## **FORECLOSURE**

Mortgage Electronic Registration Systems, Inc. as nominee for Caliber Home Loans, Inc. recorded in Deed Book 56621, beginning at page 669 and as modified at Deed Book 59979, Page 742, of the deed records of 742, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default under the terms of said security deed, and the related note, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell at the usual place of conducting Sheriff's thereby) Will sell at the usual place of conducting Sheriff's sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in April 2023, all property described in said property described in said security deed including but not limited to the following described property: All that tract or parcel of land lying and being in Land Lot 183 of the 5th District, Gwinnett the 5th District, Gwinnett County, Georgia, being Lot 90, Block A, Avington Glen -The Arbors, as shown on a Final Plat recorded in Plat Book 125, Pages 180-182, Gwinnett County, Georgia Records, which plat is incor-

Records, which plat is incorporated herein by reference for a more complete description. Said legal description being controlling, however, the Property is more commonly known as: 413 Easley Drive. Lawrenceville, GA 30045 Said property will be sold on an as-is basis without any representation, warranty or representation, warranty or recourse against the above-named or the undersigned. The sale will be subject to the following items which may affect the title: any outmay affect the title: any out-standing 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 assess-ments, liens, encumbrances, zoning ordinances, restric-tions, and all other matters of record superior to the said Security Deed. 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 àudit of the status of the loan with the holder of the Security Deed. MidFirst Bank, through its division Midland Mortgage is the entity with authority to negotitily with authorny to negoti-ate, amend and modify the terms of the Note and Secu-rity Deed. MidFirst Bank, through its division Midland Mortgages address is 999 N.W. Grand Blvd., Oklahoma City, OK 73118. MidFirst Bank, through its division Midland Mortgage may be contacted by telephone at 1-800-552-3000. To the best of the undersigned's knowl-edge and belief, the party in edge and belief, the party in possession of the property is believed to be Florence Ogonji and Olawale A. Orelaja, or tenant(s). MidFirst Bank, as Transferee, Assignee, and Secured Creditor As attorney-in-fact for the aforesaid Grantor CB Legal, LLC Attorneys at Law Glenridge Highlands II 5565 Glenridge Connector, Suite 350 Atlanta, GA 30342 (770) 392-0041 23-6990 THIS LAW FIRM MAY BE HELD 392-0041 23-5990 IHIS
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

and inspection of the property, any assessments or easements, liens, zoning or PURPOSE 950 96695 3/8,15,22,29, 2023 TS # 2022-03317 Notice Of Sale Under Power Georgia, Gwinnett County Under and by virtue of the Power of Sale contained in that certain Security Deed given by Josh Perrington gage Electronic Registration Systems, Inc., as Grantor, as nominee for Guaranteed Rate, Inc., its successors and assigns, dated 1/15/2020, and recorded on non-judicial sales in the 1/21/2020, in Deed Book 57190, Page 00089, Gwin-57190, Page 00089, Gwinnett County, Georgia records, as last assigned to Freedom Mortgage Corporation by assignment recorded on 9/19/2022 in Deed Book 60209, Page 00540, Affidavit Affecting Title to Land recorded 2/5/2023 in Deed Book 60425, Page 00014, conveying the after-described property to secure a Note in the original principal Douglass Road, Suite 200-A, Anaheim, CA 92806, 1-800 561-4567. Please under-stand that the secured credi-tor is not required to negoti-Note in the original principal amount of \$321,034,00, with ate, amend, or modify the terms of the mortgage instrument. To the best of the undersigned's knowledge and belief, said property is also known as 2345 Valley Prive Spallyille 62, 30078 at public outcry to the high est bidder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on 4/4/2023, the following described property: All That Tract Or Parcel Of Land Ly-Drive. Snellville. GA 30078. and the party in possession of the property is/are Juanita Phillips or a tenant or tenants of said property. CAR-RINGTON MORTGAGE SERing And Being In Land Lot 338 Of The 7th District, Gwinnett County, Georgia, Being Lot 7, Block C, Emer-ald Lake Subdivision, Unit 2, As Per Plat Recorded In Plat VICES, LLC As Attorney-in-Fact for Juanita Phillips SOLOMON | BAGGETT, LLO 3763 Rogers Bridge Road Duluth, GA 30097 (678) 243-2515 THE LAW FIRM IS ACTING AS A DEET COL Book 56, Page 269, In The Office Of The Clerk Of Superior Court Of Gwinnett County, Georgia, Which Plat Is Incorporated Herein By Refer 243-2313 IHE LAW FIRM ITS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Publish: 2/15/2023, 2/22/2023, 3/4/2023 3/4/2023 ence And Made A Part Of This Description. Parcel ID Number: R7338 062. Subject To Any Easements Or strictions Of Record. ty is commonly as **5815 Valine Wy** property known Sugar Hill, GA 30518 The in debtedness secured by said Security Deed has been and is hereby declared due be-950 2/15,22,3/1,8,15,22,29, 2023 cause of, among other pos-sible events of default, fail-NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF GWINNETT ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt By virtue of a Power of Sale contained in that certain Se-curity Deed from Henry Robenson Pierre to Mort-

remaining in default, this sale will be made for the

purpose of paying the same and all expenses of the sale, as provided in the Security Deed and by law, including

attorneys' fees (notice of in-

tent to collect attorneys fees

having been given). The enti-ty having full authority to ne-gotiate, amend or modify all terms of the loan (although

not required by law to do so) is: Freedom Mortgage Cor-

is. Freedom workage con-poration, Attention: Loss Mitigation Department, 10500 Kincaid Drive Fishers, IN 46037, Telephone No.: 855-690-5900. Nothing in 0.c.G.A. Section 44-14-

