FORECLOSURE

and Deed to Secure Debt. The debt remaining in de-fault, this sale will be made

for the purpose of paying the

same and all expenses of this sale, as provided in the Deed to Secure Debt and by

law, including attorneys fees (notice of intent to collect at-

FORECLOSURE

Records, conveying the after-described property to secure a Note in the original principal amount of FIFTY-EIGHT

THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$58,600.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house 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: scribed property: SEE EXHIBIT A ATTACHED

HERETO AND MADE A
PART HEREOF
The debt secured by said
Security Deed has been and security beed has been all is hereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the 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

bed and by law, including attorney's fees (notice pursuant to 0.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 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 which might be unsclosed to discovere 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 surprise to the Securithose 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 un-

dersigned.
M&T Bank
is the holder of the Security is the holder of the Security Deed to the property in ac-cordance with OCGA § 44-14-162.2.

14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&.T Bank , One Fountain Plaza, Buffalo, NY 14203, 800-724-1633.

to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and the pest knowledge and belief of the undersigned, the party in possession of the property is Sharon A Griffin, Estate of Sharon A Griffin and Melinda Jean Hudson or a tenant or tenants and said property is more commonly known as 5516 Westberry Lane, Nor-cross, Georgia 30071. Should a conflict arise be-

snould a conflict arise be-tween 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 prohibit-ed under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. M&:T Bank

As Attorney in Fact for Sharon A Griffin and Melin-da Jean Hudson McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net

14.29

Page 2
EXHIBIT A
THE LAND REFERRED TO
HEREIN BELOW IS SITUATED IN THE COUNTY OF
GWINNETT STATE OF
TORGIA AND IS DE-GWINNETI STATE OF
GEORGIA AND IS DESCRIBED AS FOLLOWS
ALL THAT PARCEL OF
LAND IN LAND LOT 225,
6TH DISTRICT GWINNETT
COUNTY, STATE OF GEORGIA, AS DESCRIBED IN DEED BOOK 2835, PAGE 486, ID# R6225 267, BEING KNÓWN AND DESIGNATED

LOT_22, BLOCK A, UNIT THREE, MITCHELL RISE, FILED IN PLAT BOOK 25, PAGE 262, RECORDED 05/16/1984.

05/16/1984.
BY FEE SIMPLE DEED FROM DCB CONSTRUCTION COMPANY, INC. AS SET FORTH IN DEED BOOK 2835, PAGE 486 DATED 07/19/1984 AND RECORD-ED 07/23/1984. GWINNETT COUNTY RECORDS, STATE

OF GEORGIA.

MR/ca 4/4/23

Our file no. 23-10940GA — 950-96580 03/08/2023, 03/22/2023

03/29/2023

Notice of Sale Under Pow-

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 Elec-tropic Registration Systems

tronic Registration Systems, Inc., as nominee for Home-Bridge Financial Services, Inc. DBA Real Estate Mort-Inc. DBA Real Estate MOTI-gage Network (the Secured Creditor), dated September 28, 2018, and Recorded on October 12, 2018 as Book No. 27196 and Page No. 471, DeKalb County, Georgia 471, behalf coulty, decigning records, conveying the after-described property to secure a Note of even date in 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 or to be recorded in the DeKalb County, Georgia Records, there will be sold by the understand to tablic outloates. dersigned at public outcry to the highest bidder for cash

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 and tracerded. as shown on plat recorded in Plat Book 202, Pages 43-51, DeKalb County, Georgia Records, which plat is incor-porated herein for a more complete and accurate de

of sale on the first Tuesday in April, 2023, the following

Tax ID: 16-174-02-020
The debt secured by said
Security Deed has been and is hereby declared due because of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. 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 in attorney's rees (notice of in-tent to collect attorney's fees having been given). Carring-ton Mortgage Services, LLC holds the duly endorsed Note and is the current assignee of the Security Deed to the property. Carrington

FORECLOSURE

Mortgage Services, LLC is the entity with the full authority to negotiate, amend, and modify all terms of the

