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particularly described on a plat recorded in Plat Book 147, Pages 276-278, revised in Plat Book 148, Pages 201-203, Records of Gwinnett County, Georgia, which plat is incorporated herein by reference hereto.

MR/chr 8/1/23
Our file no. 23-11825GA - FT2
07/06/2022 07/05/2023, 07/12/2023,

07/19/2023, 07/26/2023.

Gpn11

Gpn11
gdp2828

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT
COUNTY
Under and by virtue of
the Power of Sale contained in a Security Deed
given by Shahin Dehghan
to Mortage Electronic
Registration Systems,
Inc., as grantee, as nominee for Home Point Financial Corporation, its
successors and assigns,
dated June 13, 2018,
recorded in Deed Book
55967, Page 263, Gwinnett
County, Georgia
Records, as last transferred to Home Point Financial Corporation by
assignment recorded in
Deed Book
60465, Page
664, Gwinnett County,
Georgia Records, conveying the after-described property to secure a Note in the original principal amount of
TWO HUNDRED NINETY-SIX THOUSAND
FOUR HUNDRED AND TY-SIX THOUSAND FOUR HUNDRED AND 0/100 DOLLARS 0/100 DOLLARS
(\$296,400.00), with interest thereon as set forth
therein, there will be
sold at public outcry to
the highest bidder for
cash before the courthouse door of Gwinnett
County, Georgia, or at
such place as may be
lawfully designated as an
atternative, within the lelawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2023, the following described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HERE-OF

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 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 provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

en). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due cluding 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 matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Home Point Financial Corporation is the holder of the Security Deed to the property in accordance with Occas \$4.414

the property in accordance with OCGA § 44-14-162.2.

162.2
The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Home Point Financial Corporation, 9726 Old Bailes Road, Suite 200, Fort Mill, SC 29707, 877-297-5484

5484.
Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan. To the best knowledge and belief of the under-signed, the party in pos-session of the property is Shahin Dehghan and Parya Moniezi or a ten-

ant or tenants and said property is more commonly known as 233 Ridge Bluff Lane, Suwanee, Georgia 30024. Should a conflict arise between the property address and the legal description the legal description will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. property is more com-monly known as 235

deed.
Home Point Financial
Corporation
as Attorney in Fact for
Shahin Dehghan
McCalla Raymer Leibert
Pierce, LLC

1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehot-

www.foreclosurehot-line.net
EXHIBIT A
All that fract or parcel of
land lying and being in
Land Lot 150 of the 7th
District, Gwinnett County, Georgia and being
Lot 16, Block B of
Peachtree Horizon, Unit
I, as shown and designated on a plat thereof I, as shown and designated on a plat thereof recorded at Plat Book 70, page 198, in the Clerk's Office for the Superior Court of Gwinnett County, Georgia, to which plat reference is hereby made for a more complete and accurate description as to the metes, bounds and location of said property. said property

MR/ca 8/1/23 Our file no. 23-11241GA -07/05/2023, 07/12/2023, 07/19/2023, 07/26/2023.

Gpn11 gdp2834 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT

COUNTY
Under and by virtue of
the Power of Sale contained in a Security Deed
given by Dorothy Sutherland to First Horizon
Home Loan Corporation,
dated May 27, 2005,
recorded in Deed Book
Kalley, Page 45, Gwinnett
County, Georgia County, Georgia Records, as last trans-ferred to U.S. Bank, Naferred to U.S. Bank, National Association, as Trustee for SACO I Trust 2005-6, Mortgage-Backed Certificates, Series 2005-6 by assignment recorded in Deed Book 59963, Page 561, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of nal principal amount of FORTY-ONE THOU nal principal amount of FORTY-ONE THOUSAND ONE HUNDRED
THIRTY-FOUR AND
0/100 DOLLARS
(\$41,134.00), with interest
thereon as set forth
therein, there will be
sold at public outcry to
the highest bidder for
cash before the courthouse door of Gwinnett
County, Georgia, or at
such place as may be
lawfully designated as an
alternative, within the legal hours of sale on the
first Tuesday in August,
2023, the following described property: SEE EXHIBIT A AT-TACHED HERETO AND MADE A PART HERE-