162.2 shall be construed to require the secured creditor to negotiate, amend, or modify the terms of the security instrument. Said prop-

erty will be sold subject to

any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), any

matters which might be dis-

closed by an accurate survey

and inspection of the prop-erty, any assessments, liens, encumbrances, zoning ordi-

nances, restrictions, covenants, and any other

matters of record superior to

the Security Deed first set out above. To the best

## **FORECLOSURE**

knowledge and belief of the undersigned, the party(ies) in possession of the properis (are) Josh Perrington or tenant(s) or other occu-pants. The sale will be con-ducted subject to (1) confir-mation that the sale is not mation that the sale is not prohibited under 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 lien not extinguished by foreclosure. The guished by foreclosure. The sale is conducted on behalf of the secured creditor un-der the power of sale grant-ed in the aforementioned se-partity instrument, positifical ed in the aforementioned se-curity instrument, specifical-ly being Freedom Mortgage Corporation as Attorney in Fact for Josh Perrington, Nestor Services, LLC, 2850 Redhill Ave, Suite 240, Sant Ana, CA 92705, (888) 403information sale information, visit: https://www.nestortrustee.-com/sales-information or call (888) 902-3989. 950 97054 3/8,15,22,29, 2023

NOTICE OF SALE UNDER POWER

non-payment of the monthly installments on said loan. The debt Case #: 22-004388-9 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, including attorneys fees (notice of intent to collect attorneys fees having been given). The individual or entity that has full authority to Under and by virtue of the Power of Sale contained in a Power of Sale contained in a Security Deed from Juanita Phillips to Mortgage Electronic Registration Systems, Inc., as nominee for Taylor, Bean & Whitaker Mortgage Corp., its successors and assigns, dated February 27, 2009, and recorded on May 6, 2009, in Book 49455, Page 683, of the Gwinnets County, Georgia Records: as tity that has full authority to negotiate, amend and modify all terms of the loan is Broker Solutions Inc. dba New American Funding C/o Home Retention Department, 11001 Lakeline Blvd. Ste. 325, Austin, TX 78717 Said property will be sold on an as-is basis without any representation, warranty or re-County, Georgia Records; as last assigned to CARRINGas-is basis without any eyer resentation, warranty or re-course against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: a) zoning TON MORTGAGE SERVICES, LLC (Secured Creditor); conveying the after-de-scribed property to secure a Note in the original principal amount of \$90,027.00 with interest thereon as set forth therein, there will be sold at public outgry to the bindest ordinances; b) matters which would be disclosed by 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 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, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 7, 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 11, BUOCK B, LANIER FOREST SUB, UNIT #1, AS PER PLAT RECORDED IN PLAT BOOK public outcry to the highest property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing au-thority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Sozurith Dead To the GIA, BEING LOT 11, BLOCK
B. LANIER FOREST SUB,
UNIT #1, AS PER PLAT
RECORDED IN PLAT BOOK
N, PAGE 34, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH PLAT IS
HEREBY REFERRED TO AND
MADE A PART OF THIS DESCRIPTION. The indebtedness secured by said Security
Deed has been and is
hereby declared due and
payable because of, among
other possible events of default, non-payment of the
monthly installments as required by said Note and Security Deed. The debt remaining in default, this sale
will be made for the purpose said Security Deed. To the best of the knowledge and belief of the undersigned, the owners and party in pos-session of the property are Henry Robenson Pierre and or tenant(s). The sale will be or tenant(s). The sale will be conducted subject to 1) confirmation that the sale is not prohibited under the U.S. Bankruptcy code and 2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Broker Solutions Inc. dba New American Funding as Attorney-in-Fact for Henry Robenson Pierre Contact: will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Padgett Law Group: 6267 Old Water Oak Road, Suite 01d Water Oak Road, Stifte 203, Tallahassee, FL 32312; (850) 422-2520 Ad Run Dates: 03/15/23; 03/22/23; 04/05/23; 04/05/23; 04/12/2023; 04/19/2023; Deed and by law, including attorney's fees (notice of inattorney's fees (notice of in-tent to collect attorneys fees having been given) and all other payments provided for under the terms of the Secu-rity Deed and Note. Said property will be sold subject 04/26/2023 950 96753 3/15,22,29,4/5,12/19,26, 2023 to any outstanding ad val-orem taxes (including taxes which are a lien, but not yet