Pursuant to O.C.G.A. §44-|4-162.2, Carrington Mort-14-162.2, Carrington Mort-gage Services, LLC may be contacted at: 1-800-790-9502 or by writing to 1600 South Douglass Road, Suite 110 and 200-A, Anaheim, CA

92806-5951.
Please note that, pursuant to O.C.G.A. §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 posses-

sion 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 displaced by an account survivo closed by an accurate survey and inspection of the prop erty, and (c) all matters of record superior to the Secu-rity Deed first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, brainess, zolling ordinances, casements, restrictions, covenants, etc. Be advised that said 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 such to the street. mation 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 pro-vided until final confirmation and audit of the status of the loan as provided in the pre-

ceding paragraph.
Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC.
Carrington Mortgage Services, LLC as Attorney in Fact for Gary B. Oliver II.

Any information obtained on this matter may be used bit his matter may be used by the debt collector to collect the debt. 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 GEORGIA, COUNTY GWINNETT

COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Ruby
F Mott to Global Mortgage
& Description of Services,
dated April 7, 2004, recorded in Deed Book 38128,
Page 209 Gwinne tt County,
Georgia Records and as Page 209, Gwinne th County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 47752, Page 64, Gwinnett County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation by assignment recorded in Deed Book 38128, Page 230, Gwinnett County, Georgia Records, conveying Georgia Records, conveying the after-described property

to secure a Note in the original principal amount of TWO HUNDRED SIXTEEN THOUSAND ONE HUNDRED AND 0/100 DOLLARS (\$216,100.00), 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 to secure a Note in the place as may be lawfully designated as an alternative,

on the first Tuesday in April, 2023, the following de-scribed 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 be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same

and all expenses of this sale, as provided in the Security bed and by law, including attorney's fees (notice pursuant to 0.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 liep but

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 in an accurate survey and in-spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Securi-ty Deed first set out above. Said property will be sold on an "as-is" basis without any representation, without any representation, warranty or recourse against

the above-named or the undersigned.
JPMorgan Chase Bank, National Association, successor by merger Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Security Deed holder of the Security Deed to the property in accor-dance with OCGA § 44-14-162.2.

The entity that has full au-Ine entity that has full au-thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: JPMorgan Chase Bank, Na-tional Association, 3415 Vi-sion Drive, Columbus, OH 43219,800-446-8939.

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 Ruby F Mott and Stephen Kelly, Jr or a tenant or tenants and said property is more commonly known as 647 Darley Walk, Lawrenceville, Georgia 30045. Should a conflict

arise between the property address and the legal de address and the legal descrip-scription the legal descrip-tion will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the stalks of the loan with the holder of the security deed. JPMorgan Chase Bank, Na-

tionial Association, successor by merger Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Ruby F Mott McCalla Raymer Leibert Pierce, LLC

tional Association, succes-

FORECLOSURE

Page 2 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net

EXHIBIT A All that tract or parcel of land lying and being in Land Lot 108 of the 5th District of Gwinnett County, Georgia, being Lot 26, Block B, Sug-arloaf Manor Subdivision, arloaf Manor Subdivision, Unit One, as per plat record-ed in Plat Book 98, Page 53, as last revised at Plat Book 101, Page 163, Gwinnett
County, Georgia Records,
which plat is incorporated
herein by reference and
made a part of the description hereof

MR/jay 4/4/23 Our file no. 5222105 - FT3 950-96651 03/15/2023, 03/29/2023. 03/08/2023, 03/22/2023,

NOTICE OF SALE UNDER GEORGIA. GWINNETT

COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Patri-cia Alers to Homeside Lending, Inc., dated February 22, 2001, recorded in Deed 2001, recorded in Deed Book 22880, Page 74, Gwin-nett County, Georgia Records and as modified by that certain Loan Modificathat certain Loan Modifica-tion Agreement recorded in Deed Book 57856, Page 120, Gwinnett County, Geor-gia Records, as last trans-ferred to MidFirst Bank by ferred to MidFirst Bank by assignment recorded in Deed Book 29730, Page 249, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THOUSAND EIGHT HUNDRED EIGHTY-GUIR AND 6408 POLLARS

FOUR AND 0/100 DOLLARS (\$100,884.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore 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 0.C.G.A. § 13-1-11 having heap niven)

pursuant to U.C.A.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 re including, but notlimited to, those superior to the Security Deed first set out above. Said property will be sold on an aquottas-is": basis right of redemption of any "as-is" basis without any representation, warranty or recourse against the above-named or the un-

dersigned.
MIDFIRST BANK is the INIDITIES! BANK is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authe entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Midland Mortgage, a division of MidFirst Bank, 999 N.W. Grand Boulevard Suite 10 Oklahoma City, OK 73118-6116, 800-654-4566.