Foreclosures

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The debt secured by said Security Deed has been 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 provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

en).
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 matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.
U.S. Bank, National Association, as Trustee for SACO I Trust 2005-6 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.
The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Select Portfolio Servicing, Inc., 2017 S. Decker Lake Dr., Salt Lake City, UT 84119, 888-818-6032.
Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the porty in possession of the property is

signed, the potry III pussession of the property is
Dorothy Sutherland, Lyndon Limonius and
Jacinth Limonius or a
tenant or tenants and
said property is more
commonly known as 2023
Hidden Ivy Lane, Loganville, Georgia 30052.
Should a conflict arise
between the property address and the legal description the legal description will control.
The sale will be conducted subject (1) to confirmation that the sale is
not prohibited under the
U.S. Bankruptcy Code
and (2) to final confirmation and audit of the status of the loan with the
holder of the security
deed.

L.S. Rank, Natinand As-

holder of the security deed. U.S. Bank, National As-sociation, as Trustee for SACO I Trust 2005-6, Mortgage-Backed Certifi-cates Series 2005-6

Morragge-Backed Certifi-cates, Series 2005-6 as Attorney in Fact for Dorothy Sutherland McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehot-line net

ROSWEII, GA 30076
WWW.foreclosurehotline.net
EXHIBIT A
ALL THAT TRACT OR
PARCEL OF LAND LYING AND BEING IN
LAND LOT 273 OF THE
THE DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 107,
BLOCK A, IVY FORK,
AS PER PLAT
RECORDED IN PLAT
BBOOK 103, PAGES 251252, GWINNETT COUNTY, GEORGIA
RECORDS, SAID PLAT
BEING INCORPORATED HEREIN AND
MADE REFERENCE
HERETO.
SUBJECT TO THAT
CERTAIN SECURITY
DEED FROM DEED DOROTHY FROM SUTHER-MORTGAGE NIC REGIS-SYSTEMS, LAND TO MO TRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR FIRST HORIZON HOME LOAN CORPORATION. ITS SUCCESSORS AND ASSIGNS, DATED MAY 27, 2005, AND RECORDED IN DEED BOOK 43129, PAGE 22, GWINNETT COUNTY, GEORGIA RECORDS. MR/chr 87/1/23 Our file no. 22-07031GA -

MR/chr 8/1/23 Our file no. 22-07031GA -FT1 07/05/2023, 07/12/2023,

07/19/2023, 07/26/2023. Gpn11 gdp2836 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT

GEORGIA, GWINNETT COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Teresa Barfield and Daniel Barfield, Jr to Figure Lending LLC, dated November 9, 2019, recorded in Deed Book 57057, Page 1, Gwinnett County, Georgia Records, as last transferred to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2020-FIG1 by assignment recorded in Deed Book 60581, Page 36, Gwinnett County, Georgia the

60581, Page 36, Gwinnett County. Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTEEN THOU-SAND FOUR HUNDRED EIGHTY AND 0/100 DOLLARS (\$16.480.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-

cry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2023, the following described property:
SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOFT The debt secured by said

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. Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be saled Said property will be sold

subject to any outstand-ing ad valorem taxes (ining ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any maters which might be disclosed by an accurate survey and inspection of the property any essession. survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any mathers of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold 9075 Foreclosures on an "as-is" basis without any representation, warranty or recourse against the above-named

against the above-named or the undersigned.
Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2020-FIG1 is the holder of the Security Deed to the property in accordance with OCGA \$ accordance with OCGA § 44-14-162.2.

accordance with OCGA §
44-14-162.2.
The entitly that has full authority to negotiate amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S. Quebec St. Suite 300. Greenwood Village, CO 80111, 800-306-6059.
Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.
To the best knowledg and belief of the undersigned, the party in possession of the property is Teresa Barfield and Daniel Barfield, Jr or a tenant or tenants and said property is more commonly known as 2928
Dover Dr. Duluth, Georgia 2006. Dover Dr, Duluth, Georgia 30096. Should a conflict arise between the property address and the legal description the legal description will control

gal description will control.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

holder or the second deed.
Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Delaware Trustee of Saluda Grade Alternative Mortgage Trust 2020-FIG1 as Aftorney in Fact for Teresa Barfield and Teresa Barfield and Daniel Barfield, Jr

