ness as and when due and in the manner provided in the Note and Security Deed.

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 Se-curity Deed and by law, in-

property, any assessments, liens, encumbrances, zoning

ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

To the best knowledge and belief of the undersigned,

property is more commonly

known as 1206 Misty Valley

guished by foreclosure. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust as Attorney in Fact for Cyn-thia H. Davies and Emma E.

the original principal amount of \$116,000.00, with interest

at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the GWINNETT County

Courthouse within the legal

Tuesday in April, 2023, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 3

AND BEING IN CAND LOT OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 6, BLOCK C, LAUREL FALLS SUBDIVISION, UNIT TWO, AS PER PLAT RECORDED IN PLAT RECORDED IN PLAT RECORDED IN PLATE OF THE PLATE TO CHARLE TO THE PLATE TO CHARLE TO THE PLATE TO THE PLATE TO CHARLE TO THE PLATE TO TH

PLAI RECURDED IN PLAI BOOK 44, PAGE 79, GWIN-NETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCOR-PORATED HEREIN BY THIS REFERENCE AND MADE

REFERENCE AND MADE PART OF THIS DESCRIP-

SAID PROPERTY BE-

Notice of Sale Under Power.

## FORECLOSURE

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 to the property in accorto 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: JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219,800-446-8939.
Note however that such

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 Lawrenceville, Georgia 30045. Should a conflict arise between the property address and the legal de-scription the legal descrip-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 holder of the security deed. JPMorgan Chase Bank, National Association, successor by merger Chase Home Finance LLC, successor by merger to Chase Manhattan

as Attorney in Fact for Ruby F Mott McCalla Raymer Leibert Pierce, LLC 20:13

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, 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 descrip-tion berged. tion hereof

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

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT

COUNTY Under and by virtue of the Power of Sale contained in a Security Deed given by Patricia Alers to Homeside Lending, Inc., dated February 22, 2001, recorded in Deed 2009, Page 24 Cepts 2001, recorded in Deed Book 22880, Page 74, Gwinnett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 57856, Page 120, Gwinnett County, Geor-

gia Records, as last trans-ferred to MidFirst Bank by assignment recorded in Deed Book 29730, Page 249, Gwinnett County, Ğeorgia 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-FOUR AND 0/100 DOLLARS (\$100.884.00)

(\$100,884.00) with interest thereon as set 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 law-fully designated as an alter-native, 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, 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, and an expenses of this sacrity, 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 which to pursuant to 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 in-spection 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 "as-is" basis without any representation, warranty or recourse against the above-named or the un-

holder of the Security Deed to the property in accordance with OCGA § 44-14-

162.2.
The entity that has full au-The entity that last bull are thority 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 100, Oklahoma City, OK 73118-6116, 800-654-4566.

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 Patricia Alers or a tenant or tenants and said property is more com-monly known as 3365 Newcastle Way, Snellville, Geor-gia 30039. Should a conflict arise between the property address and the legaldescription the legal description will control

tion 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 courtie dead. holder of the security deed. MIDFIRST BANK

as Attorney in Fact for Patricia Alers McCalla Raymer Leibert Pierce, LLC 1544 Old Alahama Boad Roswell GA 30076

## FORECLOSURE

www.foreclosurehotline.net **EXHIBIT A** 

Our file no. 52977909 – FT17 950-96083 03/08/2023,

NOTICE OF SALE UNDER

GEORGIA, GWINNETT COUNTY Under and by virtue of the

Power of Sale contained in a

Power of Sale contained in a Security Deed given by Maria Camacho to Mortgage Electronic Registration Systems, Inc. as nominee Sun-Trust Mortgage, Inc. d/b/a Sun America Mortgage, its successors and assigns, dated July 28, 2006, recorded in Deed Book 46909, Page 733, Gwinnett County, Georgia Records, as last transferred to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not

ings Fund Society, F5B, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acqui-

for Pretium Mortgage Acquisition Trust by assignment recorded in Deed Book 56369, Page 457, Gwinnett County, Georgia Records, conveying the after-described property to secure a 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

blodger 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:

scribed property:
SEE EXHIBIT A ATTACHED
HERETO AND MADE A PART

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

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&#39:s fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