Note, however, that such entity is not required by law to negotiate, amend or modi-fy the terms of the loan. To the best knowledge and

belief of the undersigned, the party in possession of the property is Patricia Alers or a tenant or tenants and of a terial to terial sample said property is more commonly known as 3365 Newcastle Way, Snellville, Georgia 30039. Should a conflict arise between the property address and the legaldescription will control tion 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 con-firmation and audit of the status of the loan with the nolder of the security deed. MIDFIRST BANK as Attorney in Fact for

Patricia Alers McCalla Raymer Leibert Pierce, LLC Roswell, GA 30076 14:53 1544 Old Alabama Road

Page 2 www.foreclosurehotline.net EXHIBIT A
All that tract or parcel of land lying and being in Land
Lot 18 of the 6th District of Gwinnett County,

Georgia, being Lot 40, Block C, Centerville-North Subdivision, Unit Two, as per plat recorded in Plat Book 7, Page 163, Gwinnett County, Georgia records, which plat is referred to and made a part of this descrip-tion; being improved proper-ty more particularly known as 3365 Newcastle Way according to the present system of numbering houses in Gwinnett County, Georgia.

MR/ca 4/4/23 Our file no. 52977909 – FT17 03/08/2023, 03/22/2023, 950-96083

03/29/2023 NOTICE OF SALE UNDER GWINNETT

POWER GEORGIA, COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Maria Camacho to Mortgage Electronic Registration Systems, Inc. as nominee Sun-Furst Mortgage Lee duba

tems, Inc. as nominee Sun-Trust Mortgage, Inc. d/b/a Sun America Mortgage, its successors and assigns, dat-ed July 28, 2006, recorded in Deed Book 46909, Page 733, Gwinnett County, Geor-gia Records, as last trans-ferred to Wilmington Sav-ings Fund Society, F58 d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acqui-sition Trust by assignment sition Trust by assignment recorded in Deed Book 56369, Page 457, Gwinneth County, Georgia Records, conveying the after-described property to secure a Mote in the original principal. Note in the original principal amount of TWO HUNDRED FIFTY-FIVE THOUSAND SIX HUNDRED AND 0/100 DOL-LARS (\$255,600.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the

FORECLOSURE

nett County, Georgia, or at such place as may be lawfully designated as an alterna-tive, 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

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 sale will be induct 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 0.C.G.A. § 13-1-11 having been given)

pursuant to U.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 Securitv 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 un-

dersigned.
Wilmington Savings Fund
Society, FSB, d/b/a Christiana Trust, not individually
but as trustee for Pretium
Mortgage Acquisition Trust Mortgage Acquisition Trust is the holder of the Security Deed to the property in ac-cordance with OCGA § 44-14-162.2. The entity that has full au-

The efflity fund has full ad-thority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Selene Finance, 3501 Olym-pus Boulevard, 5th Floor, Suite 500, Dallas, TX 75019, 713655034 Note, however, that such

Note, nowever, 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 Maria Cama-cho and Yunior J Silva or tenant or tenants and said property is more commonly known as 4185 Davis Road, Rutord Generia 30518 **Buford, Georgia 30518.**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 firmation and audit of the status of the loan with the holder of the security deed Wilmington Savings Fund Society, FSB, d/b/a Chris-tiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust as Attorney in Fact for Maria Camacho

16.53 McCalla Raymer Leibert Pierce, LLC 1544 Old Alaba-ma Road Roswell, GA 30076 www.foreclosurehotline.net

EXHIBIT A
All that tract or parcel of land lying and being in Land Lot 230 of the 7th District, Gwinnett County, Georgia, being Lot 87, Highland Creek, Unit One, as per plat recorded in Plat Book 113, pages 112-115, Gwinnett County, Georgia Records, said plat is incorporated said plat is incorporated

herein by reference thereto.

