

FORECLOSURE

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 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, the owners and party in possession of the property are Johana A. Lopez, Hillary B. Cranford, Christian Luis Lopez, Michael Andre Sallinas and 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. PennyMac Loan Services, LLC as Attorney-in-Fact for Johana A. Lopez Contact: Padgett Law Group: 6267 Old Water Oak Rd., Suite 203, Tallahassee, FL 32312, Phone: 904-422-2520 Ad Run Dates: 04/05/23; 04/12/23; 04/19/23; 04/26/23; 950 96754 4/5,12,19,26, 2023

NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED

STATE OF GEORGIA, COUNTY OF Gwinnett Pursuant to a power of sale contained in a certain security deed executed by Brian Marshall and Kelly Marie Kleczek, hereinafter referred to as Grantor, to Mortgage Electronic Registration Systems, Inc., as Grantee, in Deed Book 56817, beginning at page 351, 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 above-named 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 sales in said county within the legal hours of sale, to the highest bidder on the first Tuesday in May 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 337 of the 7th District, Gwinnett County, Georgia, being Lot 26, Block A, Sugar Crossing, Unit One, as per plat of record in Plat Book 56, Page 82, Gwinnett County Records, which plat incorporates certain restrictive covenants, hereinafter referred to as Deed Type: Limited Warranty Deed Grantors: Steven Ruffolo Grantees: Brian Marshall and Kelly Marie Kleczek, As Joint Tenants With Rights Of Survivorship Dated: August 9, 2018 Recorded Date: August 10, 2018 Consideration: \$10,000 B.O.K. 56065 809 B.O.K. 56065 809 B.O.K. 56065 809 B.O.K. 56065 809 Said legal description being controlling, however, the Property is more commonly known as: 5725 Sugar Crossing Drive, Sugar Hill, GA 30518 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 be subject to the following items which may affect the title: 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, encumbrances, zoning ordinances, easements, restrictions, covenants, and any 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 audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. §9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided without a 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 Heather M. Walter and Donte Deshon Pitchford. Any information regarding this matter may be used by the debt collector to collect the debt. Bell Carrington Price & Gregg, LLC, 339 Heyward Street, 2nd Floor, Columbia, SC 29201 (803)-509-5078. File: 23-41106 950 97868 3/22,29,4/5,12,19,26, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed recorded in STACY MOORE to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR SOUTHEAST MORTGAGE OF GEORGIA, INC., dated February 27, 2020, recorded March 2, 2020, in Deed Book 57287, Page 00803, 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 Sixty-Six Thousand Nine Hundred Twenty and 00/100 dollars (\$166,920.00), 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 June, 2023, all property described in said Security Deed including but not limited to the following described property: THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 181 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 25, BLOCK C, ROLLING RIDGE, UNIT IV-A, PHASE IV, NORTHWOOD P.L.D., AS PER PLAT RECORDED IN PLAT BOOK 11, PAGE 59, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. Said legal description being controlling, however, the property is more commonly known as 3390 ROLLING RIDGE RD., 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, 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 be subject to the following items which may affect the title: 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, encumbrances, zoning ordinances, easements, restrictions, covenants, and any 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 audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. §9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided without a final confirmation and audit of the status of the loan as provided in the preceding paragraph. Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.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 Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being U.S. Bank National Association, as Indenture Trustee for Townd Point Mortgage Trust 2020-4 as attorney in fact for Gabre M. Royes Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 99226 4/5,12,19,26, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 98482 3/29,4/5,12,19,26, 2023

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 950 98482 3/29,4/5,12,19,26, 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 Willie J. Moore and Chaska L. Moore to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Flagship Financial Group, LLC, dated September 23, 2016, and recorded in Deed Book 54626, Page 465, Gwinnett County, Georgia Records, as last transferred to Village Capital & Investment LLC by assignment recorded on February 21, 2019 in Book 56422 Page 510 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 Nine Hundred Thousand Sixty and 0/100 dollars (\$900,060.00), 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 legal hours of sale on May 2, 2023, the following described property: THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, AND IS DESCRIBED AS FOLLOWS:

