc. (the Secured 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-described property to secure a Note of even date in the original principal amount of

original principal amount of \$282,400,00, with interest at

the rate specified therein, as last assigned to Carrington Mortgage Services, LLC by

Mortgage Services, LLC by assignment that is or to 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 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

in below is situated in the County of Gwinnett, State of

County of Gwinnett, State of Georgia, and is described as follows: All that tract or parcel of land lying and being IL and Lot 213 of the 5th District, Gwinnett County, Georgia, being Lot 35, Block A, Ballantrae Subdivision fka Ashton Park Subdivision, as per plat recorded in Plat

per plat recorded in Plat Book 114, Pages 49-51, re-vised in plat Book 116, Pages 63-65, Gwinnett

Pages 63-65, GWINNERT County, Georgia records, which recorded plat is incor-porated herein by reference and made a part of this de-scription. Tax ID: R5213-210

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

as and when the and in the manner provided in the Note and Security Deed. Because the debt remains in default, this sale will be made for the purpose of paying the same

and all expenses of this sale

and all expenses of this sale, as provided in the Security Deed 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 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

9502 or by writing to 1600 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

3/15/2023

3/8/2023

2023

Notice of Sale

Under Power State of Georgia, County of Gwinnett

02/22/2023,03/01/2023 03/15/2023.

2/15,22,3/1,8,15,22,29, 2023

By virtue of Power of Sale contained in that Deed to Secure Debt (the "Security

Thousand Five Hundred and 00/100

"Note"), together with 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 door at Gwinnett

corporated 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 because of default under the terms of said Note and Security Deed including but not limited to the nonpayment of principal and interest when principal and interest when due. The indebtedness remaining 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 interest and expenses for the sale and all other payments provided for under the Security Deed, attorneys' fees as provided in the Note and Security Deed, notice of intencurity Deed, notice of inten-tion to collect attorneys' fees having been given as provid-ed by law; and the remain-der, 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 val-orem taxes and governmen-tal assessments and to all prior restrictions, rights-ofprior restrictions, rights-of-

prior restrictions, rights-vay, and easements 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. sented by the Grantee.
Kirkland Financial LLC Attorney in Fact for S & amp;
M Real Estate Investors
Company, LLC WILLIAM E.
BRUMBY, II 17 Executive
Park Dr. NE, #480 Atlanta,
GA 30329 770,933.0096

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

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 Systems, Inc., as nominee for Taylor, Bean & Amp; Whitaker Mortgage Corp., its successors and assigns, dated September 2, 2008, and decorded on October 7, 2008, in Book 49107, Page 306, of the Gwinnett County, Georgia Records; as last as-Power of Sale contained in a Georgia Records; as last assigned to CARRINGTON MORTGAGE SERVICES, LLC (Secured Creditor); conveying the after-described property to secure a Note in the

original principal amount of

FORECLOSURE

undersigned, the party/parties in possession of the subject property known as 1212 ASHTON PARK DRIVE, LAWRENCEVILLE, GA 30045 is/are: Erica Nicole Smith or tenant/tenants. Said property tenantrenants. 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-rity Deed first set out above, including, but not limited to assessments, liens, encumassessments, liens, encum-brances, 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) fi-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 gg-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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the proceeding page. status 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 formation obtained on this matter may be used by the debt collector to collect the debt. Bell Carrington Price & Eamp; Gregg, LLC, 339 Heyward Street, 2 nd Floor, Columbia, SC 29201 (803)-509-5078. File: 23-40155 950 93586 950 9358 2/8,15,22,293/1,8,15,22,29, 2023 93586

Notice of Sale Under Power State of Georgia County of Gwinnett
Under and by virtue of the
Power of Sale contained in a Power of Sale contained in a Security Deed given by Pre-ston E. Sneed 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 the original principal amount of \$231,998.00, with interest at the rate specified therein, so let sectioned to Carriera. as last assigned to Carring-ton Mortgage Services, LLC by assignment that is or to 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 Courthouse within the legal hours of sale on the first Tuesday in April, 2023, the brances: following described proper-ty: The land referred to here-in below is situated in the in below is situated in the County of Gwinnett, State of Georgia, and is described as follows: All that tract or parfollows: All that tract of par-cel of land lying and being in Land Lot 197 of the 5th Dis-trict of Gwinnett County, Georgia and being described as Lot 1 and Lot 2, each containing 0.594 acres and more particularly shown and delignated by a plat of surdelineated 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; referenced to said survey and the record thereof is and the record thereon is hereby made for a more particular description of the property conveyed and for the purpose of incorporating the same herein. Tax ID: the same herein. Tax ID: R5197 068 The debt secured by said Security Deed has been and is hereby declared due because of, among oth-er possible events of default, PARTIEL 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. RFF-22-06649-2 Ad Rundates 02/08/2023, 02/15/2023, 03/01/2023 failure to pay the indebted-ness 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 made for the purpose of made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect 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 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 110 and 200-A, Anaheim, CA 92806-5951. Please note that, pursuant to O.C.G.A. Gwinnett

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 understread, the metal/core. undersigned, the party/parties in possession of the subject property known as 605 OZORA ROAD, LO-GANVILLE, GA 30052 is/are: 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 property, and (c) all matters of record superior to the Security Deed first set out above, rity Deed first set out above including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be applied to the conditions to the conditions of the be conducted subject to (1) confirmation that the sale is command 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 dead. Purcent to C.C.C.

