

FORECLOSURE

instrument. M&T BANK as Attorney in Fact for MARIANA LUZ GUDINO RAMIREZ, RAIZA LUNA RAMIREZ 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: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. MTB-23-00301-1 Ad Run Dates 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023
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 950 94723 3/8,15,22,29, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **LUIS ANTONIO VEGA-ARENAS TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR BRAND MORTGAGE GROUP, LLC**, dated August 31, 2016, recorded October 10, 2016, in Deed Book 54646, Page 547, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Thirty-Seven Thousand Three Hundred Sixty-Five and 00/100 dollars (\$137,365.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **LAKEVIEW LOAN SERVICING LLC**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 281 OF THE 5TH DISTRICT, GWINNETT COLINTY, GEORGIA, BEING LOT 8, BLOCK B, SWEETCUM UNIT, AS SHOWN ON PLAT RECORDED IN PLAT BOOK 46, PAGE 272, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as **2125 UNIWATTEE TRAIL, Dacula, GA 30019**. 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, including attorneys fees (notice to collect same having been given) and all other payments provided for under 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 undersigned. The sale will also be subject to the following terms 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 said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is **LUIS ANTONIO VEGA-ARENAS**, or tenants(s). The sale will be conducted subject to (1) 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 of the loan (although not required by law to do so) is: M & T Bank, Loss Mitigation Dept., 1100 WEHRLER 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **LAKEVIEW LOAN SERVICING LLC**, as Attorney in Fact for **LUIS ANTONIO VEGA-ARENAS** 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: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. MTB-22-00268-3 Ad Run Dates 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023
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 950 95986 3/8,15,22,29,2023

Notice of Sale Under Power. State of Georgia, County of GWINNETT.

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by **ROLOIS VILLA TO BANK OF AMERICA, N.A.**, dated 07/16/2008, recorded on 01/29/2013 as Book No. 51970 and Page No. 0684, GWINNETT County, Georgia records, as last assigned to **CARRINGTON MORTGAGE SERVICES, LLC** (the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in the original principal amount of \$141,850.00, 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 property: SITUATED IN THE COUNTY OF GWINNETT AND THE STATE OF GEORGIA; ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 30 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 41, BLOCK A, WESTCHESTER PLACE, AS PER PLAT RECORDED IN PLAT BOOK 122, PAGE 124, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE THERETO. TAX ID NO: R6030 420 BEING THE SAME PROPERTY CONVEYED BY WARRANTY DEED GRANITOR: LEGACY COMMUNITIES AT

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WESTCHESTER PLACE, LLC. GRANTEE: **ROLOIS VILLA DATED: 06/27/2008 RECORDED: 07/16/2008 DOCS BOOK PAGE: 48972 0300 ADDRESS: 3772 SUNBRIDGE DRIVE, SNELLVILLE, GA 30039** The debt secured by said Deed to Secure Debt 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. 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). **CARRINGTON MORTGAGE SERVICES, LLC** holds the duly endorsed Note and is the current assignee of the Security Deed to the property, **CARRINGTON MORTGAGE SERVICES, LLC**, acting on behalf of and, as necessary, in consultation with **FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE** (the current investor on the deed) 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, CARRINGTON MORTGAGE SERVICES, LLC may be contacted at: **CARRINGTON MORTGAGE SERVICES, LLC, 1600 SOUTH DOUGLASS ROAD, SUITE 200 A, ANAHEIM, CA 92806, 800 561 4567**. Please note that, pursuant to O.C.G.A. § 44 14 162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as **3772 SUNBRIDGE DRIVE, SNELLVILLE, GEORGIA 30039** is/are: **ROLOIS VILLA** 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 inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, 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 confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9 13 172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. **CARRINGTON MORTGAGE SERVICES, LLC** as Attorney in Fact for **ROLOIS VILLA**. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. To obtain options and alternatives to foreclosure please contact Carrington Mortgage Services, LLC directly, toll free by the following telephone number: (800) 561 4567. 0000009517616 **SARRETT DAFIN RAPPAPORT TURNER & ENGEL, LLP** 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398. 950 97031 3/8,15,22,29, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **RASHID WAHEED TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR NORTHPOINTE BANK**, dated September 21, 2017, recorded September 25, 2017, in Deed Book 55418, Page 0072, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Fifty-Eight Thousand Nine Hundred Fifty-Eight and 00/100 dollars (\$258,958.00), with interest thereon as provided 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 in April, 2023, all 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 85 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 76, BLOCK 6, AMBUR COVE, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 60, PAGE 165, GWINNETT COUNTY GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as **1854 JENNA LYNN CT, 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 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 under 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 undersigned. 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 said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in pos-

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session of the property is **RASHID WAHEED, ESTATE AND/OR HEIRS AT LAW OF RASHID WAHEED, SABEEN RASHID, 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 of the loan (although not required by law to do so) is: M & T Bank, Loss Mitigation Dept., 1100 WEHRLER 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 require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **M&T BANK** as Attorney in Fact for **RASHID WAHEED 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: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. MTB-22-01692-5 Ad Run Dates 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023
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 950 93989 3/8,15,22,29, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from **LAKESHA WHITING TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR NATIONS DIRECT MORTGAGE, LLC DBA MOTIVE LENDING**, dated May 8, 2017, recorded May 11, 2017, in Deed Book 55114, Page 0022, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Fifty-One Thousand Two Hundred Ten and 00/100 dollars (\$151,210.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **PennyMac Loan Services, LLC**, there will be sold at public outcry to the highest bidder for cash at the Gwinnett County Courthouse, within the legal hours of sale on the first Tuesday in April, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 65, OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 4, BLOCK A EDEN VALLEY SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 85, PAGE 134, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Said legal description being controlling, however the property is more commonly known as **4160 EDEN VALLEY DRIVE, LOGANVILLE, GA 30052**. 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, including attorneys fees (notice to collect same having been given) and all other payments provided for under 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 undersigned. 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 said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is **LAKESHA WHITING** 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 of the loan (although not required by law to do so) is: **PennyMac Loan Services, LLC**, Loss Mitigation Dept., 3043 Townsgate Road Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-549-3583. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. **PENNYMAC LOAN SERVICES, LLC** as Attorney in Fact for **LAKESHA WHITING** 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: Ruben Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FNY-22-06928-1 Ad Run Dates 02/01/2023, 03/08/2023, 03/15/2023, 03/22/2023, 03/29/2023
 950 92686 2/1,3/8,15,22,29, 2023

STATE OF GEORGIA COUNTY OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by **Kimberly Wilson to Mortgage Electronic Registration Systems, Inc. as nominee for First Option Mortgage** dated October 16, 2009, and recorded in Deed Book 49775, Page 449, as last modified in Deed Book 59652, Page 75, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to **Lakeview Loan Servicing, LLC**, securing a Note in the original principal amount of \$176,641.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire

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amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, April 4, 2023, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit: Legal Description ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 240 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 4, BLOCK B, RIVER RUN SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 74, PAGE 193, GWINNETT COUNTY RECORDS, WHICH PLAT IS HEREBY INCORPORATED BY REFERENCE THERETO AND MADE A PART OF THIS DESCRIPTION. Said property is known as **3940 Riversong Dr. Suwanee, GA 30024**, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to 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, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. 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 secured creditor. The property is or may be in the possession of **Kimberly Wilson**, successor in interest or tenant(s). **Lakeview Loan Servicing, LLC** as Attorney-in-Fact for **Kimberly Wilson** File no. 23-080031, LOGS LEGAL GROUP LLP, Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535/CF_REFERENCE_I NITIALS ***
<https://www.logs.com/> *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
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