

FORECLOSURE

ENCE. 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 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 1233 Blazing Rdg W, Lawrenceville, GA 30045 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): Rocio Bell or tenant or tenants.

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

Select Portfolio Servicing, LLC, Attention: Department 3217 South Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032

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.

PNC Bank, National Association as agent and Attorney in Fact for Lativia Ray-Alston and Wilbert W. Alston

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1017-5311A 950-95780 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

FORECLOSURE

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.

PNC Bank, National Association as agent and Attorney in Fact for Lativia Ray-Alston and Wilbert W. Alston

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1017-5311A 950-95780 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Getachew M. Kacha to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for American Mortgage Express Corp., its successors and assigns dated 1/31/2006 and recorded in Deed Book 46151 Page 2 Gwinnett County, Georgia records; as last transferred to or acquired by The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A., as Trustee for Residential Asset Mortgage Products, Inc., Mortgage Asset-Backed Pass-Through Certificates, Series 2006-RS3, conveying the after-described property to secure a Note in the original principal amount of \$136,100.00, 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 Lot 122 of the 6th District, Gwinnett County, Georgia, according to Plat of Survey dated August 31, 1977 by Noback & Associates, Inc., recorded in Plat Book 99, pages 81-A, Gwinnett County records, and being more particularly described as follows:

Beginning at an iron pin located on the northeastern right-of-way of Stoneyview Drive five hundred fifteen (515) feet southeasterly from the intersection of the northeast right-of-way of Stoneyview Drive with the southeasterly right-of-way of Stoneyview Drive one hundred (100) feet to the point of beginning; being improved property known as 112 Stoneyview Drive according to the present system of numbering houses in Gwinnett County, Georgia.

LESS AN EXCEPT: All that tract or parcel of land lying and being in Land Lot 122 of the Sixth District, Gwinnett County, Georgia, designated as "Tract 1, 28,222 sq. ft." on a plat of survey entitled "Survey of Tract 1 for: John G. Faes & Sharon A. Faes, survs of Tract 2 for: Todd Nevins" by McNally & Patrick, Registered Surveyors, dated February 1988; and said survey and plat thereof is incorporated here in by reference.

Said property is further described as follows: Beginning at an iron pin located on the northerly side of the right-of-way of Stoneyview Drive, said pin located 915.0 feet from the intersection of the right-of-way of Stoneyview Drive and Jay Lane, as measured along said northerly side of the right-of-way of Stoneyview Drive, running thence north 57 degrees 20' 11" east 28.22 feet to an iron pin; running thence south 53 degrees 25' 10" west 28.33 feet to an iron pin; running thence west 01 degrees 20' 45" west 2.0 feet to the beginning iron pin.

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 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 3146 Boulder Creek Road, 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): Getachew M. Kacha or tenant or tenants.

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

PHH Mortgage Corporation 1661 Worthington Rd Suite 100 West Palm Beach, FL 33409 (800) 750-2518

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.

PHH Mortgage Corporation 1661 Worthington Rd Suite 100 West Palm Beach, FL 33409 (800) 750-2518

FORECLOSURE

Pass-Through Certificates, Series 2006-RS3 as agent and Attorney in Fact for Getachew M. Kacha

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1017-5964A 950-95783 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

NOTICE OF SALE UNDER POWER, GWINNETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Kenneth Watkins and Felicia A. Watkins to H&R Block Mortgage Corporation, a Massachusetts Corporation dated 7/12/2004 and recorded in Deed Book 39133 Page 207 Gwinnett County, Georgia records; as last transferred to or acquired by Wells Fargo Bank, National Association, as Trustee for ABFC 2004-0PT5 Trust, ABFC Asset-Backed Certificates, Series 2004-0PT5, conveying the after-described property to secure a Note in the original principal amount of \$121,600.00, 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 Lot 122 of the 6th District, Gwinnett County, Georgia, according to Plat of Survey dated August 31, 1977 by Noback & Associates, Inc., recorded in Plat Book 99, pages 81-A, Gwinnett County records, and being more particularly described as follows:

Beginning at an iron pin located on the northeastern right-of-way of Stoneyview Drive five hundred fifteen (515) feet southeasterly from the intersection of the northeast right-of-way of Stoneyview Drive with the southeasterly right-of-way of Stoneyview Drive one hundred (100) feet to the point of beginning; being improved property known as 112 Stoneyview Drive according to the present system of numbering houses in Gwinnett County, Georgia.