11 having been given)

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,

brances, 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 understand

Wilmington Savings Fund Societv. FSB. d/b/a Chris-

Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust is the holder of the Security

cordance with OCGA § 44-14-162.2. Deed to the proper

14-162.2.
The entity that has full authority 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,

7136252034. Note, however, that such

entity is not required by law to negotiate, amend or modi-fy the terms of the loan.

the party in possession of the property is Maria Cama-

cho and Yunior J Silva or a

tenant or tenants and said property is more commonly known as 4185 Davis Road,

**Buford, Georgia 30518.** Should a conflict arise be-

Maria Camacho

EXHIBIT A

Page 2 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 herein by reference thereto. MR/mac 4/4/23

Our file no. 5472019 -

NOTICE OF SALE UNDER

POWER
GEORGIA, GWINNETT
COUNTY
Under and by virtue of the
Power of Sale contained in a
Security Deed given by
Ebony M Jennings to Mortgage Electronic Registration
Systems, Inc., as grantee, as
nominee for Guild Mortgage
Company. its successors

Company, its successors

Company, its Successors, and assigns, dated October 28, 2016, recorded in Deed Book 54713, Page 2, Gwin-ett County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in

tinal certain Local Modifica-tion Agreement recorded in Deed Book 59602, Page 282, Gwinnett County, Geor-gia Records, as last trans-ferred to Guild Mortgage Company LLC by assign-ment recorded in Deed Book 60/452 Page 513 (Winnett

ment recorded in Deed Book
60435, Page 513, Gwinnett
County, Georgia Records,
conveying the after-described property to secure a
Note in the original principal
amount of TWO HUNDRED
SEVENTY-NINE THOUSAND
MINE HUNDRED SEVENTY

NINE HUNDRED SEVENTY

03/08/2023, 03/22/2023,

MR/mac 4/4/23

950-96527 03/15/2023, 03/29/2023.

POWER

dersigned.

**HEREOF** 

03/22/2023,

03/15/2023, 03/29/2023.

Block

DOLLARS (\$279,970.00), 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 law. 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, llock C, Centerville-North at such place as may be lawfully designated as an alter-Subdivision, Unit Two, as per plat recorded in Plat Book 7, Page 163, Gwinnett County, Georgia records, which plat is referred to and native, 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

**FORECLOSURE** 

made a part of this description; being improved proper-ty more particularly known as 3365 Newcastle Way ac-cording to the present sys-HFRF0F tem of numbering houses in Gwinnett County, Georgia. MR/ca 4/4/23

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failsible events of default, fall-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 as provided ... Deed and by law, including attorney 's

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 in-

arractulate 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 survivors to the Securi 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.

44-14-162.2. The entity that has full authority to negotiate, amend, 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 modi-fy the terms of the loan. To the best knowledge and belief of the undersigned, the party in possession of the property is Ebony M Jennings and Derek M Porter or a tenant or tenants and said property is more commonly known as 3191 Canyon Glen Way, Dacula, Georgia 30019. Should a conflict

arise between the property

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 con-firmation and audit of the status of the loan with the holder of the security deed. Guild Mortgage Company

as Attorney in Fact for Ebony M Jennings McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 14:39

Page 2 www.foreclosurehotline.net EXHIBIT A ALL THAT TRACT OR PAR-ALL HAI HACT OR PAR-CEL OF LAND LYING AND 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 -03/08/2023.

950-96082 03/15/2023, 03/29/2023. 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 Šyš-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 Records, as last transferred to Wilmington Trust, Nation-al Association, not in its individual capaci-ty, but solely as trustee of

