

**FORECLOSURE**

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 **645 Dana Pointe Court, 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): Ezekiel Stewart and Edwin Kona Stewart or tenant or tenants.

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

Rushmore Loan Management Services, LLC P.O. Box 52708 Irvine, CA 92619 888.504.7300

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.

U.S. Bank Trust National Association, not in its individual capacity but solely as Trustee of LSF Master Participation Trust as agent and Attorney in Fact for Jermaine Dumas and Bridget Dumas at Aldridge Pite, LLP 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1216-2953A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2953A 950-95954 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

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.

U.S. Bank Trust National Association, not in its individual capacity but solely as Trustee of LSF Master Participation Trust as agent and Attorney in Fact for Jermaine Dumas and Bridget Dumas at Aldridge Pite, LLP 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1216-2953A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2953A 950-95954 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1263-2896A 950-95761 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 Rosa K. Byers to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Live Well Financial, Inc., its successors and assigns dated 11/30/2009 and recorded in Deed Book 49846 Page 395 Gwinnett County, Georgia records; as last transferred to and acquired by Mortgage Assets Management, LLC, conveying the after-described property to secure a Note in the original principal amount of \$450,000.00, 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 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 249 OF THE 5TH DISTRICT GWINNETT COUNTY, GEORGIA, BEING LOT 86, BLOCK B, GREAT RIVER AT TRIBLE MILL SUBDIVISION, UNIT THREE, PHASE THREE, AS PER PLAT RECORDED IN PLAT BOOK 108, PAGE 41 AND 42, GWINNETT COUNTY, GEORGIA, RECORDS, INCORPORATED HEREIN AND MADE A PART OF THIS REFERENCE.

ASSESSOR'S PARCEL NUMBER: R5249 197

PROPERTY ADDRESS: 1948 ALCOVY SHOALS BLUFF, LAWRENCEVILLE, GA 30045

PARCEL NO. R5249 197

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, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as **1948 Alcovy Shoals Bluff, 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): Estate/Heirs of Rosa K. Byers 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 Loss Mitigation 1661 Worthington Rd Suite 100 West Palm Beach, FL 33409 888-918-1110

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.

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles at Kalkin C. Quarles Sr. and Amelia Quarles to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Wilmington Finance, Inc., its successors and assigns dated 2/29/2007 and recorded in Deed Book 47648 Page 38 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Jermaine Dumas and Bridget Dumas at Aldridge Pite, LLP 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1216-2953A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2953A 950-95954 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

54929, Page 846, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door of Gwinnett County, or at such other place as lawfully designated, within the legal hours of sale, on April 04, 2023, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 125 & 126, OF THE 7TH DISTRICT, OF GWINNETT COUNTY, GEORGIA, BEING LOT 56, BLOCK A, FALCON CREST NORTH SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 26, PAGE 287, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

Said property being known as: **2552 RIPPLE WAY, LAWRENCEVILLE, GA 30043**

To the best of the undersigned's knowledge, the party or parties in possession of said property is/are RUBEN R PRIETO 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 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 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:

Central Federal Savings Bank  
425 Phillips Boulevard  
Ewing, NJ 08618

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.

AMERIHOM MORTGAGE COMPANY, LLC, as Attorney-in-Fact for RUBEN R. PRIETO, INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. PPN: R5204 272

This foreclosure is subject to the Security Deed from Keith H. Alleyne, an unmarried man and Dave A. Alleyne, an unmarried man to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., dated December 5, 2017, in the original amount of \$201,515.00, recorded in Deed Book 55594, Page 775, Gwinnett County, Georgia records.

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 **825 Simonton Rd Se, 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): Dave A. Alleyne and Estate/Heirs of Keith H Alleyne 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 820 Folin 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.

