

FORECLOSURE

attorney's fees (notice of intent to collect attorney's fees having been given). Bank of America, N.A. 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 Douglas 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 603 JOCKEY LANE, AUBURN, GA 30011 is/are: Kerri Leshan Garcia 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, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed.

Pursuant to O.C.G.A. §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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-11333 950-93276 2/1 8 15 22 3/1/2023

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Pursuant to the power of sale contained in the Security Deed executed by STEPHANIE TRANG UNG TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR RENASANT BANK in the original principal amount of \$119,937.00 dated August 25, 2016 and recorded in Deed Book 54540, Page 795, Gwinnett County records, said Security Deed being last transferred to RENASANT BANK in Deed Book 59977, Page 1, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Court-house door in said County, 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 181 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 42, BLOCK A, PHASE IV, UNIT 13, NORTH-WESTERLY SIDE OF ROLLING RIDGE ROAD, 171.30 FEET NORTHERLY AND NORTH-EASTERLY AS MEASURED ALONG THE WESTERLY AND NORTHWESTERLY SIDE OF ROLLING RIDGE ROAD, THE CORNER FORMED BY THE INTERSECTION OF THE WESTERLY SIDE OF ROLLING RIDGE ROAD WITH THE NORTHERLY SIDE OF ROLLING RIDGE ROAD, SAID BEGINNING POINT BEING AT THE LINE DIVIDING LOT 42 AND 43 OF SAID BLOCK AND SUB-DIVISION; RUNNING THENCE NORTHEASTERLY ALONG THE NORTHWESTERLY SIDE OF ROLLING RIDGE ROAD, BEING SEVENTY (70) FEET TO AN IRON PIN AND LOT 41 OF SAID BLOCK AND SUBDIVISION, RUNNING THENCE NORTHEASTERLY ALONG THE WESTERLY SIDE OF ROLLING RIDGE ROAD, SAID BEGINNING POINT BEING AT THE LINE DIVIDING LOT 42 AND 43 OF SAID BLOCK AND SUB-DIVISION; RUNNING THENCE NORTHEASTERLY ALONG THE WESTERLY SIDE OF ROLLING RIDGE ROAD, BEING SEVENTY (70) FEET TO AN IRON PIN AND LOT 43 OF SAID BLOCK AND SUB-DIVISION; RUNNING THENCE SOUTHEASTERLY ALONG THE NORTHEASTERLY LINE OF SAID LOT 43, ONE HUNDRED TWENTY-FIVE (125) FEET TO AN IRON PIN; RUNNING THENCE SOUTHWESTERLY SEVENTY (70) FEET TO AN IRON PIN AND LOT 43 OF SAID BLOCK AND SUB-DIVISION; RUNNING THENCE SOUTHEASTERLY ALONG THE NORTHEASTERLY LINE OF SAID LOT 43, ONE HUNDRED TWENTY-FIVE (125) FEET TO A POINT ON THE NORTHWESTERLY SIDE OF ROLLING RIDGE ROAD AND THE POINT OF BEGINNING.

Said property being known as: 3439 ROLLING RIDGE ROAD LAWRENCEVILLE, GA 30044

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are STEPHANIE TRANG UNG or tenant(s).

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

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ters 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:

Central Federal Savings Bank 425 Phillips Boulevard Ewing, NJ 08618 Phone: 609-883-3900

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.

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. RENASANT BANK, as Attorney-in-Fact for STEPHANIE TRANG UNG TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR RENASANT BANK in the original principal amount of \$119,937.00 dated August 25, 2016 and recorded in Deed Book 54540, Page 795, Gwinnett County records, said Security Deed being last transferred to RENASANT BANK in Deed Book 59977, Page 1, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Court-house door in said County, 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:

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Cheryl Byer to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Optimum Financial Services, LLC, its successors and assigns, dated August 31, 2006, recorded in Deed Book 46895, Page 436, Gwinnett County, Georgia Records, as last transferred to MEB Loan Trust VI, U.S. Bank National Association, not in its individual capacity but solely as trustee by assignment recorded in Deed Book 60372, Page 500, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THIRTY-NINE THOUSAND AND 01/100 DOLLARS (\$39,750.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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 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 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 Douglas 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 3927 ROSEBAY WAY, CONYERS, GA 30094 is/are: Gary B. Oliver II 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, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. Be advised that this property will be sold subject to the redemption rights of the United States of America under 26 U.S.C. §7425(d)(1).