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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan as pro-

the status of the loan as pro-

the status 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 Preston E. Sneed, Any information of the product of the status of the status of the status of the same status of the st

mation obtained on this mat

collector to collect the debt. Bell Carrington Price & Depth of the collection of th Gregg, LLC, 339 Heyward Street, 2 nd Floor, Columbia, SC 29201 (803) - 509-5078. File: 23-40172 950 93697 2/8,15,22,29, 3/1,8,15,22,29,2023

FORECLOSURE

NOTICE OF SALE UNDER POWER

GEORGIA,
GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from CHRISTINE
P. SWABY to CITIFINANCIAL
EPHYLEGE INC. P. SWABY to CITIFINANCIAL SERVICES, INC., dated August 3, 2007, recorded August 6, 2007, in Deed Book 48161, Page 0374, Gwinneth 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 Thirty-Two and 40/100 dollars (\$15,832,40), with intest thereon as provided for est thereon as provided for therein, said Security Deed having been last sold, as-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, within the legal hours of sale on the the legal nours 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 15 OF THE 5TH DISTRICT OR BEING IN LAND LOT IS OF THE 5TH DISTRICT OF 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 REFERENCE AND MADE A PART OF THE DESCRIPTION HEREOF. Said legal description being controlling, however the property is more

commonly known as winn CASTLE DRIVE, 30044. The indebtedness secured by said Security Deed has been and is hereby declared due because of 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 un-der 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 under-signed. 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, maken which would be disclosed by any taxing authority; matters an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumrestrictions: 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 CHRISTINE P. SWABY, JOHN A SWABY, or tenants (s). The sale will be conducted subject (1) to confirmaed subject (1) to confirma-tion that the sale is not pro-hibited 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. authority to negotiate, amend or modify all terms of the loan (although not re-quired by law to do so) is: River Flow Funding, LLC, Loss Mitigation Dept., 556 S Loss Millgallon Leph., 350 S. Fair Oaks Avenue #431, Pasadena, CA 91105, Tele-phone Number: 559.304.4736. Nothing in 0.C.G.A. Section 44-14-162.2 shall be construed to 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 ACT.

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

NOTICE OF SALE UNDER POWER CONTAINED IN SE-CURITY DEED STATE OF GEORGIA, COUNTY OF GWIDDEN

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 under-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 Sheriff's sales in said county within the legal hours of sale, to the 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 security deed including but not limited to the following described property: All that tract or parcel of land bying and being in Land Lot 206 of the 6th Land District of Gwinnett County, Georgia being known and designated as Lot 8, Block E, Breckin-ridge Station, as shown on that certain final plat of Breckinridge Station, as shown on that certain final plat of Breckinridge Station, as shown on that certain final plat of Breckinridge Station, as shown on that certain final plat of Breckinridge Station, as shown on that certain final plat of Breckinridge Station, as shown on that certain final plat of Breckinridge Station, and recorded at Plat Book 102, 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 being hereby made for a more complete legal de-scription. Said legal descrip-tion being controlling, how-ever, the Property is more commonly known as: 1956 Eventure. Prive Pully 60 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 under-signed. The sale will be sub-

ject to the following items

FORECLOSURE

which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien but not yet due and payable); any matters 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 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-er of the Security Deed. State Home Mortgage, as loan servicer is the with full authority to negoti-ate, amend and modify the terms of the Note and Secu-rity Deed. State Home Mortgages address is 60 Execu-tive Park South, N. E., At-lanta, GA 30329. State Home Mortgage may be contacted by telephone at 404-679 by telephone at 404-679-0574. To the best of the undersigned's knowledge and belief, the party in posses sion of the property is be-lieved to be Valerie J. Thompson, or tenant(s). Georgia Housing and Fi-Georgia Housing and Fi-nance Authority, as Transfer-ee, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor CB Legal, LLC Attorneys at Law Glenridge Highlands II 5505 Glenridge Connector Suite Glerridge 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 INFO FORMATION WILL BE USED FOR THAT PURPOSE.

950 2/8,15,22,3/1,2023 NOTICE OF SALE

**UNDER POWER GWINNETT COUNTY**, GEORGIA

Because of default in the payment of the indebtedness, secured by that certain

Deed to Secure Debt and Se curity Agreement from Top Designs Group, LLC (Bor-rower) to ABL RPC Resi-dential Credit Acquisition LLC (Secured Creditor), located at Deed Book 59775. Page 519, Gwinnett County, GA records, Secured Credi-tor pursuant to said deed and the note thereby secured, has declared the en tire amount of said indebted ness due and payable and pursuant to the power of sale contained in said deed, and pursuant to O.C.G.A and pursuant to O.C.G.A Section 9-13-161(a) will on the first Tuesday in March 2023, during the legal hours of sale, at the Courthouse door in Gwinnett County, Georgia, sell at public outcry to the highest bidder fo cash, the property described in said deed to wit: All that 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, Pages 251-254, Gwinnett County, Georgia Records, which plat is incorporated which plat is incorporated herein by reference and made a part of this descripproperty conveyed by said deed. The sale will be held subject to any unpaid taxes subject to any unpaid taxes, assessments, rights-of-ways, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. 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. Notice has been given of intention to collect attorneys fees in ac cordance with the terms of the note secured by said deed. The name address individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as fol-lows: 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 De-signs Group LLC and/or tenant or tenants and the pro-ceeds 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 Residentia Deed. ABL RPC Residential 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 COLIFICT A DEBT. ING TO COLLECT A DEBT. ANY INFORMATION OB-

THAT PURPOSE. 950 94402 2/8,15,22,3/1, 2023 Notice of Sale Under Power State of Georgia,

TAINED WILL BE USED FOR

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 date in the original principal amount of \$153,174.00, with 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, Georgia Records, there will be sold by the undersigned at public outcry to the highest bidder for cash at the Gwinnett County Courthouse nett County Courthouse 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 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 prop-