MR/mac 4/4/23

Our file no. 5472019 –

FT18 950-96527 03/08/2023, 03/22/2023, 03/15/2023.

03/29/2023 NOTICE OF SALE UNDER **POWER** GEORGIA.

GWINNETT Under and by virtue of the Power of Sale contained in a Security Deed given by Ebony M Jennings to Mort-gage Electronic Registration Systems, Inc., as grantee, as nominee for Guild Mortgage Company, its successors and assigns, dated October 28, 2016, recorded in Deed Book 54713, Page 2, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in tion Agreement recorded in Deed Book 59602, Page Deed Book 59602, Page 282, Gwinnett County, Georgia Records, as last transferred to Guild Mortgage Company LLC by assignment recorded in Deed Book 60435, Page 513, Gwinnett County, Georgia Records, conveying the after-described property to secure a Mote in the original principal Note in the original principal amount of TWO HUNDRED SEVENTY-NINE THOUSAND

NINE HUNDRED SEVENTY AND 0/100 DOLLARS (\$279,970.00), with interest thereon as set forth therein, there will be sold at public outery to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or the cuch place as may be law. 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 be-cause of, among other pos-sible events of default, fail-

ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the 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 0.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

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 un-

Guild Mortgage Company LLC is the holder of the Se-curity Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend,

FORECLOSURE FORECLOSURE

and modify all terms of the mortgage with the debtor is: Guild Mortgage Company LLC, PO BOX 85304, San Diego, CA 92186, 800-365-4441. 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 Ebony M Jen-nings and Derek M Porter or 950-96010 03/15/2023, 03/29/2023. a tenant or tenants and said POWER GEORGIA, property is more commonly known as 3191 Canyon Glen Way, Dacula, Georgia 30019. Should a conflict COUNTY

address and the legal descrip-scription the legal descrip-tion will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibit-ed under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Guild Mortgage Company

arise between the property

as Attorney in Fact for Ebony M Jennings McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076

14:39

www.foreclosurehotline.net
EXHIBIT A
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 316, BEING IN LAND LOT 316, 5TH DISTRICT, GWINNETT GEORGIA, BEING LOT 16, BLOCK A, SHADY CREEK ESTATES F.K.A. JONES PHILLIPS RD TRACT, AS PER PLAT RECORDED AT PLAT BOOK 134, PAGES 193-196, GWINNETT COUNTY,

GEORGIA RECORDS, WHICH PLAT IS INCORPO-RATED HEREIN BY THIS REFERENCE AND MADE A PART HEREOF. PIN: R5316

164. MR/ca 4/4/23 Our file no. 5516619 -FT17 950-96082 03/15/2023, 03/29/2023. 03/08/2023, 03/22/2023,

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT

COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by An-drew F Cassel to Mortgage Electronic Registration Sys-Electronic Registration Sys-tems, Inc., as grantee, as nominee for The CIT Group/Consumer Finance, Inc., its successors and as-signs, dated October 5, 2005, recorded in Deed Book 45507, Page 228, Gwinnett County, Georgia

Gwinnett County, Georgia Records, as last transferred to Wilmington Trust, Nation-al Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 by assignment recorded in Deed Book 55165, Page 839, Gwinnett County, Georgia Records, conveying the af-

Records, conveying the arter-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-FIVE THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$145,600.00), 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 Country, Georgia, or at such County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale 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 pos-sible events of default failure to pay the indebtedness 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

attorley'5 lees (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 day 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 in spection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, these superiors to the Securi those superior to the Securi-ty 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 un-

dersigned.
Wilmington Trust, National
Association, not in its individual capacity, but solely as
trustee of MFRA Trust 2016is the holder of the Securi ty Deed to the property in accordance with OCGA § 44-14-162.2.
The entity that has full au-

the entity true last but also but as the hority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032.