**Notice of Sale Under Power** State of Georgia, County of Gwinnett

closed by an accurate survey

VICES, LLC, 1600 South

3/1/2023

3/15/2023

3/22/2023,

gage Electronic Registration Systems, Inc. as nominee for Broker Solutions, Ind. dba New American Funding,

its successors and assigns,

dated June 29, 2020 and

recorded on June 30, 2020

recorded on June 30, 2020 in Deed Book 57614, Page 850, in the Office of the Clerk of Superior Court of Gwinnett County, Georgia, said Security Deed having been given to secure a Note of even date, in the original principal amount of Two Hundred Thirty-Two Thousand Seven Hundred Seven and 00/100 dollars

00/100

and 00/100 dollars (\$232,707.00) with interest thereon as provided therein, as last transferred to Broker Solutions, Ind. dba New American Funding, its suc-

cessors and assigns, recorded in Deed Book 59922, Page 00145, aforesaid records, will be sold at public outcry to the highest bidder for cash before the courthouse door of winnett

courthouse door of Gwinnett

courthouse door of Gwinnett County, Georgia, or at such place as has or may be law-fully designated as an alter-native location, within the le-gal hours of sale on the first Tuesday in May, 2023, all property described in said Security Deed including but

dollars

due and payable), any mat-ters which might be dis-Under and by virtue of the Power of Sale contained in a Security Deed given by April O. Pollard to Mortgage Electronic Registration Systems, Inc., as nominee for Carrington Mortgage Services, LLC (the Secured Creditor), dated February 20, 2016, and Recorded on March 4, 2016 as Book No. 54137 and Page No. 732, Gwinnett County, Georgia records, conveying the after-Power of Sale contained in a dinances, restrictions, covenants, and any security deeds, mortgages or deeds of trust or any matters of record superior to the Security Deed first set out above. The sale will be conducted subject (1) to confirmation subject (1) to confirmation that the sale is not prohibited under the U.S. Bankrupt-cy Code and (2) to final con-firmation and audit of the records, conveying the after-described property to secure a Note of even date in the original principal amount of \$143,108.00, with interest at 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 the rate specified therein, as last assigned to Bank United, N.A. by assignment that is or to be recorded in the Gwin-State of Georgia, the Deed Under Power and other forenett County, Georgia Records, there will be sold closure documents may not be provided until final confir-mation and audit of the sta-tus of the loan as provided by the undersigned 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, immediately above. The enti-ty that has full authority to negotiate, amend, and modi-fy all terms of the mortgage with the debtor is: CAR-RINGTON MORTGAGE SERthe following described

disclosed by an

said property is more com-monly known as 1727

ELAINE M. RICHIE to DEAL-

to DEALER REMARKETING.

Superior Court of Gwinnett

(SO) days and not having been made good in accordance with the terms and provisions of said Deed To Secure Debt, DEALER RE-MARKETING, INC. pursuant to said Deed To Secure Debt, and the Note secured thereby, bas declared the per-

thereby, has declared the en-

tire amount of the indebted ness secured by said Deed To Secure Debt, due, payable and collectible; and,

payable and cohectine, and pursuant to the power of sale contained in said Deed To Secure Debt, will, on the first Tuesday in April, 2023, within the legal hours of sale before the Courthouse door

in Gwinnett County, Georgia,

sell at public outcry to the

sell at public outcry to the highest bidder for cash, the property described in said Deed To Secure Debt, to wit: ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 271 of the 7 th District of Gwinnett County, Georgia, being Lot 1, Block B, Unit One, Lanier Forest Subdivision, and being more particularly de-

ing more particularly de-scribed as follows; Begin-

ning at an iron pin placed on the northeasterly right-of way of Roberts Drive, 116.0

feet northwesterly, as mea-sured along the northeaster-

ly right-of way of Roberts Drive and following the cur-

accurate

1727

property:
All that tract or parcel of land lying and being in Land Lot 3 of the 6th District of Gwinnett County, Georgia, being Lot 11. Block C. Laurel Falls Subdivision, Unit Two, as per plat recorded in Plat Book 44, Page 106, Gwinnett County, Georgia records, which plat is incorporated herein and made a

part hereof by reference.
Tax ID: R6003 129
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. Because the debt remains in default this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Bank United, N.A. holds the duly endorsed Note and is the current assignee of the Se-

current assignee of the Security Deed to the property. Carrington Mortgage Services, LLC is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. §441–4162.2, Carrington Mortgage 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.

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. the terms of the loan.

To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 3902 LAUREL BEND DRIVE, SNELLVILLE, GA 30039 is/are: April O'Pollard 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, ease-

restrictions, covenants, etc.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confir-mation and audit of the sta-

zoning ordinances, ease-

restrictions,

## **FORECLOSURE**

**FORECLOSURE** 

described property: ALL THAT TRACT OR PARCEL OF LAND LYING IN LAND LOT 234 OF THE 5TH DIS-TRICT OF GWINNETT

COUNTY, GEORGIA BEING LOT 153, BLOCK A, COLD WATER CREEK SUBDIVI-SION, UNIT TWO, AS MORE

because of, among other possible events of default.