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. Bankruptthy, but solely as trustee of MFRA Trust 2016-1 by assignment recorded in Deed Book 55165, Page 839, Gwinnett County, Georgia Records, conveying the affect-described property to secy Code and (2) to final con-firmation and audit of the status of the loan with the holder of the security deed. Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust as Attorney in Fact for

records, conveying the an-ter-described property to se-cure a Note in the original principal amount of ONE HUNDRED FORTY-FIVE THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$145,600.00), with interest (\$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 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 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 O.C.G.A. § 13-1-11 having been given). Said property will be sold subject to any outstanding advancers taxes (including 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 which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zonling 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 a Aquot;as-isAquot; basis without any representation,

without any representation,

warranty or recourse against the above-named or the un-

**FORECLOSURE** 

Wilmington Trust, National Association, not in its indi-vidual capacity, but solely as trustee of MFRA Trust 2016-1 is the holder of the Securi to the holder of the security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full au-

the entity tima last full and 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 Adams Landing Drive, Adams Landing Drive, Lawrenceville, Georgia 30045. Should a conflict arise between the property address and the legal de-scription the legal descrip-

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 confirmation and audit of the status of the loan with the holder of the security deed. Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2016-1 The sale will be conducted

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 All that tract or parcer 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 vision, 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 County, Georgia. MR/mac 4/4/23 Our files EG1800 ET1

Our file no. 5618910 – FT1 950-96010 03/08/2023 03/15/2023, 03/22/2023 03/29/2023. 03/08/2023, 03/22/2023,

NOTICE OF SALE UNDER POWER By virtue of Power of Sale contained in that Deed to Secure Debt (the "Security Deed") from Atlanta Freedom 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 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 therein (the "Note"), together with any and all other indebted-ness owing the Grantor to Grantee, there will be sold by the undersigned at public outcry to the highest bidder outcry to the ingress bluder for cash before the Court-house door at Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in April, 2023, 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 (1495 Alcovy Trails Dr.), Block D, Unit 1, Phase 2, Riversprings Subdivision, according to plat recorded in Plat Book 110, pages 20-21 Plat Book 110, pa and as revised at Blat Book 110, pages 269- 270, Gwin-nett County, Georgia records, which plat is incor-porated herein and made a part 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 be-cause of default under the cause of default under the terms of said Note and Se-curity Deed including but not limited to the nonpayment of principal and interest when due. The indebtedness remaining 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 intersecurity beed, 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 Se-

curity Deed, notice of intention to collect attorneys' fees tion to collect attorneys rees having been given as provid-ed by law; and the remain-der, 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 tal assessments and to all prior restrictions, rights-of-way, 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. Atlanta Private Lending, LLC Attorney in Fact for Atlanta Freedom Builders, LLC WILLIAM E. BRUMBY, II 17 Executive Park Dr. NE, #480 Atlanta, GA 30329 EXECUTIVE PARK DT. NE. #480
Atlanta, GA 30329
770.933.0096 Bill@BrumbyLaw.com THIS FIRM IS ACTING AS A DEBT COLLECTOR
IN THIS MATTER. ANY INFORMATION OBTAINED
WILL BE USED FOR THE
PURPOSED OF COLLECTING
SAID DERT SAID DEBT

97026 3/8,15,22,29, NOTICE OF SALE UNDER POWER
GEORGIA,
GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Se-

CURITY Deed from DION A.
BAYNARD to MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR GRANTEE, AS NOWINEE FOR ACCREDITED HOME LENDERS, INC, dated Au-gust 11, 2003, recorded September 23, 2003, in 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 Gwinnett County Courthouse, within the legal

**FORECLOSURE FORECLOSURE** 

hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed including but not limited to the following THAT TRACT OR PARCEL
OF LAND LYING AND BEING
IN LAND LOT 56 OF THE
THE DISTRICT, GWINNETT 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 58, BLOCK C OF 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 HEREOF. Said legal description being controlling, however

being controlling, however the property is more commonly known as 1456 WHISPERWOOD CT, LAWRENCEVILLE, GA **30043.** The indebtedness secured by said Security Deed has been and is hereby de-clared due because of de-fault under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including 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, warranty 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 adval-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 an ahove-named or the under an accurate survey or by an inspection of the property; all zoning ordinances; asessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is DION A. BAYNARD, 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 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 amend or modify 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. 888-880. 685- 8589. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to Nothing in require a secured creditor to negotiate, amend, or modify the terms of the mortgage the terms of the mortgage instrument. NEW RESIDEN-TIAL MORTGAGE LOAN TRUST 2018-1 as Attorney in Fact for DION A. BAY-NARD THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COL-LECTOR. UNDER FEDERAL LAW. IF SO, ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE. USED FOR THAT PORPOSE Attorney Contact: Rubin 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