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 Andrew F Cassel or a tenant or tenants and said property is more commonly known as 351 commonly known as Adams Landing D Drive, Adams Landing Drive, Lawrenceville, Georgia 30045. Should a conflict arise between the property address and the legal de-scription the legal description will control The sale will be conducted

subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final confirmation and audit of the status of the loan with the belder of the courty dead holder of the security deed Wilmington Trust, National Association, not in its indi-vidual capacity, but solely as trustee of MFRA Trust 2016-1

as Attorney in Fact for
Andrew F Cassel
McCalla Raymer Leibert
Pierce, LLC
18:14 Page 2 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehotline.net EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 172 of the 5th District, Gwinnett County, Georgia, being Lot 89, Block A, Unit One, Adams Landing Subdivision, per plat thereof recorded in Plat Book 82, Page 101, Gwinnett County

records, which plat is made a part hereof by reference and being improved property known as 351 Adams Landing Drive, Lawrenceville, Georgia 30045 according to the present system of num-bering property in Gwinnett

MR/mac 4/4/23 Our file no. 5618910 - FT1 03/08/2023, 03/22/2023,

NOTICE OF SALE UNDER GWINNETT

Under and by virtue of the Power of Sale contained in a Security Deed given by Thierno S Diallo to Mortgage Electronic Registration Sysaddress and the legal de Electronic Registration Šyštems, Inc., as grantee, as grantee, as mominee for Brand Mortgage Group, LLC, its successors and assigns, dated February 9, 2010, recorded in Deed Book 49942, Page 520, Gwinnett County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 50825, Page 33, Gwinnett County, Georgia Records, conveying the after-described property to se-

Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-NINE THOUSAND SIX HUNDRED FIFTY-TWO AND 0/100 DOLLARS (\$169,652.00), 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 Gwincourthouse door of Gwincournouse door of GWIn-nett County, Georgia, or at such place as may be lawful-ly designated as an alterna-tive, within the legal hours of sale on the first Tuesday in April, 2023, the following described property: 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 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

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 inan accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record in-cluding, but not limited to, those superior to the Securi-ty Deed first set out above. Said property will be sold on an "as-is" basis without any representation. without any representation. warranty or recourse against

warranty or recourse against the above-named or the undersigned.
Wells Fargo Bank, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

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 50306, 1-800-416-1472. Note, however, that such entity is not required by law

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 Thierno

S Diallo or a tenant or tenant and entire area. ants and said property is more commonly known as 1047 Cotton Oak Drive, Lawrenceville, Georgia 30045. Should a conflict arise between the property

address and the legal de scription the legal descrip The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrunt cy 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. weils Fargo Ballk, N.A. as Attorney in Fact for Thierno S Diallo McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road

Roswell, GA 30076 www.foreclosurehotline.net

Auction services provided by Auction.com (www.auc-EXHIBIT A
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 219 OF
THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA,
BEING LOT 51, BLOCK A,
SOUTH OAKS SUBDIVISION
(F/K/A TRIBBLE RIDGE), AS
PER PLAT RECORDED IN
PLAT BOOK 117, PAGES 74
AND 75, GWINNETT COUNTY, GEORGIA RECORDS,
WHICH PLAT IS INCORPORATED HEREIN AND MADE EXHIBIŤ A

ATED HEREIN AND MADE PART HEREOF BY REFER-MR/mac 4/4/23 Our file no. 5728219 - FT5 950-96530 03/15/2023, 03/29/2023. 03/08/2023, 03/22/2023,

Notice of Sale Under Power. State of Georgia, County of GWINNETT. Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by KOFFI AGBAVON AND AZIANKO LAWSON to MORTGAGE ELECTRONIC LAWSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC. ("MERS") 40 INC. ("MERS") AS NOMINEE FOR ACCREDITED HOME LENDERS, INC., ITS SUC-CESSORS AND ASSIGNS dated 05/26/2005, and Recorded on 05/31/2005 as Book No. 42910 and Page No. 0177, GWINNETT County, Georgia records, as last assigned to WILMINGTON TRUST, NATIONAL ASSOCI-ATION, NOT IN ITS INDIVID-UAL CAPACITY, BUT SOLE-LY AS TRUSTEE FOR MFRA