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles at Kalkin C. Quarles Sr. and Amelia Quarles to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Wilmington Finance, Inc., its successors and assigns dated 2/29/2007 and recorded in Deed Book 47648 Page 38 Gwinnett County, Georgia records; as last transferred to or acquired by U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Jermaine Dumas and Bridget Dumas at Aldridge Pite, LLP 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1216-2953A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1216-2953A 950-95955 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

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:

Selene Finance LP  
3501 Olympus Boulevard,  
5th Floor, Suite 500  
Dallas, TX 75019  
877-768-3759

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.

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCF 2 ACQUISITION TRUST, AS Attorney-in-Fact for MARK F. JANOWIAK Robertson, Anschutz, Schneid, Crane & Partners, PLLC  
10700 Abbotts Bridge Road  
Suite 170  
Duluth, GA 30097  
Phone: 470.321.7112  
Firm File No. 20-084645 - GA#R  
950-96632 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

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

Under and by virtue of the Power of Sale contained in a Security Deed given by Diane G Knepp and William C. Knepp to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Home America Mortgage, Inc., its successors and assigns, dated March 28, 2008, recorded in Deed Book 48750, Page 855, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 60133, Page 722, Gwinnett County, Georgia Records, as last transferred to Lakeview Loan Servicing, LLC by assignment recorded in Deed Book 57366, Page 60, Gwinnett County, Georgia Records; conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIX THOUSAND FIVE HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$106,575.00), 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 April, 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 any matters of record including, but not limited to, those 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 or the undersigned.

Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&M;T Bank, One Fountain Plaza, Buffalo, NY 14203, 800-724-1633.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Diane G Knepp, William C. Knepp and Estate of Diane G Knepp or a tenant or tenants and said property is more commonly known as **224 Park Place Drive, Lawrenceville, Georgia 30046**. Should a conflict arise between the property address and the legal description the legal description will control.

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

Lakeview Loan Servicing, LLC as Attorney in Fact for Diane G Knepp and William C. Knepp McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Road  
Roswell, GA 30076  
18-11  
Page 2  
www.foreclosurehotline.net

EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 150 of the 5th District, City of Lawrenceville, Gwinnett County, Georgia, being Lot 1, Block B, Waverly Woods Subdivision, Unit One, as per plat thereof recorded in Plat Book 7, Page 166, Gwinnett County, Georgia Records, which plat is incorporated herein by reference.

Navy Federal Credit Union 820 Folin 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.

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles at Kalkin C. Quarles Sr. and Amelia Quarles to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Wilmington Finance, Inc., its successors and assigns, dated April 28, 2019, recorded in Deed Book 56759, Page 47, Gwinnett County, Georgia records; as last transferred to and acquired by Navy Federal Credit Union, conveying the after-described property to secure a Note in the original principal amount of \$30,000.00, 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 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 204 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 3, BLOCK A, SIMONTON PARK, AS PER PLAT RECORDED IN PLAT BOOK 106, PAGE 204, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. PPN: R5204 272

This foreclosure is subject to the Security Deed from Keith H. Alleyne, an unmarried man and Dave A. Alleyne, an unmarried man to Mortgage Electronic Registration Systems, Inc. as nominee for Quicken Loans Inc., dated December 5, 2017, in the original amount of \$201,515.00, recorded in Deed Book 55594, Page 775, Gwinnett County, Georgia records.

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 **825 Simonton Rd Se, 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): Dave A. Alleyne and Estate/Heirs of Keith H Alleyne 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 820 Folin 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.

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles at Kalkin C. Quarles Sr. and Amelia Quarles to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Wilmington Finance, Inc., its successors and assigns, dated April 28, 2019, recorded in Deed Book 56759, Page 47, Gwinnett County, Georgia records; as last transferred to and acquired by Navy Federal Credit Union, conveying the after-described property to secure a Note in the original principal amount of \$30,000.00, 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 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 144 OF THE 06TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 21, BLOCK B, BELGRAVE SQUARE SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 39, PAGE 11, GWINNETT COUNTY, GEORGIA RECORDS, INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS 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. 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 **621 Belgrave Ln, Tucker, GA 30084** 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): Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles to Mortgage Servicing, Inc. 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.