03/08/2023 03/15/2023 03/22/2023. rlselaw.com/property-listing 950 95988

3/8 15 22 29 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWIN-NETT COUNTY

By virtue of a Power of Sale contained in that certain Se-Deed from LOLA GAGE ELECTRONIC REGISTRATION 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, Georgia Records, said Secu rity Deed having been given to secure a Note of even date in the original principal amount of One Hundred Fifty-Two Thousand Eight Hundred Ninety-Five and Old100 00/100 dollars (\$152,895.00), with interest thereon as provided for therein, said Security Deed having been last sold, as-signed and transferred to Signed and transferred 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 includ-ing but not limited to the following described property ALL THAT TRACT OR PAR-ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 47 OF THE 5TH DISTRICT, GWIN-NETT 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 de-scription being controlling.

scription 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 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, warout any 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 to secure a Note in the origin 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 an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is LOLA PETIGNY CADET, JUDE CADET, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrugty Code and (2) to final conmatters of record superior to

cy 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 authority to negotiate, amend or modify all terms of the loan 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, WILLIAMSVILLE, NY 14221, Telephone Number: 1-800-724-1633. Nothing in 0.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. LAKEVIEW instrument. LAKEVIEW LOAN SERVICING, LLC as Attorney in Fact for LOLA PETIGNY CADET 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
PURPOSE.
2650 20450 1449 92452 1/18, 3/8,15,22,29, 2023

NOTICE OF FORECLOSURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA

Under and by virtue of the Power of Sale contained in a Security Deed given by National City Mortgage Co dba

Accubanc Mortgage to Krishnakant Chauhan and Ami Chauhan, dated June 30, 2003, and recorded in Deed Book 34107, Page 103, Gwinnett County, Georgia Records, as last transferred to Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transac-tion Trust, Series 2020-3 by assignment recorded on March 22, 2021 in Book 58521 Page 668 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Nine Thousand Five Hundred and 0/100 dollars (\$209,500.00), 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, within the Georgia Records, conveying nouse door of Gwinnett County, Georgia, within the legal hours of sale on April 4, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 86 of the 7th District of Gwinnett County, Georgia, being Lot 120, Block "A", Woodland Gardens Subdivision, Unit Two per Plat Book 84, Page 165, Gwinnett County, Georgia Records, which is re-ferred to 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 Securi-

ty 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 Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Selene Finance they can is: Selene Finance they can be contacted at (877) 735-3637 for Loss Mitigation Dept, or by writing to 3501 Olympus Boulevard, 5 th Floor, Suite 500, Coppell, Texas 75019, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem tax-es (including taxes which are a lien, but not yet due and payable), 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 matters of record superior to the Security Deed first set

ING KNOWN AS 3815 LAU-REL BROOK LANE, SNEL-LVILLE, GEORGIA 30039, ACCORDING TO THE PRESENT SYSTEM OF RUMBERING HOUSES IN GWINNETT COUNTY, GEOR-GIA. SUBJECT PROPERTY ADDRESS: 3815 LAUREL BROOK LANE, SNELLVILLE, GA 30039 PARCEL ID: R6003 124 The debt secured by said Deed to Secure Debt has been and is hereby de-clared due because of, among other possible events out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Krishnakant Chauhan or tenant(s); and said property is more commonly known as 442 John Stewart PI, Suwanee, GA 30024. The sale will be conducted sub-ject to (1) confirmation that the sale is not prohibited unclared due because on, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the der the U.S. Bankruptcy
Code (2) final confirmation
and audit of the status of the
loan with the holder of the
security deed and (3) any
right of redemption or other debt remains in default this sale will be made for the lien not extinguished by foreclosure. Federal Home