COUNTY,

tus of the loan with the holder of the security deed.
Pursuant to O.C.G.A. §9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. Funds used at sale shall be

SION, UNIT IWO, AS MORE PARTICULAR DESCRIBED ON PLAT OF SURVEY RECORDED AT PLAT BOOK 91, PAGE 173, GWINNETT COUNTY. GEORGIA RECORDS, WHICH PLAT AND LEGAL DESCRIPTION THERON ARE INCORPOin certified funds and payable to Bell Carrington Price & Gregg, LLC.
Bank United, N.A. as Attorney in Fact for April O. Pol-RATED HEREIN BY REFERENCE THERETO. Said property may more commonly be known as 1401 Jernigan
Bluff, Lawrenceville, GA
30045. The debt secured by
said Security Deed has been
and is hereby declared due

lard.
Any information 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.
File: 23-40554

950 96471 3/1,8,15,22,29, 2023 NOTICE OF FORECLOSURE SALE **UNDER POWER** GWINNETT COUNTY.

GEORGIA THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

of Beginning; being improved property having a house thereon and being more particularly shown on survey prepared by James H. Carter, R.L.S., dated August 22, 1988. Map/Parcel #R7271 B046 To the best of the undersigneds informathe undersigneds informa-tion and belief, the address of the property is: 1193
Roberts Drive, Sugar Hill, Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne J. Ponder and Ricky Gwinnett County, Georgia 30518 Said property will be sold, a deed executed by the undersigned to purchaser and the proceeds of sale ap-Ponder to CitiFinancia Services, Inc. dated April 25, 2006 and recorded on April 26, 2006 in Deed Book 6426, Page 0421, Gwinnett County, Georgia Records, and later assigned to J.P. plied by the undersigned, all as provided in said power of sale and the Deed To Secure Debt, containing said power. The sale will be conducted subject to (1) confirmation that the sale is not prohibitand later assigned to J.P. Morgan Mortgage Acquisition Corp. by Assignment of Security Deed recorded on August 28, 2018 in Deed Book 56099, Page 701, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Two Hundred Sixty-Five Thousand Three Hundred One And 39/100 Dollars (\$265,301.39), with interest that the sale is not prohibit-de under the U.S. Bankrupt-cy Code; (2) O.C.G.A. Sec-tion 9-13-172-1; and (3) fin-al confirmation and audit of the status of the loan with the holder of the Deed To Secure Debt. Pursuant to O.C.G.A. Section 9-13-172.1, O.C.G.A. Section 9-13-1/2.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under And 39/100 Dollars (\$265,301.39), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder 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 prefor cash before the courtfor cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on April 4, 2023 the following de-scribed property: All that ceding paragraph. The entity that has full authority to ne-gotiate, amend, and modify all terms of the mortgage with the debtor is: DEALER REMARKETING, INC., CO-certoon, Beatley, and Griffin scribed property: All that tract or parcel of land lying and being in Land Lot 9 of the 5th District, Gwinnett County, Georgia, and being Lot 3, Block A, Brookwood Maedows Subdivision Unit Fortson, Bentley and Griffin, P.A., 2500 Daniells Bridge Road, Building 200, Suite 3A, Athens, Georgia 30014, 706- 548-1151. However, the secured creditor is not Meadows Subdivision, Unit 1, as per plat recorded in Plat Book 68, Page 20, Gwinnett County, Georgia Plat Book 68, Page 20, Gwinnett County, Georgia records, which plat is incor-porated herein and made a part hereof by reference. Tax ID #: R5009 263 The debt required to negotiate, amend, or modify the terms of the mortgage instrument. Said property is being sold as the property of ELAINE M. RICHIE and will be sold on an "as is" basis without ID #: R5009 263 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 propenses of this sale, as proon 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 ittle: any outstanding ad val-orem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of penses of this sale, as provided in Security Deed and by law, including attorneys fees (notice of intent to colany taxing authority: matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumlect attorneys fees having been given). Your mortgage servicer, Rushmore Loan Management Services, LLC, as servicer for J.P. Morgan Mortgage Acquisition Corp., can be contacted at 888-504-7200 or by writing to 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618, to discuss possible alternatives to avoid foreclosure. Said property will be sold lect attorneys fees having been given). Your mortgage brances: restrictions: covenants, and any other matters of record superior to said Deed To Secure Debt. This 24 th day of February, REMARKETING. DEALER INC. as Attorney-in-fact for ELAINE M. RICHIE Said property will be sold FORTSON, BENTLEY AND GRIFFIN, P.A. 2500 Daniells Bridge Road Building 200, Suite 3A Athens, Georgia 30606 (706) 548-1151 subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be

unscribed by all accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of NOTICE OF UNDER POWER record superior to the Securitv Deed first set out above To the best knowledge and belief of the undersigned, the parties in possession of

950 96750 3/8.15.22.29.