TRUST 2015 1 (the Secureu Creditor), by assignment, conveying the after described property to secure a Note of even date in the original principal amount of TRUST 2015 1 (the Secured \$159.360.00, with interest at \$159,500.00, With Interest at the rate specified therein, there will be sold by the un-dersigned at public outcry to the highest bidder for cash at the GWINNETT County Courthouse within the legal hours of sale on the first Tuesday in April, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING PARCEL OF LAND LYING AND BEING IN LAND LOT 182 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 75, BLOCK A, MAGNOLIA PLACE SUBDIVISION, UNIT IVE, AS PER PLAT RECORDED IN PLAT BOOK **FORECLOSURE**

87, PAGE 125, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS HEREBY REFERRED TO AND BY THIS REFERENCE MADE A PART HEREOF The secured by said Deed to Secure Debt has been and is hereby declared due benereby declared due be-cause of, among other pos-sible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default this cale will be default, this sale will be made for the purpose of paying the same and all ex-penses of this sale, as pro-vided in the Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). WILM-INGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 holds the duly endorsed Note and the surrent resistance of the is the current assignee of the Security Deed to the proper-ty. FAY SERVICING LLC, act-17. FAY SERVICING LLC, acting on behalf of and, as necessary, in consultation with WILLMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 the outrant inventor. 2015 1 (the current investor on the loan), is the entity with the full authority to nestitive among and modific gotiate, amend, and modify all terms of the loan. Purall terms of the loan. Pursuant to 0.C.G.A. § 44 14 162.2, FAY SERVICING LLC may be contacted at: FAY SERVICING LLC to 425 S. FINANCIAL PLACE, SUITE 2000, CHICAGO, IL 60605, 800 495 7166. Please note that, pursuant to 0.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

of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 668 SAVANNAH ROSE WAY, LAWRENCEVIL, GEORGIA 30045 is/are: KOFFI AGBAYON AND AZIANKO LAWSON or tenant/tenants. Said property will be sold subject to (a) any outstanding ad to (a) any outstanding ad

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 Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, reordinances, easements, re-The sale will be conducted subject to (1) confirmation 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 0.C.G.A. Section 9 13 172.1, which allows for certain proedures reading recodures. 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. WILM-INGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015 1 as Attorney in Fact for KOFFI AGBAVON AND AZIANKO LAW-SON. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. vided until final confirmation

00000009731464 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Tele-phone: (972) 341 5398. 96804

3/8.15.22.29.2023 NOTICE OF SALE UNDER POWER By virtue of Power of Sale contained in that Deed to Secure Debt (the "Security cure Debt (the "Security Deed") from Atlanta Free-dom Builders, LLC ("Grantor") to Atlanta Private Lending, LLC ("Grantee"), dated December 9, 2021, recorded in Deed Book 59514, page 687, Gwinnett County, Georgia Records said Security Deed being given to secure a note of even date therewith in the original principal amount of Eighty Thousand and 00/100 Dollars (\$80,000.00), with interest from the date thereof at the rate specified there-in (the "Note"), together with any and all other indebted-ness owing the Grantor to Grantee, there will be sold Grantee, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Court-house door at Gwinnett County, Georgia, within the legal hours of sale on the

legal hours of sale on the first Tuesday in April, 2023, the following described property. All those tracts or parcels of land lying and being in Land Lot 249 of the 5th District, Gwinnett County, Georgia being Lots 81 (1594 Water Springs Way) and 84 (1935 Alcovy Trails Dr.), Block D, Unit 1, Phase 2, Riversprings Subdivision, according to plat recorded in Plat Book 110, pages 20-21 and as revised at Blat Book 110, pages 269- 270, Gwinnett County, Georgia records, which plat is incorporated herein and made a part hereof by reference.

port hereof by reference.