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, in-cluding attorneys fees (no-tice of intent to collect attor-Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transacneys fees having been given). WELLS FARGO BANK, N.A. holds the duly endorsed Note and is the tion Trust, Series 2020-3 as tion Trust, Series 2020-3 as Attorney in Fact for National City Mortgage Co dba Ac-cubanc Mortgage. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no. 23-02337 950 96617 3/8,15,22,29, 2023 current assignee of the Securrent assignee of the Se-curity Deed to the property. WELLS FARGO BANK, N.A., acting on behalf of and, as necessary, in consultation with FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the cur-cut invection to the color NOTICE OF FORECLOSURE A/K/A FANNIE MAE (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O. C.G.A. § 44 14 162.2, WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO BANK N.A., 3476 STATEVIEW BLVD., FORT MILL, SC 29715, 800 288 3212. Please note that, pursuant to

SALE UNDER POWER GWIN-NETT COUNTY, GEORGIA
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Cynthia H. Davies and Emma E. Akoiede to Mortgage Electronic Registration Systems, Inc., as grantee, as nomi-nee for SunTrust Mortgage, nee for sunrius mortgage, Inc. d/b/a Sun America Mortgage, dated February 5, 2004, and recorded in Deed Book 37045, Page 2, Gwin-nett County, Georgia nett County, Georgia Records, as last transferred to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust by assignment recorded on March 7, 2016 in Book 54141 Page 534 in the Of-fice of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the after-described property

best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 3815 LAUREL BROOK LANE, SNELLVILLE, BROOK LANE, SNELLVILLE, GEORGIA 30039 Is/are:
ARISTOTLE SAVALAS DEERING AND SHANNON LEE DEERING Or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and innal principal amount of One Hundred Seventy-Six Thou-sand Two Hundred and 0/100 dollars (\$176,200.00), an accurate survey and in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, in-cluding, but not limited to, assessments, liens, encum with interest thereon as set 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, within the legal hours of sale on April 4, 2023, the following described property. All brances, zoning ordinances, easements. restrictions. ing described property: All that tract or parcel of land ly-ing and being in Land Lot 246 of the 5th District, Gwineasements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is 240 of the 3m Institut, swin-nett County, Georgia, being Lot 21, Block C, formerly Block B, Creekside Estates, Unit 3, as per plat recorded in Plat Book 97, Page 82-84, Gwinnett County, Georgia Records, which plat is incor-porated havin by reference 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 proceporated herein by reference and made a part of this de-scription. The debt secured by said Security Deed has been and is hereby declared allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under due because of, among other possible events of default, failure to pay the indebted-Power and other foreclosure

documents may not be pro-vided until final confirmation

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

**FORECLOSURE** 

**FORECLOSURE** loan as provided in the pre-ceding paragraph. WELLS FARGO BANK, N.A. as Attorney in Fact for ARISTOTLE SAVALAS DEERING AND SHANNON LEE DEERING.
THIS LAW FIRM IS ACTING
AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A TEMPTING TO COLLECT A
DEBT. ANY INFORMATION
OBTAINED WILL BE USED
FOR THAT PURPOSE.
0000009642836 BARRETT
DAFFIN FRAPPIER TURNER
& ENGEL, LLP 4004 Belt
Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.
950 96790 3/8,15,22,29,
2023