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Carmetta Willis to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Pine State Mortgage Corporation, its successors and assigns, dated March 23, 2006, recorded in Deed Book 46421, Page 501, Gwinnett County, Georgia Records, as last transferred to Citibank, N.A. as trustee for Bear Stearns ALTrust, Mortgage Pass-Through Certificates, Series 2006-4 by assignment recorded in Deed Book 51499, Page 140, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHT HUNDRED SEVENTY-TWO AND 0/100 DOLLARS (\$176,872.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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

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March 7, 2023, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719).

MR/mmac 3/7/23 Official file no. 23-10590GA - F17 950-93527 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

Notice of Sale Under Power

State of Georgia, County of DeKalb

Under and by virtue of the Power of Sale contained in a Security Deed given by Gary B. Oliver II to Mortgage Electronic Registration Systems, Inc., as nominee for HomeBridge Financial Services, Inc. DBA Real Estate Mortgage Network (the Secured Creditor), dated September 28, 2018, and recorded on 02/15/2023, 02/22/2023, 03/01/2023, as Book No. 27196 and Page No. 471, DeKalb County, Georgia records, conveying the after-described property to secure a Note of even date of the original principal amount of \$316,069.00, with interest at the rate specified therein, as last assigned to Carrington Mortgage Services, LLC by assignment, that is contained in the DeKalb County, Georgia Records, there will be sold by the undersigned at public outcry to the highest bidder for cash at the DeKalb County Courthouse within the legal hours of sale on the first Tuesday in April, 2023, the following described property:

All that tract or parcel of land lying and being in Land Lot 174 of the 16th District of DeKalb County, Georgia, Being Lot 66, Block A, The Parks of Stonecrest-Pod E, as shown on plat recorded in Plat Book 202, Pages 43-51, DeKalb County, Georgia Records, which plat is incorporated herein for a more complete and accurate description.

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 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 to the property. Carrington Mortgage Services, LLC is the entity with 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 Douglas 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 in possession of the property is Carmetta Willis and Estate of Carmetta Willis or tenant or tenants and said property is sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Bianca Nilki Douglas to Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns, dated September 9, 2016, recorded in Deed Book 54582, Page 171, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 58487, Page 31, Gwinnett County, Georgia Records, as last transferred to a California Corporation by assignment recorded in Deed Book 55576, Page 310, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED TWO THOUSAND FOUR HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$202,475.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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 attorney's fees (notice pursuant to O.C.G.A. §13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

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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 attorney's fees (notice pursuant to O.C.G.A. §13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record including, but not limited to, the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Bianca Nilki Douglas to Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns, dated September 9, 2016, recorded in Deed Book 54582, Page 171, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 58487, Page 31, Gwinnett County, Georgia Records, as last transferred to a California Corporation by assignment recorded in Deed Book 55576, Page 310, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED TWO THOUSAND FOUR HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$202,475.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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 attorney's fees (notice pursuant to O.C.G.A. §13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Bianca Nilki Douglas to Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns, dated September 9, 2016, recorded in Deed Book 54582, Page 171, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 58487, Page 31, Gwinnett County, Georgia Records, as last transferred to a California Corporation by assignment recorded in Deed Book 55576, Page 310, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED TWO THOUSAND FOUR HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$202,475.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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 attorney's fees (notice pursuant to O.C.G.A. §13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

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the party in possession of the property is Bianca Nilki Douglas or a tenant or tenants and said property is more commonly known as 222 Centenary Main St, Decatur, Georgia 30019. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject to (1) 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.