FORECLOSURE SALE GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale contained in a Security Deed given by Jose Rios to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for RBC Mortgage Company, the property are Yvonne J. Ponder or tenant(s); and RBC Mortgage Company, dated June 30, 2005, and recorded in Deed Bood 43383, Page 0204, Gwinnett County, Georgia Records, as last transferred to U.S. Bank Trust National Association Manor Brook, Snellville, GA **30078**. The sale will be conducted subject (1) to confirmation that the sale is not mature sale is incomprehibited 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. J.P. Morgan Mortgae Acquisition Code no Material Code in Code in C Trust National Association. not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust by assignment recorded on April 28, 2022 in Book 59905 Page 844 in the Office of the Clerk of Superior Court of Gwinnett County, deed. J.P. Morgan Mortgage Acquisition Corp. as Attor-ney in Fact for Yvonne J. Ponder and Ricky L. Ponder McMichael Taylor Gray, LLC 3550 Engineering Drive, Georgia Records, conveying the after- described property 3550 Engineering Drive, Suite 260 Peachtree Cor-ners, GA 30092 404-474-7149 MTG File No.: GA2023to secure a Note in the original nal principal amount of One Hundred Thirty-Three Thousand Seven Hundred Ninety-Seven and 0/100 dollars (\$133,797.00), with interest thereon as set forth therein, 950 96892 3/8,15,22,29, 2023 G E O R G I A GWINNETT COUNTY NOTICE OF SALE UNDER POWER there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on April 4, 2023, the following described reporters All, that Because of default under the terms of that certain promissory Note dated De-cember 29, 2021, in the original principal amount of \$175,000.00 ("Note) from scribed property: All that tract or parcel of land lying and being in Land Lot 171 of the 6th District of Gwinnett ER REMARKETING, INC., said Note being secured by the property described in a Deed To Secure Debt exe-cuted by ELAINE M. RICHIE County, Georgia, and being Lot 2, Block A, Oxford Place, Unit Two, as per Plat recorded in Plat Book 24, Page 219, in the Office of the Clerk of the Superior Court INC. dated December 29, 2021, recorded in Deed Book 59559, Page 499, in the Office of the Clerk of the of Gwinnett County, Georgia Being improved known as 5545 Weatherford County, Georgia; said de-faults having continued for a period of more than thirty (30) days and not having

21-09427 950 92677 3/8,15,22,29, 2023 NOTICE OF SALE UNDER POWER property Rnown as 5545 Weatherford Road, according to the present system of number-ing houses in Gwinnett County, Georgia. 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 propenses 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 ate, 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 roreciosure. 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 in-

spection of the property, any

**FORECLOSURE** 

**FORECLOSURE** 

vature thereof, from the in-tersection of Roberts Drive with Shirley Drive, said Point

of Beginning also being lo-cated at the line dividing

an interior angle of 103 degrees 09 minutes with the

preceding course, 140.0 feet to an iron pin found and Lot 3, said block and subdivi-

sion; running thence south-

easterly along the south-westerly line of said Lot 3, 100.0 feet to an iron pin placed and said Lot 2; run-

placed and said Lot 2; run-ning thence southwesterly line of said Lot 2, 163.2 feet to an iron pin placed on the northwesterly right-of way of Roberts Drive and the Point of Beginning; being im-

brances, 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, the party in possession of the property is Jose Rios or tenant(s): cated at the line dividing Lots 1 and 2, said block and subdivision; running thence northwesterly along the northeasterly right-of way of Roberts Drive, 102.7 feet to an iron pin found and Lot 22, Hidden Circle Subdivision; running thence northeasterly along the southeasterly line of said Lot 22 of Hidden Circle Subdivision at an interior angle of 103 deand said property is more commonly known as 5545 Weatherford Rd, Norcross, GA 30093. The sale will be conducted subject to (1) confirmation that the sale not prohibited under 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 redemp-tion or other lien not extin-guished by foreclosure. U.S. Bank Trust National Associa-tion, not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust as Attorney in Fact for Jose Rios. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no: 22-03021 95367 3/8,15,22,29,