1594 Water Springs Way
and 1935 Alcovy Trails Dr.
Dacula, GA 30019 The indebtedness secured by the
Security Deed has been and is hereby declared due because of default under the terms of said Note and Security Deed including but not limited to the nonpayment of principal and interest when due. The indebtedness re-maining in default, the sale will be made for the purpose of applying the proceeds thereof to the payment of the indebtedness secured by the Security Deed, accrued interest and expenses for the sale and all other payments provided for under the Security Deed, attorneys' fees as provided in the Note and Sequential Deed, and setting the sale in the Note and Sequential Deed actions of interest. curity Deed, notice of intention to collect attorneys' fees having been given as provided by law; and the remainder, if any, shall be applied as provided by law. Said property will be sold as the property of Debtor subject to all unpaid real estate ad valorem taxes and governmental assessments and to all prior restrictions, rights-ofway, and easements of record, if any, appearing of record prior to the date of the Security Deed and those appearing after the date of the Security Deed and consented by the Grantee. At-lanta Private Lending, LLC Attorney in Fact for Atlanta Freedom Builders, LLC WILLIAM E. BRUMBY, Il 17

Executive Park Dr. NE, #480

770.933.0096 Bill@Brumby

30329

FORECLOSURE

ING AS A DEBT COLLECTOR IN THIS MATTER. ANY IN-FORMATION OBTAINED FUHMATION OBTAINED WILL BE USED FOR THE PURPOSED FO COLLECTING SAID DEBT.
950 97026 3/8,15,22,29, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

CONTAINED IN THAT CERTAIN SE-CURITY DEED FROM DION A. BAYNARD tO MORTGAGE ELECTRONIC REGISTRA-TION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR ACCEPTION HOME ACCREDITED HOME LENDERS, INC, dated Au-gust 11, 2003, recorded September 23, 2003, in Deed Book 34934, Page 0026, Gwinnett County Deed Book 34934, Page 0026, Gwinnett County, Georgia Records, said Secu-rity Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Fifty-Eight Thousand Twenty and 00/100 dollars (\$258,020.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to New Residential Mortgage Loan Trust 2018-1, there will be sold at public outcry to the highest bidder for cash the Gwinnett at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed including but Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 56 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 58, BLOCK COF TURTLE CREEK LAKE, AS PER PLAT RECORDED IN PLAT BOOK 84, PAGES 208 AND 209 OF GWINNETT

COUNTY, GEORGIA RECORDS. SAID PLAT IS INCORPORATED HEREIN AND MADE A PART HERE-OF. Said legal description being controlling, however the property is more com-monly known as 1456 AND 209 OF GWINNETT monly known as WHISPERWOOD LAWRENCEVILLE,

30043. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default ness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, in-cluding attorneys fees (no-tice to collect same having been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an as-is basis with-out any representation, war-rathy or requires against the ranty or recourse against the above-named or the undersigned. The sale will also be subject to the following thems which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property all zoning ordinances; as-sessments; liens; encum-brances; restrictions; covenants, and any other matters of record superior to

matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in pos-session of the property is DION A. BAYNARD, or ten-DION A. BAYNARD, or ten-ants(s). The sale will be con-ducted subject (1) to confir-mation 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. The entity having full authority to negotiate, amend or modify all terms afficial of fillouny all terms of the loan (although not required by law to do so) is: Nationstar Mortgage LLC, Loss Mitigation Dept., 8950 Cypress Waters Blvd, Coppell, TX 75019, Telephone Number: 888-480-2432/833-685. 685- 8589. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-1 as Attorney in Fact for DION A. BAYNARD THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSA Attorney Contact: Rubin negotiate, amend, or modify Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Attorney Contact. Nublin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. NAT-23-00034-1 Ad Run Dates 03/08/2023