tills sale, as provided in security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Selene Finance they can be contacted at (877) 735-3637 for Loss Mitigation Dept, or by writing to 3501 Olympus Boulevard, 5 th Floor, Suite 500, Coppell, Texas 75019, to discuss possible alternatives to avoid 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), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens energylance accounts. Notice of Sale Under Power State of Georgia County of Gwinnett
Under and by virtue of the
Power of Sale contained in a
Security Deed given by
Christina English and Marc
English to Mortgage Electronic Registration Systems,
Inc., as nominee for Nations
Reliable Lending, LLC (the
Secured Creditor), dated
September 17, 2018, and
Recorded on September 19,
2018 as Book No. 55141
and Page No. 883, Gwinnett **County of Gwinnett** 2018 as BOOK No. 55141
and Page No. 883, Gwinnett
County, Georgia records,
conveying the after-described property to secure a
Note of even date in the original principal amount of the party in possession of the property is Cynthia H. Davies or tenant(s); and said Note of even date in the orig-inal principal amount of \$264,102.00, with interest at the rate specified therein, as last assigned to Flagstar Bank, FSB by assignment that is or to be recorded in the Gwinnett County, Geor-gia Records, there will be sold by the undersigned at public outcry to the highest bidder for cash at the Gwin-nett County Courthouse Court, Lawrenceville, GA 30045. The sale will be con-ducted subject to (1) confir-mation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the bublic 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 and being in Land Lot 86 of the 6th District, Gwinnett County, Georgia, being Lot 57, Block L, Rivermist Subdivision, Unit Six, as per plat recorded in Plat Book 20, page 229, Gwinnett County, Georgia records, which recorded plat is incorporate herein by reference and made a part of this description. Tax ID: R6085 198 The debt secured by said Securistatus of the loan with the holder of the security deed and (3) any right of redemp-tion or other lien not extintnia H. Davies and Emma E. Akojede. Brock & Scott, PLLC 4360 Chamblee Dun-woody Road Suite 310 At-lanta, GA 30341 404-789-2661 B&S file no.: 21-01148 950 96107 3/8,15,22,29, 2023 tion. Tax 10: R6085 198 file debt secured by said Securi-ty Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, fail-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 ARISTOTLE SAVALAS
DEFRING AND SHANNON
LEE DEERING to MORTGAGE
ELECTRONIC REGISTRATION SYSTEMS, INC.
(MERS) AS NOMINEE FOR
INTERCONTINENTAL CAPITAL GROUP, INC , dated
04/07/2017, and , GWINNETT County, Georgia
records, as last assigned to
WELLS FARGO BANK, N.A.
(the Secured Creditor), by ure to pay the indebtedness as and when due and in the manner provided in the Nota and Security Deed. Because the debt remains in default, this sale will be made for the this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Flagstar Bank, FSB holds the duly endersed by the purpose of the p (the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in

dorsed Note and is the cur-rent assignee of the Security Deed to the property. Flagstar Bank, FSB is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pur fy all terms of the loan. Pursuant to O.C.G.A. §44-14-162.2, Flagstar Bank, FSB may be contacted at: (800)-393-4887 or by writing to 5151 Corporate Drive, Troy. MI 48098. Please note that, pursuant to O.C.G.A. §44-14-162.2, the secured creditions of required to amend tor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the under and belief of the undersigned, the party/parties in
possession of the subject
property known as 1394
DRAKIE COURT SW, LILBURN, GA 30047 is/are:
Christina English and Marc
English or tenant/tenants.
Said property will be sold
subject to (a) any outstanding ad valorem taxes (ining 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 in spection of the property, and (c) all matters of record su-perior to the Security Deed first set out above, including, but not limited to, assess ments, liens, encumbrances, zoning ordinances, restrictions

covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) fi-nal confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. §9-13-172.1, which allows gg=172.1, which allows for certain procedures re-garding the rescission of ju-dicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. Funds used at sale shall be in certified funds and payable to Rell Certific and payable to Bell Carring-ton Price & Gregg, LLC. Flagstar Bank, FSB as Attor-ney in Fact for Christina En-glish and Marc English. Any information obtained on this mormation obtained on this matter may be used by the debt collector to collect the debt. Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2 nd Floor, Columbia, SC 29201 (803)-509-5078. 950 96479 3/1,8,15,22,29, 2023 NOTICE OF SALE

NUTICE OF SALE
UNDER POWER
STATE OF GEORGIA,
COUNTY OF GWINNETT
By virtue of a Power of Sale
contained in that certain Security Deed from Tony Fox to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NEW PENN FINANCIAL LLC,

dated September 15, 2016 and recorded on September 27, 2016 in Deed Book 54614, Page 94, in the Of-fice of the Clerk of Superior Court of Gwinnett County, Control and County Deed Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Fifty-Four Thousand Two Hundred Six ty-Seven and 00/100 dollars (\$254,267.00), as transferred to AURORA FINAN-CIAL GROUP, INC. by Assignment dated October 16, 2019, and recorded October 22, 2019 at Deed Book 56970, Page 741, with interest thereon as provided therein, will be sold at public outcry to the highest bidder y-Seven and 00/100 dollars outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, or at such place as has or may be law-fully designated as an alternative location, within the le gal 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: ALL THAT TRACT OR PARCEL IHAL I RACT OR PARCEL
OF LAND LYING AND BEING
IN LAND LOT 50 OF THE
7TH DISTRICT, GWINNETT
COUNTY, GEORGIA, BEING
LOT 214, BLOCK B, UNIT 1,
RIVERSHYRE SUBDIVISION,
AS PER PLAT RECORDED