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 Sanjeev Sethi and Raminder K. Sethi to Mortgage Electronical Positivities. ic Registration Systems, ne, as grantee, as nominee for Countrywide Home Loans, Inc., dated September 8, 2006, and recorded in Deed Book 47056, Page 648, Gwinnett County, Georgia Gwinnett County, Ğeor Records, as last transferr to THE BANK OF NEW YORK
MELLON f/k/a THE BANK OF
NEW YORK as Trustee for CWHEO Home Equity Loan Asset Backed Certificates, Series 2006-S7 by assign-ment recorded on February 2, 2023 in Book 60421 Page 731 in the Office of the Clerk of Superior Court of Gwinnett County, Georgia Records, conveying the af-ter-described property to se-cure a Note in the original cure a Note in the original principal amount of Forty-One Thousand Eight Hundred and 0/100 dollars (\$41,800.00), 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 Gwinneth Country, Georgia, within the legal hours of sale on April 4, 2023, the following described property: All that scribed property: All that certain parcel of land situate in Land Lot 204 of the 5th District of the County of Gwinnett and State of Georgia, being known and designated as Lot 37, Block A, Simonton Preserve. Three, as per plat recorded in Plat Book 79, Page 272, Gwinnett County, Georgia Records, which plat is incorporated herein by this refer ence and made a part of this description. Tax/Parcel ID: R5204A176 The debt se-cured 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 ex-penses of this sale, as pro-vided in Security Deed and by law, including attorneys fees (notice of intent to col-lect attorneys fees having been given). The entity hav-ing full authority to negotiate, amend or modify all terms of the loan (although is: Mr. Cooper they can be contacted at (888) 480-2432 for Loss Mitigation Dept, or by writing to 8950 Cypress Waters Boulevard, Coppell Tayas 25010 to discuss Texas 75019 to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any

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 in spection of the property, any assessments, liens, encuments and the property and the prope assessments, liens, encum-brances, 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, the party in possession of the property is Sanjeev Sethi and Ramin-der K. Sethi or tenant(s); and said property is more com-monly known as 738 SIMON WAY, 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 status of the loan with the holder of the security deed and (3) any right of redemp-tion or other lien not extintion or other lien not extin-guished by foreclosure. THE BANK OF NEW YORK MEL-LON f/k/a THE BANK OF NEW YORK as Trustee for CWHEQ Home Equity Loan Asset Backed Certificates, Series 2006-S7 as Attorney Series 2006-57 as Attorney in Fact for Sanjeev Sethi and Raminder K. Sethi. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.:

Under and by virtue of the Power of Sale contained in a Security Deed from GARY L. SKIPWORTH AND LATINA A. SKIPWORTH AND LATINA A.
SKIPWORTH to Mortgage
Electronic Registration Systems, Inc., as nominee for
Taylor, Bean & amp; Whitaker Mortgage Corp., its successors and assigns, dated
September 2, 2008, and
recorded on October 7,
2008, in Book 49107, Page
306, of the Gwinnett County,
Georgia Records, as last assigned to CARRINGTON

signed to CARRINGTON
MORTGAGE SERVICES, LLC
(Secured Creditor); conveying the after-described property to secure a Note in the 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 original principal amount of \$260,347.00 with interest \$260,347.00 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 Courth. Courts within the knowledge and belief of the undersigned, the party/parties in possession of the subject property known as subject property known as 1212 ASHTON PARK DRIVE, Tourse door of dwilling the legal hours of sale on the first TUESDAY in April, 2023, the following described property: THE FOLLOWING DESCRIBED PROPERTY TO WIT AUT THAT LAWRENCEVILLE, GA 30045 is/are: Erica Nicole Smith or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem have (isolation). any outstanding ad valorent 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 ERTY, TO WIT: ALL THAT
TRACT OF LAND AND BEING
IN LAND LOT 37 OF THE
GTH DISTRICT, GWINNETT
COUNTY, GEORGIA BEING
LOT 15, BLOCK A, OF and inspection of the prop-COUNTY, GEORGIA BEING LOT 15, BLOCK A, OF HAVEN CREST SUBDIVISION, PHASE ONE, PER PLAT OF SURVEY RECORDED IN PLAT BOOK 99, PAGE 250, GWINNETT COUNTY RECORDS, REFERENCE TO SAID PLAT OF SURVEY AND THE RECORD THEREOF BEerty, and (c) all matters of record superior to the Security Deed first set out above, including, but not limited to, assessments, liens, encum-

**FORECLOSURE** 

ING MADE FOR A MORE COMPLETE DESCRIPTION. The indebtedness secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, non-payment of the monthly installments are required by said Note and required by said Note and Security Deed. The debt resecurity Deed. The deof remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorneys fees having been given) and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to any outstanding ad val-orem taxes (including taxes which are a lien, but not yet due and payable), any mat-ters which might be dis-closed by an accurate survey and inspection of the property, any assessments or easements, liens, zoning ordinances, restrictions, covenants, and any security deeds, mortgages or deeds of trust or any matters of record superior to the Security Deed first set out above. 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 holder of the security deed. dinances. restrictions

holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-iudicial salés in State of Georgia, the Deed Under Power and other fore-closure documents may not be provided until final confir mation and audit of the status of the loan as provided immediately above. The entiimmediately above. The enti-ty that has full authority to negotiate, amend, and modi-fy all terms of the mortgage with the debtor is: CAR-RINGTON MORTGAGE SER-VICES, LLC, 1600 South Douglass Road, Suite 200-A, Anaheim, CA 92806, 1-800-561-4567. Please under-stand that the secured credistand that the secured credi-tor is not required to negoti-ate, amend, or modify the terms of the mortgage in-strument. To the best of the undersigned's knowledge and belief, said property is also known as 2966 Cadbury Court, Snellville, GA 30039, and the party in possession of the property is/are GARY SKIPWORTH AND LATINA the property is/are GARY SKIPWORTH AND LATINA A. SKIPWORTH or a tenant or tenants of said property. CARRINGTON MORTGAGE CARRINGTON MORTGAGE SERVICES, LLC AS Attorneyin-fact for GARY L. SKIPWORTH AND LATINA A. SKIPWORTH SOLOMON |
BAGGETT, LLC 3763 Rogers 
Bridge Road Duluth, GA 
30097 (678) 243-2515 THE 
LAW FIRM IS ACTING AS ADEBT COLLECTOR ATTEMPTING TO COLLECT A 
DEBT. ANY INFORMATION OBTAINED WILL BE USED OBTAINED WILL BE USED FOR THAT PURPOSE. Pub-lish: 2/8/2023, 2/15/2023, 2/22/2023, 3/1/2023, 3/8/2023. 3/22/2023, 3/29/2023

2/8,15,22,3/1,8,15,22,29, 2023

FOR INFORMATIONAL PURPOSES ONLY: Said property is known by address as 500 Roland Manor Drive, according to the present system of numbering property in Gwinnett County, Georgia. The debt secured by said Security Deed has been and is hereby declared due because of, among other posible events of default, failure to pay the indebtedness and when due and in the manner provided in the Note 3/15/2023, 93576 as and when due and if 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, a partial of the Security Deed. **Notice of Sale** Under Power State of Georgia, County of Gwinnett Under and by virtue of the Power of Sale contained in a as provided in Security Deed 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 act required by law to do so) Security Deed given by Erica Nicole Smith to Mortgage Electronic Registration Sys-tems, Inc., as nominee for HomeBridge Financial Services, Inc. (the Secured Creditor), dated November 20, 2019, and Recorded on December 4, 2019 as Book No. 57078 and Page No. 83, Chrispath Courth. Courts. not required by law to do so) is: AmeriSave Mortgage Corporation they can be contacted at (866) 397-5370 for Loss Mitigation Dept, or by writing to 1 Corporate Drive, Suite 360, Lake Zurich, Illi-nois 60047, to discuss pos-Gwinnett County, Georgia records, conveying the afterdescribed property to secure a Note of even date in the sible alternatives to avoid sible 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 \$282,400.00, 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 Gwinnett County, Georgia Records, there will be sold by the unan accurate survey and in-spection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, and 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 proper-ty: The land referred to here-in below is situated in the County of Gwinnett, State of matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Curtis Thomas or tenant in below is situated in the County of Gwinnett, State of Georgia, and is described as follows: All that tract or par-(s); and said property is more commonly known as 500 Roland Manor Dr, Dacucel of land lying and being in Land Lot 213 of the 5th District, Gwinnett County, Geor-gia, being Lot 35, Block A, Ballantrae Subdivision fka Ashton Park Subdivision, as Ia, GA 30019. The sale will be conducted subject to (1) confirmation that the sale is confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed Per plat recorded in Plat Book 114, Pages 49-51, re-vised in plat Book 116, Pages 63-65, Gwinnett County, Georgia records, and (3) any right of redemp-tion or other lien not extinwhich recorded plat is incorporated herein by reference and made a part of this description. Tax ID: R5213-210 The debt secured by said Security Deed has been and is harply declared due has tion or other lien not extin-guished by foreclosure. AmeriSave Mortgage Corpo-ration as Attorney in Fact for Curtis Thomas. Brock & Scott, PLLC 4360 Chamblee is hereby declared due be-cause of, among other pos-sible events of default, fail-Dunwoody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-05923 ure to pay the indebtedness as and when due and in the manner provided in the Note 950 95111 3/8,15,22,29, 2023 **Notice of Sale** 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

Under Power. State of Georgia

as provided in the Security Deed and by law, including attorney's fees (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 as-signee of the Security Deed to the property Carrington

brances, zoning ordinances,

covenants, etc. The sale will

be conducted subject to (1)

restrictions.

easements.

County of GWINNETT.

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by MARCUS A TUGGLE to WELLS FARGO BANK, N.A., dated 12/12/2017, and Recorded on 12/14/2017 as Book No. 55589 and Page No. 0562, GWINNETT County, Georgia records, as last assigned to WELLS FARGO BANK, N.A. (the Secured Creditor), by assignment, conveying the after de-scribed property to secure a Note of even date in the original principal amount of \$119,892.00, 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 hours of sale on the first Tuesday in April, 2023, the following described proper-ty: ALL THAT TRACT OR PARCEL OF LAND LYING PARCEL OF LAND LYING
AND BEING IN LAND LOT 29
OF THE 6TH DISTRICT,
GWINNETT COUNTY, GEORGIA, BEING LOT 1, BLOCK
B, ANNISTOWN VALLEY B, ANNISTOWN VALLEY
SUBDIVISION, UNIT TWO,
AS PER PLAT THEREOF
RECORDED IN PLAT BOOK
24, PAGE 185, GWINNETT
COUNTY, GEORGIA
RECORDS, WHICH RECORDED PLAT IS INCOR

OF THIS DESCRIPTION

debt secured by said Deed

to Secure Debt has been and

to Secure bebt 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 Deed to Secure Debt.