Guild Mortgage Company, LLC as Attorney in Fact for Bianca Nilki Douglas, McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 275 OF THE 5TH LAND DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 51, BLOCK B, LINDENWOOD SUBDIVISION, UNIT FOUR, AS SHOWN ON FINAL PLAT RECORDED BY RICHARD ABERNATHY & ASSOCIATES, DATED 04/28/2016 AND RECORDED 05/03/2016 IN PLAT BOOK 136 PAGE 37, RECORDS OF GWINNETT COUNTY, GEORGIA, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE FOR A MORE COMPLETE DESCRIPTION. SUBJECT PROPERTY BEING KNOWN AS 222 CENTENARY MAIN STREET ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUNTY, GEORGIA.

GWINNETT COUNTY PARCEL NO.: R5275 173 MR/mac 3/7/23 Official file no. 5396817 - F17 950-92977 02/08/2023, 02/15/2023, 02/22/2023, 03/01/2023.

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by Jason Belem, married woman to Mortgage Electronic Registration Systems, Inc., ("MERS"), solely as nominee for Fidelity Bank d/b/a Fidelity Bank Mortgage dated August 14, 2017, and recorded in Deed Book 55339, Page 234, and re-recorded in Deed Book 55445, Page 328, Gwinnett County Records, said Security Deed has been last sold, assigned, transferred and conveyed to Lakeway Loan Servicing, LLC, securing a Note in the original principal amount of \$197,313.00, the holder thereof pursuant to said Deed and Note thereby executed has declared the entire amount of said indebtedness due and payable, and pursuant to the power of sale contained in said Deed, will be sold on the first Tuesday, March 7, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 88 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 93, BLOCK A, WILDCAT CLIFFS SUBDIVISION, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 89, PAGES 67-68, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE. SAID PROPERTY IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. SAID WILDCAT CLIFFS LANE, LAWRENCEVILLE, GA 30043, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness, any and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided in said Deed. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

Under and by virtue of the Power of Sale contained in a Security Deed given by Bianca Nilki Douglas to Mortgage Electronic Registration Systems, Inc., as nominee for Guild Mortgage Company, a California Corporation, its successors and assigns, dated September 9, 2016, recorded in Deed Book 54582, Page 171, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 58487, Page 31, Gwinnett County, Georgia Records, as last transferred to a California Corporation by assignment recorded in Deed Book 55576, Page 310, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED TWO THOUSAND FOUR HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$202,475.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in March, 2023, the following described property:

SEE EXHIBIT A ATTACHED HERETO 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 attorney's fees (notice pursuant to O.C.G.A. §13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named party. Guild Mortgage Company, LLC is the holder of the Security Deed to the property. Guild Mortgage Company, LLC is the entity with full authority to negotiate, amend, and modify all terms of the loan.

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.

Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803) 509-5078. File: 23-40127 950-93260 2/1 8 15 22 3/1 8 15 22 29 2023

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 93221 2/8,15,22,23/1

FORECLOSURE

A. OF WOODGATE HILLS, AS PER PLAT RECORDED IN PLAT BOOK 113, PAGES 268-270, REVISED IN PLAT BOOK 126, PAGES 41-43, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION; SAID PROPERTY BEING KNOWN AS 3747 VALLEY BLUFF LANE, ACCORDING TO THE PRESENT SYSTEM OF NUMBERING PROPERTY IN GWINNETT COUNTY, GEORGIA.

The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments on said loan. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorneys fees.

The individual or entity that has full authority to negotiate, amend and modify all terms of the mortgage with the Debtor is: Renasant Bank, 145 Reinhardt College Parkway, Canton, GA, 30114. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument.

Said Property will be sold as the property of JASON BELL (Debtor), subject to all zoning ordinances, matters which would be disclosed by an accurate survey or by an inspection of the Property; any matters which might be disclosed by an accurate survey and inspection of the property, including but not limited to ad valorem taxes, which constitute liens upon said Property; special assessments; all outstanding bills for public utilities which constitute liens upon said Property; all restrictive covenants, easements, rights-of-way and any other matters of