Daniel Barfield, Jr McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehot-line.net EXHIBIT A All that tract or parcel of land lying and being in Land Lot 263 of the 6th District of Gwinnett County, Georgia, being

Land Lot 263 of the 6th District of Gwinnett County, Georgia, being Lot 1, Block D, Unit 1, Forest Manor North Subdivision, as per plat recorded at Plat Book X, Page 113, Gwinnett County Records, which reference is hereby made for the purpose of incorporating the same as a part herein. Subject to that certain security deed from Daniel Neal Barfield and Teresa H. Barfield to JP. Morgan Chase Bank, N.A., its successors and

Morgan Chase Bank, N.A., its successors and assigns, dafed January 18, 2011, and recorded in Deed Book 50539, Page 765, Gwinnett County, ,oo, Gwinnett County, Georgia Records. MR/chr 8/1/23 Our file no. 23-11443GA -FT7

07/05/2023, 07/12/2023, 07/19/2023, 07/26/2023.

Gpn11 gdp2844 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT COUNTY

GEORGIA, GWINNETT COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Debra D Benn to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Pine State Mortgage Corporation, its successors and assigns, dated February 25, 2005, recorded in Deed Book 41871, Page 114, Gwinnett County, Georgia Records, as last transferred to The Bank of New York Mellon, fk/a Trustee for Structured Asset Mortgage Investments II Inc. Bear Stearns ALT-A Trust 2005-5, Mortgage Pass-Through Certificates, Series 2005-5 by assignment recorded in Deed Book 50419, Page COUNTY cates, Series 2005-5 by as-signment recorded in Deed Book 50419, Page 293, Gwinnett County, Georgia Records, con-veying the after-de-scribed property to se-cure a Note in the origi-nal principal amount of ONE HUNDRED TWEN-TY-SIX THOLISAND ONE HUNDRED TWENTY-SIX THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$126,400.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the flirst Tuesday in August,

gal hours of sale on the first Tuesday in August, 2023, the following de-scribed property: SEE EXHIBIT A AT-TACHED HERETO AND MADE A PART HERE-OF OF 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 indobtedness as and

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 provided in the Security expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given). Said property will be sold

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 subjects to any most ing authority, any mat-ters which might be disters which might be dis-closed by an accurate survey and inspection of the property, any assess-ments, liens, encum-brances, zoning ordi-nances, restrictions, covenants, and any mat-ters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold peed first set out above.
Said property will be sold
on an "as-is" basis without any representation,
warranty or recourse
against the above-named
or the undersigned.
The Bank of New York
Mellon, fk/a The Bank of
New York, successor in
interest to JPMorgan
Chase Bank, N.A. as
Trustee for Structured
Asset Mortgage Investments II Inc., Bear
Stearns ALT-A Trust,
Mortgage Pass-Through
Certificates, Series 2005-5
is the holder of the Security Deed to the property
in accordance
UCGA § 44-14-162.2.
The entity that has full

une entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S. Quebec St., Suite 300, Greenwood Village, CO 80111, 800-306-6059. The entity that has full

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of or moatry the terms of the loan. To the best knowledge and belief of the under-signed, the party in pos-session of the property is Debra D Benn or a ten-ant or tenants and said property is more com-monly known as 4167 Magnolia Glen Walk, Norcross, Georgia 30093. Should a conflict arise between the property address and the legal scription the legal de-description the legal de-scription will control.

The sale will be conduct-ed subject (1) to confir-mation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirma-tion and audit of the sta-tus of the loan with the holder of the security deed. deed.

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deed.
The Bank of New York Mellon, flk/a The Bank of New York, successor in interest to JPMorgan Chase Bank, N.A. as Trustee for Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust, Mortgage Pass-Through Certificates, Series 2005-5 as Attorney in Fact for Lertiticates, Series 2005-5 as Attorney in Fact for Debra D Benn McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, GA 30076 www.foreclosurehot-line.net

EXHIBIT A
ALL THAT TRACT OR
PARCEL OF LAND LY-ING AND BEING IN LAND LOT 184 OF THE ING AND BEING IN LAND LOT 184 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING LOT 3 OF SWEETBRIAR GLEN, AS MORE PARTICULARLY DESCRIBED ON THAT CERTAIN PLAT OF SURVEY DATED OCTOBER 12, 2004, PREPARED BY LAND DESCRIBED IN PLAT BOOK 186, PAGE 247, GWINNETT COUNTY, GEORGIA RECORDE OF SURVEY AND THE RECORD THEREOF BEING HEREOF DESCRIPTION.