**FORECLOSURE** AT PLAT BOOK 52, PAGE 36, GWINNETT COUNTY GEORGIA RECORDS WHICH PLAT IS INCORPO-BATED HEREIN AND MADE A PART HEREOF BY REFER-ENCE FOR A MORE COM-PLETE DESCRIPTION. Said property may more com-monly be known as 1277 Tiverton Place, Lawrenceville, GA 30043.
The debt secured by said
Security Deed has been and is hereby declared due be-cause of, among other pos-sible events of default, non-payment of the monthly in-stallments on said loan. The

debt remaining in default this sale will be made for the this sale will be made for the purpose of paying the same and all expenses of this Case #: 23-000927-1 sale, including attorneys fees (notice of intent to collect attorneys intent to collect attorneys fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is AURORA FINANCIAL GROUP, INC., 5151 Corporate Drive Troy, MI 48098. Said property will be sold on an as-is basis. be sold on an as-is basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive be subject to the following property; g) all restrictive covenants. easements. rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, belief of the understinged, the owners and party in possession of the property are Tony Fox and or tenant(s). The sale will be conducted subject to 1) confirmation that the sale is not prohibited under the U.S. Bankrupt ed under the U.S. Bankrupt-cy code and 2) final confir-mation and audit of the sta-tus of the loan with the hold-er of the Security Deed. AU-RORA FINANCIAL GROUP INC. as Attorney-in-Fact for Tony Fox Contact: Padgett Law Group: 6267 Old Water Oak Road, Suite 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 03/08/23; 03/22/23; 03/29/23 03/15/23 97020 3/8,15,22,29,

NOTICE OF SALE UNDER POWER GEORGIA.

GWINNETT COUNTY
By virtue of a Power of Sale
contained in that certain Security Deed from KEVIN E
GARDENHIRE and RHONDA R GARDENHIRE to MORT-GAGE ELECTRONIC REGIS-TRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR GRANTEE, AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC., dated February 16, 2016, recorded March 4, 2016, in Deed Book 54136, Page 632, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Four Hundred Sixty-Two Thousand Eight Hundred Two and 00/100 dollars (\$462,802.00), with interest thereon as provided interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to assigned and transferred to Lakeview Loan Servicing, LLC., there will be sold at public outcry to the highest bidder for cash at the Gwin-nett County Courthouse, within the legal hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed includ-ins and Security Deed includ-lowing described property: lowing described property: ALL THAT TRACT OR PAR-CEL OF LAND LYING AND BEING IN LAND LOT 179 OF THE 7TH DISTRICT, GWIN-NETT COUNTY, GEORGIA, BEING LOT 435, BLOCK A, HIDDEN FALLS, PHASE 4, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 115, PAGES 193-199, GWINNETT COUNTY RECORDS, SAID PLAT BE-ING INCORPORATED HERE-IN BY REFERENCE THERE

TO. Said legal description being controlling, however the property is more com-monly known as 3331 ANNA RUBY LN, BUFORD, GA 30519. The indebtedness secured by said Security Deed has been and is hereby de-clared due because of de-fault under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same all expenses of the sale, including 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 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; assessments; liens; encumbrances; 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 KEVIN E GARDENHIRE, RHONDA R GARDENHIRE,

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 confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full without the procedure of the security between the security that the security the security that the security the security that the security tha authority 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: 1-800-724-1633. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to umber. Nothing III 44-14require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. LAKEVIEW instrument. LAKEVIEW LOAN SERVICING, LLC. as Attorney in Fact for KEVIN E GARDENHIRE, RHONDA R GARDENHIRE 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 PURPOSE. Attorney Contact:

PURPOSE. Attorney Contact: Rubin Lublin, LLC, 3145