FORECLOSURE

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE CITY OF BRASELTON, 1749TH GMD, GWINNETT COUNTY, GEORGIA, BEING LOT 26, BLOCK A, SUGAR CROSSING, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 112, PAGES 216-217, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. Parcel ID: R3005467. Commonly known as 2613 Northern Oak Dr., Braselton, GA 30517 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 under the terms of the Security Deed executed by Courtney Nava to Mortgage Electronic Registration Systems, Inc., as Nominee for CalAtlantic Mortgage, Inc., dated December 20, 2017, and recorded in Deed Book 55623, Page 0451, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, N.A., securing a Note in the original principal amount of \$315,192.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 2, 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: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 124 6TH DISTRICT, CITY OF LILBURM, GWINNETT COUNTY, GEORGIA, BEING LOT 145, EAST HIGHLANDS SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 140, PAGES 8-12, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART HEREOF. Said property is known as 92 Pebble Pond Drive, Lilburn, GA 30047, 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 but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any other 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 Courtney Nava, successor in interest or tenant(s), Wells Fargo Bank, N.A., as Attorney-in-Fact for Wells Fargo Bank, N.A., dated 05/23/2009, and filed 05/29/2009, recorded in Deed Book 49501, Page 0858, Gwinnett County, Georgia Records, conveying the after-described property to secure an Access 3 Equity Line Account Agreement and Disclosure Statement in the original principal amount of Eight Thousand Dollars and no/100 (\$8,000.00), 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 legal hours of sale on Tuesday May 2, 2023, the following described property: THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT(S) 286 OF DISTRICT 7, GWINNETT COUNTY, GEORGIA, BEING LOT(S) 4, ROSEMOORE LAKE SUBDIVISION, UNIT IV, AS PER PLAT RECORDED IN PLAT BOOK 77, PAGE 155-156 GWINNETT COUNTY, GEORGIA RECORDS, BEING AND INTENDING TO SECURE A NOTE ON THE SAID PREMISES CONVEYED IN A DEED RECORDED 06/07/2002, IN BOOK 27655, PAGE 195, KNOWN AS: 4832 BRAMBLE ROSE LN PARCEL: 7-286-230 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 Access 3 Equity Line Account Agreement and Disclosure Statement and Security Deed. The debt 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, including attorneys fees (notice of intent to collect attorneys fees 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) and which may not be of record, any right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection

STATE OF GEORGIA COUNTY OF GWINNETT NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by Courtney Nava to Mortgage Electronic Registration Systems, Inc., as Nominee for CalAtlantic Mortgage, Inc., dated December 20, 2017, and recorded in Deed Book 55623, Page 0451, Gwinnett County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, N.A., securing a Note in the original principal amount of \$315,192.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 2, 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: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 124 6TH DISTRICT, CITY OF LILBURM, GWINNETT COUNTY, GEORGIA, BEING LOT 145, EAST HIGHLANDS SUBDIVISION, AS PER PLAT RECORDED AT PLAT BOOK 140, PAGES 8-12, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART HEREOF. Said property is known as 92 Pebble Pond Drive, Lilburn, GA 30047, 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 but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any other 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 Courtney Nava, successor in interest or tenant(s), Wells Fargo Bank, N.A., as Attorney-in-Fact for Wells Fargo Bank, N.A., dated 05/23/2009, and filed 05/29/2009, recorded in Deed Book 49501, Page 0858, Gwinnett County, Georgia Records, conveying the after-described property to secure an Access 3 Equity Line Account Agreement and Disclosure Statement in the original principal amount of Eight Thousand Dollars and no/100 (\$8,000.00), 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 legal hours of sale on Tuesday May 2, 2023, the following described property: THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT(S) 286 OF DISTRICT 7, GWINNETT COUNTY, GEORGIA, BEING LOT(S) 4, ROSEMOORE LAKE SUBDIVISION, UNIT IV, AS PER PLAT RECORDED IN PLAT BOOK 77, PAGE 155-156 GWINNETT COUNTY, GEORGIA RECORDS, BEING AND INTENDING TO SECURE A NOTE ON THE SAID PREMISES CONVEYED IN A DEED RECORDED 06/07/2002, IN BOOK 27655, PAGE 195, KNOWN AS: 4832 BRAMBLE ROSE LN PARCEL: 7-286-230 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 Access 3 Equity Line Account Agreement and Disclosure Statement and Security Deed. The debt 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, including attorneys fees (notice of intent to collect attorneys fees 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) and which may not be of record, any right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection

of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any other 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 Courtney Nava, successor in interest or tenant(s), Wells Fargo Bank, N.A., as Attorney-in-Fact for Wells Fargo Bank, N.A., dated 05/23/2009, and filed 05/29/2009, recorded in Deed Book 49501, Page 0858, Gwinnett County, Georgia Records, conveying the after-described property to secure an Access 3 Equity Line Account Agreement and Disclosure Statement in the original principal amount of Eight Thousand Dollars and no/100 (\$8,000.00), 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 legal hours of sale on Tuesday May 2, 2023, the following described property: THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT(S) 286 OF DISTRICT 7, GWINNETT COUNTY, GEORGIA, BEING LOT(S) 4, ROSEMOORE LAKE SUBDIVISION, UNIT IV, AS PER PLAT RECORDED IN PLAT BOOK 77, PAGE 155-156 GWINNETT COUNTY, GEORGIA RECORDS, BEING AND INTENDING TO SECURE A NOTE ON THE SAID PREMISES CONVEYED IN A DEED RECORDED 06/07/2002, IN BOOK 27655, PAGE 195, KNOWN AS: 4832 BRAMBLE ROSE LN PARCEL: 7-286-230 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 Access 3 Equity Line Account Agreement and Disclosure Statement and Security Deed. The debt 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, including attorneys fees (notice of intent to collect attorneys fees 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) and which may not be of record, any right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY

By virtue of a Power of Sale contained in that certain Security Deed recorded in ANGELO DENISE ROSS to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS GRANTEE, AS NOMINEE FOR QUICKEN LOANS INC., dated February 28, 2017, recorded March 13, 2017, in Deed Book 54982, Page 0568, 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 Seventy-Five Thousand One Hundred Eighty-Five and 00/100 dollars (\$175,185.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Rocket Mortgage, LLC f/k/a Quicken Loans, Inc., 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 May, 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 299 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 14, BLOCK A, BRASLETON RIDGE SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 81, PAGE 175, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. Said legal description being controlling, however, the property is more commonly known as 923 MARY FRANCES CT, 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 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); any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and any other matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.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 Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being U.S. Bank National Association, as Indenture Trustee for Townd Point Mortgage Trust 2020-4 as attorney in fact for Gabre M. Royes Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. F022-296 950 99325 4/5,12,19,26, 2023

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loan (although not required by law to do so) is: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Loss Mitigation Dept., 635 Woodward Ave., Suite 100, Peachtree Corners, Georgia, Phone Number: (800) 508-0944. 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. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC AS Attorney in Fact for ANGELA DENISE ROSS 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: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. QKN-22-00856-4 Ad Run Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing-950-99571 04/05/2023 950-99571 04/05/2023 04/12/2023 04/19/2023 04/26/2023

Notice of Sale Under Power Georgia, Gwinnett County

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by Gabre M. Royes to Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for Primary Capital Advisors LC, dated February 25, 2005, and recorded in Deed Book 41923, Page 106, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note of even date in the original principal amount of \$48,512.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia, within the legal hours of sale on the first Tuesday in May, 2023, to wit: May 2, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 182 of the 5th District of Gwinnett County, Georgia, being Lot 152, Block A, Unit Two of Ridgeview Subdivision, as recorded in Plat Book 104, Page 168, records of Gwinnett County, Georgia, which plat is by reference incorporated herein and made a part hereof. SUBJECT TO that certain Security Deed from Gabre M. Royes in favor of Mortgage Electronic Registration Systems, Inc. (&not;MERS&quot;), as nominee for Primary Capital Advisors LC, in the original principal amount of \$194m48.00, dated February 25, 2005 and recorded in Deed Book 41923, Page 106, Gwinnett County, Georgia records, as may be transferred and/or assigned from time to time. 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. The debt 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 Deed to Secure Debt and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property is commonly known as 599 Siomontone Oak Lane, Lawrenceville, GA 30045, together with all fixtures and personal property attached to and constituting a part of said property. To the best of the knowledge and belief of the undersigned, the parties (or parties) in possession of the subject property is (are): Gabre M. Royes or tenant or tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien but not yet due and payable); (b) any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and any other matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning 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) 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 mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.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 Deed to Secure Debt described herein. This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being U.S. Bank National Association, as Indenture Trustee for Townd Point Mortgage Trust 2020-4 as attorney in fact for Gabre M. Royes Richard B. Maner, P.C. 180 Interstate N Parkway, Suite 200 Atlanta, GA 30339 404.252.6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. F022-296 950 99325 4/5,12,19,26, 2023

FORECLOSURE

NOTICE OF SALE UNDER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from NELSON A. SANTANA and GLORIA P. SANTIAGO to METLIFE HOME LOANS, A DIVISION OF METLIFE BANK, N.A., dated February 3, 2010, recorded February 10, 2010, in Deed Book 49935, Page 00241, 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 Seventy-Seven Thousand and 00/100 dollars (\$177,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Mortgage Assets Management, 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 May, 2023, all property described in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL AND LYING AND BEING IN LAND LOT 1 OF THE 7TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING KNOWN AS LOT 80, BLOCK A, OF AVALON FOREST SUBDIVISION, UNIT TWO, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT BOOK 59, PAGE 191, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION: BEING KNOWN AS 2800 CAMELOT WOODS DRIVE, 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, 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 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 and inspection of the property; any 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 NELSON A. SANTANA, GLORIA P. SANTIAGO, ESTATE AND/OR HEIRS-AT-LAW OF GLORIA SANTIAGO MICHAEL T KING, RAQUEL CUADRADO, ESTATE AND/OR HEIRS AT LAW OF NELSON SANTANA, or tenant(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: PHM Mortgage Corporation, Loss Mitigation Dept, 1661 Worthington Road Ste 100, West Palm Beach, FL 33409, Telephone Number: 866-503- 5559, 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. MORTGAGE ASSETS MANAGEMENT, LLC AS Attorney in Fact for NELSON A. SANTANA, GLORIA P. SANTIAGO, ESTATE AND/OR HEIRS-AT-LAW OF GLORIA SANTIAGO MICHAEL T KING, RAQUEL CUADRADO, ESTATE AND/OR HEIRS AT LAW OF NELSON SANTANA, or tenant(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 mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.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 mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.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 mortgage with the debtor is: Select Portfolio Servicing, Inc. Attention: Loss Mitigation Department 3217 S. Decker Lake Drive Salt Lake City, Utah 84119 1-888-818-6032 The foregoing notwithstanding, nothing in O.C.G.A. 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