U.S. Bank Trust National Association, not in its individual capacity but solely as trustee for Morgan Stanley Residential Mortgage Loan Trust 2020-RPL1 as agent and Attorney in Fact for Kevin Quarles a/k/a Kelvin Quarles Sr. and Amelia Quarles at Kalkin C. Quarles Sr. and Amelia Quarles to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Wilmington Finance, Inc., its successors and assigns, dated April 28, 2019, recorded in Deed Book 56759, Page 47, Gwinnett County, Georgia records; as last transferred to and acquired by Navy Federal Credit Union, conveying the after-described property to secure a Note in the original principal amount of \$30,000.00, 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 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 159 OF THE 5TH DISTRICT GWINNETT COUNTY, GEORGIA, BEING LOT 28, BLOCK B, OAK CROSSING, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 118, PAGES 181-182, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE HERETO.

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 **128 Jarrod Oaks Court, Loganville, GA 30052** 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): Jermaine Dumas and Bridget Dumas or tenant or tenants.

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

Fay Servicing, LLC P.O. Box 814609 Dallas, TX 75381-4609 1-800-495-7166

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

**FORECLOSURE**

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), 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 any matters of record including, but not limited to, those 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 or the undersigned.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226, 734-905-7125.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is David A Johnson and Heather M Johnson or a tenant or tenants and said property is more commonly known as **1050 Shady Creek Lane, Lawrenceville, Georgia 30043**. Should a conflict arise between the property address and the legal description the legal description will control.

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

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. as Attorney in Fact for David A Johnson and Heather M Johnson  
McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Road  
Roswell, GA 30076  
www.foreclosurehotline.net 18:28  
Page 2  
EXHIBIT A  
Tax ID Number(s): R7093 211 Land Situated in the County of Gwinnett in the State of Georgia ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 93, OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 18, BLOCK B, THE BRANCHES SUBDIVISION, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 39, PAGE 216, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE HERETO.

Commonly known as **1901 Shady Creek Lane, Lawrenceville, GA 30043-2714**  
MR/chr 4/4/23  
Our file no. 22-06364GA - FT1  
950-96145 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

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

Under and by virtue of the Power of Sale contained in a Security Deed given by Edna Fisher to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for First Franklin, a Division of National City Bank, its successors and assigns, dated August 2, 2006, recorded in Deed Book 46930, Page 239, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF15 Mortgage Pass-Through Certificates, Series 2006-FF15 by assignment recorded in Deed Book 60280, Page 9, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED NINETY-SIX THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$296,400.00), 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 April, 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 any matters of record including, but not limited to, those 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 or the undersigned.

Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Bank, N.A., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472.

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

To the best knowledge and belief of the undersigned, the party in possession of the property is Victor Washington and Traglia Washington or a tenant or tenants and said property is more commonly known as **969 Lakeview Road, Grayson, Georgia 30017**. Should a conflict arise between the property address and the legal description the legal description will control.

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

Wells Fargo Bank, N.A. as Attorney in Fact for Victor Washington  
McCalla Raymer Leibert Pierce, LLC  
1544 Old Alabama Road  
Roswell, GA 30076  
20-05  
www.foreclosurehotline.net  
foreclosure services provided by Auct.com (www.auct.com)

EXHIBIT A

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 104 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING KNOWN AS LOT 3, BLOCK &quot;E", WATKIN SUBDIVISION, UNIT FOUR, AS PER PLAT RECORDED IN PLAT BOOK 37, PAGE 74, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

MR/cr 4/4/23  
Our file no. 22-07265GA - FT5  
950-96648 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023.

**FORECLOSURE**

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

Under and by virtue of the Power of Sale contained in a Security Deed given by Victor Washington to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for HomeStar Financial Corp., a corporation, its successors and assigns, dated November 19, 2012, recorded in Deed Book 51622, Page 659, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 57555, Page 784, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 52569, Page 345, Gwinnett County, Georgia Records; conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-FIVE THOUSAND SIX HUNDRED EIGHTY-ONE AND 0/100 DOLLARS (\$125,681.00), 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 April, 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