**FORECLOSURE** 

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 Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). WELLS FARGO BANK, N.A. holds the duly endorsed Note and is 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 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 duly endorsed Note and is the current assignee of the Security Deed to the proper-ty. WELLS FARGO BANK, not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. Funds used at sale shall be in certified funds and payable to Bell Carrington Price & Gregg, LLC. Carrington Mortgage Services, LLC as Attorney in Fact for Erica Nicole Smith. Any information obtained on this matter may be used by the confirmation and audit of the as necessary, in consultation with FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the current investor on the loan), is the entity with the full authe 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. Pleason to that. pursuant to matter may be used by the debt collector to collect the debt. Bell Carrington Price & Dell Carrington Price & 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 2/8,15,22,293/1,8,15,22,29, NOTICE OF FORECLOSURE undersigned, SALE UNDER POWER GWINparty/parties in possession

**FORECLOSURE** 

SALE UNDER POWER GWINNETT COUNTY, GEORGIA
Under and by virtue of the
Power of Sale contained in a
Security Deed given by Curtis Thomas to Mortgage
Electronic Registration Systems, Inc., as grantee, as
nominee for Amerisave
Mortgage Corporation, dated August 30, 2021, and
recorded in Deed Book
59217, Page 00358, Gwinnett County, Georgia
Records, as last transferred
to AmeriSave Mortgage SNELLVILLE, GEORGIA 30039 is/are: MARCUS A TUGGLE or tenant/tenants. Said property will be sold satily properly will be solved in a 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 in-spection of the property, and (c) all matters of record su-perior to the Deed to Secure Debt first set out above, in-Records, as last transferred to AmeriSave Mortgage Corporation by assignment recorded on January 23, 2023 in Book 60407 Page 00806 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 Three Hundred Ninety-Two Thousand Seven Hundred Fitty-Five and 0/100 dollars (3392,755.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courtcluding, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) be conducted subject to (1) confirmation that the sale is not prohibited under the U.S.
Bankruptcy Code; and (2) final confirmation and audit of
the status of the loan with
the holder of the security deed. Pursuant to O.C.G.A Section 9 13 172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of for cash before the courthouse door of Gwinneth 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 3 of the 2nd District, Rocky Creek GMD 1587, Gwinnett County, Georgia, being Lot 57, Block A, Legacy River Subdivision, as per Plat for cash before the court-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. WELLS FARGO BANK, N.A. as Attor-FARIGU BANN, N.A. 38 ARTOF-ney in Fact for MARCUS A TUGGLE. THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY IN-FORMATION OBTAINED Subdivision, as per Plat Book 102, Pages 221- 222, Gwinnett County Records, said plat being incorporated herein by reference thereto. FOR INFORMATIONAL PUR POSES ONLY Said property FORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE. 00000009737636
BARRETT DAFFIN FRAPPIER
TURNER & ENGEL, LLP
4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398 950 9680 3/8,15,22,29,2023

of the subject property known as 3202 OCTAVIA LN

NOTICE OF SALE UNDER POWER GEORGIA. GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Se-

curity Deed from MARIANA
LUZ GUDINO VAZQUEZ and
RAIZA LUNA RAMIREZ to
MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS
INC AS CRAMITEE AS REGISTRATION SYSTEMS INC., AS GRANTEE, AS NOMINEE FOR US MORT-GAGE CORPORATION, dated August 3, 2021, recorded August 4, 2021, in Deed Book 59033, Page 00573, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Three Hundred Eighty-Two Thousand Nine Thirty-Six and 00/100 dollars (\$382,936.00), with in for therein, said Security Deed having been last sold assigned and transferred to

M&T BANK, 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 on saie off the institute of the property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING OR PARCEL OF LAND LYING
AND BEING IN LAND LOT
131 OF THE 7TH DISTRICT,
GWINNETT COUNTY, GEORGIA, BEING LOT 6, BLOCK
B, BROOKSTONE SUBDIVISION, PER PLAT RECORDED IN PLAT BOOK 40, PAGE
LOSE COUNTY. 105, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPO-RATED HEREIN AND MADE A PART HEREOF. Said legal description being control-ling, however the property is more commonly known as 702 BEDROCK RUN, LAWRENCEVILLE, GA 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 terms of said

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, 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; as-sessments; liens; encumers brances; 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 posthe owner and party in possession of the property is MARIANA LUZ GUDINO VAZQUEZ. RAIZA LUNA RAMIREZ, 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 er of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: M & Amp; T to do so) is: M & Amp; in Bank, Loss Mitigation Dept. 1100 WEHRLE DRIVE

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

Security Deed. The indebted-

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