

**FORECLOSURE**

Federal Holiday, in which case being the first Wednesday of said month), the following described property:

**PROPERTY: 3075 ARDEN WAY, SNELLVILLE, GA 30039**

BEING IN LAND LOT 29 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 5, BLOCK D, BRENTWOOD SUBDIVISION, UNIT 2, AS PER PLAT RECORDED IN PLAT BOOK 16, PAGE 205, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. A.P.N. R6029-059

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

Said property is commonly known as **3075 Arden Way, Snellville, GA 30039** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Gerald A. Spencer or tenant or tenants.

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

LoanCare, LLC Attention: Loss Mitigation Department 3655 Sentara Way Virginia Beach, VA 23452 800-909-9525

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

LoanCare, LLC as agent and Attorney in Fact for Gerald A. Spencer

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

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1154-2264A

950-93120 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Nar B Rai and Dhan K Rai to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Advisors Group, Inc., as trustee of Stanwich Mortgage Loan Trust F, conveying the after-described property to secure a Note in the original principal amount of \$160,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 319 OF THE 7TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 11, BLOCK B OF EMERALD LAKE SUBDIVISION, UNIT ONE, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 37, PAGE 287 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA WHICH SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as 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 the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **475 Emerald Parkway, Sugar Hill, GA 30518** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Linda K. Comozzie or tenant or tenants.

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

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

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

US Bank Trust National Association, Not In Its Individual Capacity But Solely As

Owner Trustee For VRMTG ASSET TRUST as agent and Attorney in Fact for Linda K. Comozzie

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

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2739A

950-93060 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

**FORECLOSURE**

Greenville, SC 29603-0826 1-800-365-7107

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

NewRez LLC dba Shellpoint Mortgage Servicing as agent and Attorney in Fact for Pravin C. Mehta

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

1263-2728A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2728A

950-93034 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Linda K. Comozzie to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Equity Mortgage, Inc., its successors and assigns dated 12/21/2007 and recorded in Deed Book 48557 Page 119 Gwinnett County, Georgia records; as last transferred to or acquired by US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG ASSET TRUST, conveying the after-described property to secure a Note in the original principal amount of \$189,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 7, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 339 OF THE 7TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 11, BLOCK B OF EMERALD LAKE SUBDIVISION, UNIT ONE, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 37, PAGE 287 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA WHICH SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as 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 the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **3001 Rusticwood Ct, Snellville, GA 30078** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Nar B Rai and Dhan K Rai or tenant or tenants.

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

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

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

NewRez LLC d/b/a Shellpoint Mortgage Servicing as agent and Attorney in Fact for Nar B Rai and Dhan K Rai

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

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2787A

950-93070 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Brian Chun and Young Ok Chun to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Advisors Group, Inc., as trustee of Stanwich Mortgage Loan Trust F, conveying the after-described property to secure a Note in the original principal amount of \$274,500.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 7, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 249 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 93, BLOCK A, RIVERSPRINGS SUBDIVISION, UNIT 1, PHASE 1, (FKA EWING CHAPEL ROAD TRACT), AS PER PLAT RECORDED IN PLAT BOOK 108, PAGES 171-172, SAID PLAT BEING REVISED AND RE-RECORDED IN PLAT BOOK 109, PAGES 288-289, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE PARCEL ID# RS249 091

Said property being known as: **1675 RIVERPARK DR DACULA, GA 30099**

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

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. 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).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Navy Federal Credit Union as agent and Attorney in Fact for Lauren Ashley Heberlein

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

**FORECLOSURE**

unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

**THE FOLLOWING DESCRIBED PROPERTY, TO-WIT:**

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 226 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 8, BLOCK C, NORTH TWO, EDGEWOOD UNIT AS RECORDED IN PLAT BOOK 8, PAGE 133, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND MADE A PART OF THIS DESCRIPTION. TAX ACCOUNT #: R6226 015

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

Said property is commonly known as **2391 Plymouth Ln, Norcross, GA 30071** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Brian Chun and Young Ok Chun or tenant or tenants.

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

CoLink Loan Loss Mitigation Department P.O. Box 40724 Lansing, MI 48901-7924 Phone: 866-446-0026

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

Carrington Mortgage Services LLC as agent and Attorney in Fact for Brian Chun and Young Ok Chun

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

1823-425A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1823-425A

950-92952 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the power of sale contained in the Security Deed executed by THOMAS CHRISTOPHER JOHNSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MORTGAGE RESEARCH CENTER, LLC, d/b/a VETERANS UNITED HOME LOANS in the original principal amount of \$355,000.00 dated June 6, 2017 and recorded in Deed Book 5186, Page 126, Gwinnett County records, said Security Deed being last transferred to CARRINGTON MORTGAGE SERVICES, LLC in Deed Book 60301, Page 668, Gwinnett County records; the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on March 07, 2023, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 249 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 93, BLOCK A, RIVERSPRINGS SUBDIVISION, UNIT 1, PHASE 1, (FKA EWING CHAPEL ROAD TRACT), AS PER PLAT RECORDED IN PLAT BOOK 108, PAGES 171-172, SAID PLAT BEING REVISED AND RE-RECORDED IN PLAT BOOK 109, PAGES 288-289, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE PARCEL ID# RS249 091

Said property being known as: **1675 RIVERPARK DR DACULA, GA 30099**

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

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. 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).

Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Navy Federal Credit Union as agent and Attorney in Fact for Lauren Ashley Heberlein

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

950-92947 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

**FORECLOSURE**

closed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

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

Carrington Mortgage Services, LLC 1610 E St. Andrew Pl., B150 Santa Ana, CA 92705 855-345-9448

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

Carrington Mortgage Services, LLC as agent and Attorney in Fact for Eric Pullum

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

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. CARRINGTON MORTGAGE SERVICES, LLC, as Attorney-in-Fact for THOMAS CHRISTOPHER JOHNSON, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Fax: 470.321-5378 – TIT 950-93055 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Lauren Ashley Heberlein to Navy Federal Credit Union dated 6/12/2019 and recorded in Deed Book 56676 Page 426 Gwinnett County, Georgia records; as last transferred to or acquired by Navy Federal Credit Union, conveying the afterdescribed property to secure a Note in the original principal amount of \$211,175.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 7, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 349 OF THE 7TH DISTRICT, OF BARRINGTON ESTATES, UNIT 3, AS PER PLAT RECORDED IN PLAT BOOK 223, PAGE 219-220, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

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

Said property is commonly known as **694 Binkley Walk, Sugar Hill, GA 30518** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Lauren Ashley Heberlein or tenant or tenants.

Navy Federal Credit Union is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Navy Federal Credit Union 400 Fort Lane Vienna, VA 22180-4907 (888) 503-7102

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as agent and Attorney in Fact for Eric Pullum

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

2191-2663A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-2663A

950-93690 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Eric Pullum to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR SPECIALLY UNDERWRITING AND RESIDENTIAL FINANCE TRUST MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2005-BC2, in Deed Book 60408, Page 322, Gwinnett County records; the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on March 07, 2023, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 98 OF THE 6TH LAND DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 8 BLOCK B OF EAST ROCK BRIDGE FOREST SUBDIVISION, UNIT 1, AS PER PLAT THEREOF RECORDED IN PLAT BOOK O PAGE 240 OF THE PUBLIC RECORDS OF GWINNETT COUNTY, GEORGIA, BEING LOT 8 BLOCK B OF EAST ROCK BRIDGE FOREST SUBDIVISION, UNIT 1, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 55331 Page 280 Gwinnett County, Georgia records; as last transferred to or acquired by Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F, conveying the after-described property to secure a Note in the original principal amount of \$286,020.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on April 4, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL that tract or parcel of land lying and being in Land Lots 123 and 134 of the 6th District, Gwinnett County, Georgia, being Lot 10, Block A, Bryson Cove, Unit One, as per plat recorded in Plat Book 71, Page 13, Gwinnett County Records, said plat being incorporated herein and made a part hereof by reference.

The debt secured by said

**FORECLOSURE**

closed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.

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

Carrington Mortgage Services, LLC 1610 E St. Andrew Pl., B150 Santa Ana, CA 92705 855-345-9448

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

Carrington Mortgage Services, LLC as agent and Attorney in Fact for Eric Pullum

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

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. CARRINGTON MORTGAGE SERVICES, LLC, as Attorney-in-Fact for THOMAS CHRISTOPHER JOHNSON, Anschutz, Schneid, Crane & Partners, PLLC 10700 Abbotts Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Fax: 470.321-5378 – TIT 950-93055 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Lauren Ashley Heberlein to Navy Federal Credit Union dated 6/12/2019 and recorded in Deed Book 56676 Page 426 Gwinnett County, Georgia records; as last transferred to or acquired by Navy Federal Credit Union, conveying the afterdescribed property to secure a Note in the original principal amount of \$211,175.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 7, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 349 OF THE 7TH DISTRICT, OF BARRINGTON ESTATES, UNIT 3, AS PER PLAT RECORDED IN PLAT BOOK 223, PAGE 219-220, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

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

Said property is commonly known as **694 Binkley Walk, Sugar Hill, GA 30518** together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Lauren Ashley Heberlein or tenant or tenants.

Navy Federal Credit Union is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Navy Federal Credit Union 400 Fort Lane Vienna, VA 22180-4907 (888) 503-7102

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

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

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as agent and Attorney in Fact for Eric Pullum

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

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THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2191-2663A

950-93690 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

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

Pursuant to the Power of Sale contained in a Security Deed given by Eric Pullum to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for J