

**FORECLOSURE**

HOOD AND ASSOCIATES, INC., CERTIFIED BY W.T. DUNAHOO, GEORGIA REGISTERED SURVEYOR, NO. 1577, DATED MAY 21, 1991. ENTITLED "ASSET COLSING PLAN FOR JOE IVEY AND PAMELA IVEY" AND SAID PLAT BEING OF RECORD IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF GWINNETT COUNTY, GEORGIA, IN THE PLAT BOOK 53, PAGE 133-A; WHICH SAID PLAT AND THE RECORDING THEREOF ARE BY REFERENCE HEREBY REFERRED TO AS MORE COMPLETE AND DETAILED DESCRIPTION. Said property is known as **650 Wiley Lane, Auburn, GA 30011**, 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 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 Deed, and the balance, if any, will be distributed as provided by law. The sale is confirmed to the satisfaction of 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 Elery E. Carter, Darlene M. Carter and Gregory Maddox, successor in interest or in part to the Security Deed. **Erica Corday to Mortgage Electronic Registration Systems, Inc., as Grantor, as nominee for RBC Mortgage Company**, dated November 18, 2004, recorded in Deed Book 40632, Page 124, Gwinnett County, Georgia Records, modified by Loan Modification recorded on August 30, 2017 in Deed Book 55363, Page 469, Gwinnett County, Georgia Records, and later assigned to **U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee, Asset Trust 2021-GS1** by Assignment of Security Deed recorded on August 5, 2021 in Deed Book 59036, Page 629, Gwinnett County, Georgia Records, conveying the loan with the secured creditor. The property is or may be in the possession of Erica Corday, successor in interest or tenant(s). Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. as Attorney-in-Fact for Erica Corday File no. 22-078690 LOGS LEGAL GROUP LLP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535/CL https://www.logs.com/ "THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE." 97171 4/5,12,19,26,2023

**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **WILLIAM B CLARK to WELLS FARGO BANK, N.A.**, dated August 21, 2013, recorded September 17, 2013, in Deed Book 52518, Page 730, Gwinnett County, Georgia Records, said Security Deed having been given to secure a Note and in the original principal amount of One Hundred Two Thousand Five Hundred and 00/100 dollars (\$102,500.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Federal Home Loan Mortgage Loans Structured Transaction Trust, Series 2020-1**, 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: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 98 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 33, BLOCK R, THE BRANCHES, UNIT 1, AS PER PLAT RECORDED IN PLAT BOOK 39, PAGE 216, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

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 **BETSY RODRIGUEZ, HEDWIG BORGES**, 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: Carrington Mortgage Services, LLC as Attorney in Fact for **BETSY RODRIGUEZ**.

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-23-01382-1 Ad Run Dates 04/12/2023, 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023 rlselaw.com/property-listing 950-99868 4/5,12,19,26,2023 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023

**FORECLOSURE**

WILL BE USED FOR THAT PURPOSE. Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SPS-22-00479-3 Ad Run Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing 950 99188 4/5,12,19,26,2023

**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **BETSY RODRIGUEZ to SUN AMERICA MORTGAGE CORPORATION**, dated December 18, 2003, recorded January 30, 2003, in Deed Book 30505, Page 16, 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 Forty-Four Thousand Four Hundred and 00/100 dollars (\$14,400.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Wilmington Savings Fund Society, FSB**, as trustee of **Stanwich Mortgage Loan Trust M**, 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:

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 206 OF THE 5TH DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING LOT 112, BLOCK A, OF ASHLAND PARK, UNIT TWO, AS PER PLAT RECORDED IN PLAT BOOK 89, PAGE 118 OF 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 **945 Ashland Park, Lawrenceville, GA 30045**.

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 **BETSY RODRIGUEZ, HEDWIG BORGES**, 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: Carrington Mortgage Services, LLC as Attorney in Fact for **BETSY RODRIGUEZ**.

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-23-01382-1 Ad Run Dates 04/12/2023, 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023 rlselaw.com/property-listing 950-99868 4/5,12,19,26,2023 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023

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being Lot 50, Block A, The Falls at Northcliff, Phase Three, as per plat recorded in Plat Book 84, page 137, Gwinnett County Records, which plat is hereby referred to and made a part of this description. Said property is known as **1827 Shaker Falls Ln., Lawrenceville, GA 30045**, 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 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 Erica Corday, successor in interest or tenant(s). Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. as Attorney-in-Fact for Erica Corday File no. 22-078690 LOGS LEGAL GROUP LLP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535/CL https://www.logs.com/ "THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE." 97014 950 99188 4/5,12,19,26,2023

**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **ALBERT DUFFUS to CALVERTON DUFFUS to Mortgage Electronic Registration Systems, Inc., as Nominee for 1ST Mariner Bank**, dated January 9, 2007, recorded January 18, 2007, in Deed Book 47487, Page 0143, 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 Ninety-Six Thousand and 00/100 dollars (\$196,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **U.S. Bank N.A.**, as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates, 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 17 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 26, BLOCK A, PEACHTREE SHOALS SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 103, PAGE 199 IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF GWINNETT COUNTY, WHICH RECORDED PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

Said legal description being controlling, however the property is more commonly known as **2166 Peach Shoals Circle, 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 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 **BETSY RODRIGUEZ, HEDWIG BORGES**, 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: Carrington Mortgage Services, LLC as Attorney in Fact for **BETSY RODRIGUEZ**.