LESS AN EXCEPT: All that tract or parcel of land lying and being in Land Lot 122 of the Sixth District, Gwinnett County, Georgia, designated as "Tract 1, 28,222 sq. ft." on a plat of survey entitled "Survey of Tract 1 for: John G. Faes & Sharon A. Faes, survs of Tract 2 for: Todd Nevins" by McNally & Patrick, Registered Surveyors, dated February 1988; and said survey and plat thereof is incorporated here in by reference.

Said property is further described as follows: Beginning at an iron pin located on the northerly side of the right-of-way of Stoneyview Drive, said pin located 915.0 feet from the intersection of the right-of-way of Stoneyview Drive and Jay Lane, as measured along said northerly side of the right-of-way of Stoneyview Drive, running thence north 57 degrees 20' 11" east 28.22 feet to an iron pin; running thence south 53 degrees 25' 10" west 28.33 feet to an iron pin; running thence west 01 degrees 20' 45" west 2.0 feet to the beginning iron pin.

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 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 1147 Thornberry Terrace, Duluth, GA 30097 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): Veronica L James or tenant or tenants.

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

DM I Loss Mitigation Department 1 Corporate Center Drive, Suite 360 Lake Zurich, IL 60047 1-866-397-5370 https://loansolutioncenter.com

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.

Cardinal Financial Company Limited Partnership as agent and Attorney in Fact for Stephanie Brown

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1072-485A 950-95989 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

FORECLOSURE

ing the after-described property to secure a Note in the original principal amount of \$243,183.00, 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 LOT 150 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA RECORDS, BEING PART OF LOT 8, BLOCK B OF FALLING LEAF ESTER PLAT SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 2, PAGE 8, GWINNETT COUNTY, GEORGIA RECORDS, BEGINNING AT A POINT ON THE NORTH-EASTERLY SIDE OF FALLING LEAF DRIVE (60 FOOT RIGHT OF WAY) WHICH FRONT ON 693.0 FEET SOUTH-EASTERLY AS MEASURED ALONG SAID FALLING LEAF DRIVE FROM THE SOUTHEASTERLY SIDE OF SHADY DRIVE IF SAID STREET LINES WERE EXTENDED TO FORM AN ANGLE INSTEAD OF A CURVE; BEING THE SOUTH CORNER OF LOT 7, SAID BLOCK AND SUBDIVISION. THENCE NORTH-EASTERLY TO SAID LOT 7, 195.60 FEET TO AN ION PIN; THENCE SOUTHEASTERLY 100 FEET TO THE NORTHWESTERLY LINE OF LOT 9, SAID BLOCK AND SUBDIVISION; THENCE SOUTHWESTERLY WITH SAID LOT 9, 196.28 FEET TO AN ION PIN. ON THE NORTHEAST LINE OF FALLING LEAF DRIVE; THENCE NORTHWESTERLY WITH FALLING LEAF DRIVE 100 FEET TO THE POINT OF BEGINNING.

Parcel ID: R6158.034 Commonly Known As: 669 Falling Leaf Dr NW, Lilburn, Georgia 30047

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 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).

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

DM I Loss Mitigation Department 1 Corporate Center Drive, Suite 360 Lake Zurich, IL 60047 1-866-397-5370 https://loansolutioncenter.com

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.

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

PennyMac Loan Services, LLC Loss Mitigation Department 3043 Westlake Village, CA 91361 1-866-549-3583

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.

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

PennyMac Loan Services, LLC Loss Mitigation Department 3043 Westlake Village, CA 91361 1-866-549-3583

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.