03/22/2023, 03/15/2023, 03/29/2023 rlselaw.com/property-listing 050 95988

3/8,15,22,29,2023

03/15/2023

Notice of Sale Under Pow er Georgia, Gwinnett County Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by Cheryl Byer to Mortgage Electronic Registration Sys-tems, Inc. ("MERS") as nominee for Opteum Financial Services, LLC, dated August 31, 2006, and recorded in Deed Book 46985, Page 414, Gwinnett County, Georgia records, as last transferred to Wilming-ton Trust, NA, successor trustee to Citibank, N.A., as Trustee, for the benefit of registered holders of Structured Asset Mortgage Investments II Trust 2007-AR1, Mortgage Pass-Through Certificates, Series 2007-AR1 by Assignment recorded in Deed Book 50774, Page 772, Gwinnett County, Georgia records, conveying the after-described property to secure a Meta of your data in the prior. Note of even date in the original principal amount of \$212,000.00, 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, within the legal hours of sale on the first Tuesday in April, 2023, to wit: April 4, 2023, 2023, to wit: April 4, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 121 of the 7th District, Gwinnett County, Georgia, being Lot 74, Block A, Charleston Row Townhomes, as per plat recorded in Plat Book 98, Pages 102-103, Gwinnett County Records, said plat being incorporated herein by being incorporated herein by reference thereto. The debt secured by said Deed to Se cure Debt has been and is hereby declared due be-cause of, among other pos-sible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note

troneys fees having been given). Said property is commonly known as 2650 Gadsen Walk, Duluth, GA 30097, together with all fix-By virtue of a Power of Sale contained in that certain Setures and personal property attached to and constituting a part of said property. To the best knowledge and be-lief of the undersigned, the party (or parties) in posses-sion of the subject property is (are): Cheryl Byer or tenis (are): Cheryl Byer or ten-ant or 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 mat-ters which might be dis-closed by an accurate survey and inspection of the prop-erty, and (c) all matters of record superior to the Deed record superior to the Deed to Secure Debt 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. Bankrupt-cy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) 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 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 pre-ceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms amend and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in OC.G.A. Section 44-14-162.2 shall be construed to require the secured creditor require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditary the secured creditary the secured creditary the secured creditary. penali of the secured credi-tor under the power of sale granted in the aforemen-tioned security instrument, specifically being Wilming-ton Trust, NA, successor trustee to Citibank, N.A., as Trustee, for the benefit of registered holders of Structured Asset Mortgage Invest-ments II Trust 2007-AR1. Mortgage Pass-Through Cer-tificates, Series 2007- AR1

> INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FC23-016 950 96647 3/8,15,22,29, 2023 NOTICE OF SALE UNDER

as attorney in fact for Cheryl Byer Richard B. Maner, P.C.

180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY

POWER GEORGIA, GWIN-NETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from LOLA PETIGNY CADET to MORT-GAGE ELECTRONIC REGIS-TRATION SYSTEMS, INC. AS GRANTEE, AS NOMINEE FOR REAL ESTATE NET-WORK, INC., dated May 20, 2011, recorded June 20, 2011, in Deed Book 50730, Page 0805, Gwinnett County, Coarrie, Page 14, Scar Georgia Records, said Secu rity Deed having been given to secure a Note of even to secure a Note of even date in the original principal amount of One Hundred Fifty-Two Thousand Eight Hundred Ninety-Five and 00/100 00/100

dollars (\$152,895.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Lakeview Loan Servicing, LLC, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed including but not limited to the following described property: ing but not limited to the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND
BEING IN LAND LOT 47 OF
THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA,
AND BEING LOT 71 OF
ARNOLD MILL STATION
SUBDIVISION AS PER THAT PLAT OF THE SUBDIVISION RECORDED IN PLAT BOOK 112, PAGES 196-197 GWIN-NETT COUNTY, GEORGIA RECORDS. Said legal description being controlling, however the property is more commonly known as 148 AGUA AVE, LAWRENCEVILLE, GA

30044. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed The indebted Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, in-cluding attorneys fees (notice to collect same having been given) and all other payments provided for un-der the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, warany representation, war-ranty or recourse against the above-named or the under-signed. The sale will also be subject to the following items which may affect the title: any outstanding ad val-orem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by ar inspection of the property; all zoning ordinances; as-sessments; liens; encumsessments; liens; encum-brances; restrictions; covenants, and any other said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property LOLA PETIGNY CADE

matters of record superior to JUDE CADET, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the Security Deed. The entity having full author ity to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: M & T Bank, Loss Mitigation Dept., 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221, Telephone Number: 724-1633. Nothi Nothing