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-23-01382-1 Ad Run Dates 04/12/2023, 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023 rlselaw.com/property-listing 950-99868 4/5,12,19,26,2023 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023

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Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing 950 99188 4/5,12,19,26,2023

**NOTICE OF FORECLOSURE SALE UNDER POWER GEORGIA**

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by **Yaisuri Duque to Mortgage Electronic Registration Systems, Inc., as nominee for RBC Mortgage Company** dated November 10, 2004 and modified on November 18, 2004, recorded in Deed Book 40632, Page 124, Gwinnett County, Georgia Records, modified by Loan Modification recorded on August 30, 2017 in Deed Book 55363, Page 469, Gwinnett County, Georgia Records, and later assigned to **U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee, Asset Trust 2021-GS1** by Assignment of Security Deed recorded on August 5, 2021 in Deed Book 59036, Page 629, Gwinnett County, Georgia Records, conveying the loan with the secured creditor. The property is or may be in the possession of Erica Corday, successor in interest or tenant(s). Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. as Attorney-in-Fact for Erica Corday File no. 22-078690 LOGS LEGAL GROUP LLP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535/CL https://www.logs.com/ "THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE." 97014 950 99188 4/5,12,19,26,2023

**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **CALVERTON DUFFUS to Mortgage Electronic Registration Systems, Inc., as Nominee for 1ST Mariner Bank**, dated January 9, 2007, recorded January 18, 2007, in Deed Book 47487, Page 0143, 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 Ninety-Six Thousand and 00/100 dollars (\$196,000.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **U.S. Bank N.A.**, as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates, 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 17 OF THE 7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 26, BLOCK A, PEACHTREE SHOALS SUBDIVISION, AS PER PLAT RECORDED IN PLAT BOOK 103, PAGE 199 IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF GWINNETT COUNTY, WHICH RECORDED PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE.

Said legal description being controlling, however the property is more commonly known as **2166 Peach Shoals Circle, 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 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 **BETSY RODRIGUEZ, HEDWIG BORGES**, 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: Carrington Mortgage Services, LLC as Attorney in Fact for **BETSY RODRIGUEZ**.

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. CMS-23-01382-1 Ad Run Dates 04/12/2023, 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023 rlselaw.com/property-listing 950-99868 4/5,12,19,26,2023 05/10/2023, 05/17/2023, 05/24/2023, 05/31/2023

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vided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Freedom Mortgage Corporation, Attention: Loss Mitigation Department, 10500 Kincaid Drive Fishers, IN 46037, Telephone No.: 855-890-8900. 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 security instrument. 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), 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. To the best knowledge and belief of the undersigned, the party(ies) in possession of the property is (are) **Evroy R Dyer or tenant(s) or other occupants**. The sale will be conducted subject to (1) 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, and (3) any right of redemption or other lien not extinguished by foreclosure. The sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being Freedom Mortgage Corporation as Attorney in Fact for Evroy R Dyer. Nestor Services, LLC, 2850 North Peachtree Ave, Suite 240, Santa Ana, CA 92705 (888) 4115, TS # 2022-03752 For sale information, visit: https://www.nestortrustee.com/sales-information or call (888) 902-3989. 4/5,12,19,26,2023

**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **HENRYK, LLC to Civic Financial Services, LLC**, dated April 2, 2021, recorded August 2, 2021, in Deed Book 58572, Page 00760, 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 Sixteen Thousand Two Hundred Fifty and 00/100 dollars (\$116,250.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to **Civic Real Estate Holdings II, 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 OF LAND LYING AND BEING IN LAND LOT 180 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 39, BLOCK A, OVERLOOK GREEN, UNIT ONE, AS PER PLAT RECORDED IN PLAT BOOK 49, PAGE 188, LAST RECORDED IN PLAT BOOK 49, PAGE 196, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY THIS REFERENCE.

Said legal description being controlling, however the property is more commonly known as **3211 Long Iron Dr., 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 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 are **Bruce Fields 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. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: **Pay Servicing, LLC, Loss Mitigation Dept., 425 S. Financial Place Suite 2000, Chicago, IL 60605, Telephone Number: 800-495-7166**. 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.