Cardinal Financial Company Limited Partnership as agent and Attorney in Fact for Stephanie Brown

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1072-485A 950-95989 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

FORECLOSURE

ing the after-described property to secure a Note in the original principal amount of \$243,183.00, 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 LOT 150 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA RECORDS, BEING PART OF LOT 8, BLOCK B OF FALLING LEAF ESTER PLAT SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 2, PAGE 8, GWINNETT COUNTY, GEORGIA RECORDS, BEGINNING AT A POINT ON THE NORTH-EASTERLY SIDE OF FALLING LEAF DRIVE (60 FOOT RIGHT OF WAY) WHICH FRONT ON 693.0 FEET SOUTH-EASTERLY AS MEASURED ALONG SAID FALLING LEAF DRIVE FROM THE SOUTHEASTERLY SIDE OF SHADY DRIVE IF SAID STREET LINES WERE EXTENDED TO FORM AN ANGLE INSTEAD OF A CURVE; BEING THE SOUTH CORNER OF LOT 7, SAID BLOCK AND SUBDIVISION. THENCE NORTH-EASTERLY TO SAID LOT 7, 195.60 FEET TO AN ION PIN; THENCE SOUTHEASTERLY 100 FEET TO THE NORTHWESTERLY LINE OF LOT 9, SAID BLOCK AND SUBDIVISION; THENCE SOUTHWESTERLY WITH SAID LOT 9, 196.28 FEET TO AN ION PIN. ON THE NORTHEAST LINE OF FALLING LEAF DRIVE; THENCE NORTHWESTERLY WITH FALLING LEAF DRIVE 100 FEET TO THE POINT OF BEGINNING.

Parcel ID: R6158.034 Commonly Known As: 669 Falling Leaf Dr NW, Lilburn, Georgia 30047

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 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).

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

DM I Loss Mitigation Department 1 Corporate Center Drive, Suite 360 Lake Zurich, IL 60047 1-866-397-5370 https://loansolutioncenter.com

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.

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

PennyMac Loan Services, LLC Loss Mitigation Department 3043 Westlake Village, CA 91361 1-866-549-3583

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.

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

PennyMac Loan Services, LLC Loss Mitigation Department 3043 Westlake Village, CA 91361 1-866-549-3583

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.

Cardinal Financial Company Limited Partnership as agent and Attorney in Fact for Stephanie Brown

Aldridge Pite, LLP 6 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, 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. 1072-485A 950-95989 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

FORECLOSURE

ing the after-described property to secure a Note in the original principal amount of \$243,183.00, 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 LOT 150 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA RECORDS, BEING PART OF LOT 8, BLOCK B OF FALLING LEAF ESTER PLAT SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 2, PAGE 8, GWINNETT COUNTY, GEORGIA RECORDS, BEGINNING AT A POINT ON THE NORTH-EASTERLY SIDE OF FALLING LEAF DRIVE (60 FOOT RIGHT OF WAY) WHICH FRONT ON 693.0 FEET SOUTH-EASTERLY AS MEASURED ALONG SAID FALLING LEAF DRIVE FROM THE SOUTHEASTERLY SIDE OF SHADY DRIVE IF SAID STREET LINES WERE EXTENDED TO FORM AN ANGLE INSTEAD OF A CURVE; BEING THE SOUTH CORNER OF LOT 7, SAID BLOCK AND SUBDIVISION. THENCE NORTH-EASTERLY TO SAID LOT 7, 195.60 FEET TO AN ION PIN; THENCE SOUTHEASTERLY 100 FEET TO THE NORTHWESTERLY LINE OF LOT 9, SAID BLOCK AND SUBDIVISION; THENCE SOUTHWESTERLY WITH SAID LOT 9, 196.28 FEET TO AN ION PIN. ON THE NORTHEAST LINE OF FALLING LEAF DRIVE; THENCE NORTHWESTERLY WITH FALLING LEAF DRIVE 100 FEET TO THE POINT OF BEGINNING.

Parcel ID: R6158.034 Commonly Known As: 669 Falling Leaf Dr NW, Lilburn, Georgia 30047

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 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).

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

DM I Loss Mitigation Department 1 Corporate Center Drive, Suite 360 Lake Zurich, IL 60047 1-866-397-5370 https://loansolutioncenter.com

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.