**CIVIC REAL ESTATE HOLDINGS II, LLC** as Attorney in Fact for **HENRYK, LLC** 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FAY-23-00679 Ad Run Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing 950-99693 4/5,12,19,26,2023

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**NOTICE OF SALE UNDER POWER GEORGIA**

By virtue of a Power of Sale contained in that certain Security Deed from **Bruce Fields to Mortgage Electronic Registration Systems, Inc., as Nominee for PennyMac Loan Services, LLC, a Delaware Limited Liability Company**, dated December 24, 2013 and recorded on January 14, 2014 in Deed Book 52738, Page 00834, 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 One Hundred Forty-Eight Thousand Six Hundred Fifty-Three and 00/100 dollars (\$148,653.00) with interest thereon as provided therein, said sale is hereby designated as an alternative 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 until final confirmation and audit of the status of the loan as provided in the Note and Security Deed. Because the debt remains in default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice of intent to collect attorneys fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is **PennyMac Loan Services, LLC, 3043 Townsgate Rd., Westlake Village, CA 91361**. 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: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive 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 **Bruce Fields 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. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: **Pay Servicing, LLC, Loss Mitigation Dept., 425 S. Financial Place Suite 2000, Chicago, IL 60605, Telephone Number: 800-495-7166**. 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.

**CIVIC REAL ESTATE HOLDINGS II, LLC** as Attorney in Fact for **HENRYK, LLC** 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FAY-23-00679 Ad Run Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing 950-99693 4/5,12,19,26,2023

**FORECLOSURE**

collect attorneys fees having been given). Your mortgage servicer, Mr. Cooper, as servicer for Nationalstar Mortgage, LLC, is hereby notified at 888-490-2432 or by writing to 8950 Cypress Water Blvd, Coppell TX 75019, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

To the best knowledge and belief of the undersigned, the parties in possession of the property are the Estate of **Janie R. Steorts** or tenant (s); and said property is more commonly known as **539 Running Doe Court, Suwanee, GA 30024**. 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 until final confirmation and audit of the status of the loan as provided in the Note and Security Deed. Because the debt remains in default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys fees (notice of intent to collect attorneys fees having been given). The individual or entity that has full authority to negotiate, amend and modify all terms of the loan is **PennyMac Loan Services, LLC, 3043 Townsgate Rd., Westlake Village, CA 91361**. 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: a) zoning ordinances; b) matters which would be disclosed by an accurate survey or by an inspection of the property; c) any outstanding ad valorem taxes, including taxes, which constitute liens upon said property whether or not now due and payable; d) special assessments; e) the right of redemption of any taxing authority; f) all outstanding bills for public utilities which constitute liens upon said property; g) all restrictive 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 **Bruce Fields 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. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: **Pay Servicing, LLC, Loss Mitigation Dept., 425 S. Financial Place Suite 2000, Chicago, IL 60605, Telephone Number: 800-495-7166**. 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.

**CIVIC REAL ESTATE HOLDINGS II, LLC** as Attorney in Fact for **HENRYK, LLC** 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 Lubin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. FAY-23-00679 Ad Run Dates 04/05/2023, 04/12/2023, 04/19/2023, 04/26/2023 rlselaw.com/property-listing 950-99693 4/5,12,19,26,2023

**FORECLOSURE**

the highest bidder for cash at the Gwinnett County Courthouse within the legal hours of sale on the first Tuesday in June, 2023, the following described property: All that tract or parcel of land lying and being in Land Lot 160 of the 6th District, Gwinnett County, Georgia, being a part of Lot 10A (also referred to as site 10A) as per plat recorded in Plat Book 23, Page 93, Gwinnett County Records, said portion of Lot 10A also referred to as future lot 19 and being more particularly described as follows: Beginning at an iron pin located on the southwest right-of-way line of Indian Lake Drive a distance of 704.47 feet northwest as measured along said right-of-way from the northwest right-of-way line of Hillcrest Road, said point being located at the northwest corner of Lot 9A said subdivision; thence South 28 degrees 28 minutes 03 seconds West along the line dividing lots 9A and 10A, 116.3 feet to an iron pin; thence North 61 degrees 31 minutes 57 seconds West 33 feet to an iron pin; thence North 28 degrees 11 minutes 36 seconds East 60.9 feet to an iron pin; thence North 27 degrees 56 minutes 41 seconds East 30 feet to an iron pin; thence North 29 degrees 14 minutes 01 seconds East 35.38 feet to an iron pin located on the southwest right-of-way line of Indian Lake Drive; thence South 61 degrees 31 minutes 57 seconds East along the right-of-way 33 feet to an iron pin located at the point of beginning, being more particularly shown on survey prepared by Paul Lee Consulting Engineering Associates dated March 13, 1984. Tax ID: R6160 322 The debt secured by said Security Deed has been and is hereby declared due because of, among other things, failure to pay the indebtedness as and when due