MR/jay 8/J/23 Our file no 21-058476A

MR/jay 8/1/23 Our file no. 21-05847GA 07/05/2023, 07/12/2023, 07/19/2023, 07/26/2023.

Gpn11

Gyn179/2023, 07/24/2023.

Gyn11
gdp2853
NOTICE OF SALE UNDER POWER, GWINNETT COUNTY
Pursuant to the Power of Sale contained in a Security Deed given by Kirit R Parekh and Rekha K Parekh to Washington Mutual Bank, FA dated 3/19/1999 and recorded in Deed Book 18042 Page 86 Gwinnett County, Georgia records; as last transferred to or acquired by JPMorgan Chase Bank, National Association, conveying the after-described property to secure a Note in the original principal amount of \$92,250.00, 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 (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on August 1, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case date falls on a Federal Holiday, in which case being the first Wednes-day of said month), the following described prop-erty:

erty: ALL THAT TRACT OR ALL THAT TRACT OR PARCEL OF LAND LY ING AND BEING IN LAND LOT 130 OF THE 6TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 1, BLOCK M, SWEETWATER ESTATES SUBDIVISION, ACCORDING TO THE PLAT RECORDED IN PLAT BOOK G, PAGE 39, GWINNETT COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPAND AND MADE A PART

AND MADE A PAR HEREOF BY TH REFERENCE. REFERENCE.
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 when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including aftorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as 3060 Oak

Drive, Lawrenceville, GA 30044 together with all fixtures and personal all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Viral Parekh and Megha Shah or tenant or tenants

Shah or tenant or tenants.

JPMorgan Chase Bank,
NA is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortagge.

JPMorgan Chase Bank,
NA Homeowner's Assistance Department 3415
Vision Drive Columbus,
Ohio 43219 1-886-550-5705
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. 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) unpaid water or sewage bills that constitute a lien against the property

paid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable or not yet due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. 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 iudicial and non-iudicial sales in the State of Georgia, the Deed Under Power and other foreclosure of the provided until final Power and other forecio-sure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above. JPMorgan Chase Bank, National Association as organt and Attorney in

National Association as agent and Attorney in Fact for Kirit R Parekh and Rekha K Parekh and Rekha K Parekh Aldridge Pite, LLP, Six Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, Atlanta, Geor-gia 30305, (404) 994-7400. 1031-4417A THIS LAW FIRM MAY

Foreclosures 9075 BE ACTING AS A DEBT COLLECTOR AT-TEMPTING TO COL-LECT A DEBT. ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. 1031-4417A 07/05/2023, 07/12/2023, 07/19/2023, 07/12/2023,

Gpn11 NOTICE OF SALE UNDER POWER, GWINNETT COUNTY
PUrsuant to the Power of Sale contained in a Security Deed given by Melissa R. Williams f/k/a Melissa Smith to Georgia Telco Credit Union dated 5/28/2003 and recorded in Deed Book 36941 Page 181 and modified at Deed Book 36402 Page 794 Gwinnett County, Georgia records; as last transferred to or acquired by Citigroup Mortgage Loan Trust 2021-A by U.S. Bank Trust National Association, not in its individual capacity, but solely in its capacity as Trustee. Conveying the affer-described property to secure a Note in the original principal amount of \$132,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Gwinnett County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property.

day of sala molini), metalogical following described property:

All that tract or parcel of land lying and being in Land Lot 273, of the 7th District of Gwinnett County, Georgia, being Lot 15, Block A, Unit One, Brookside A, Unit One, Brookside A, Unit One, Brookside Tourkview Subdivision, as per plat recorded in Plat Book 57, Page 229, Gwinnett County, Georgia Land Records, said plat being incorporated herein and made a part hereof by reference.
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 the

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 provided in the Security Deed and by law, including atforneys fees (notice of intent to collect attorneys fees having been neys fees having been

or intent to collect attorneys fees having been
given).
Said property is commonly known as 4601
Gold Mine Drive, Sugar
Hill, GA 30518 together
with all fixtures and personal property attached
to and constituting a part
of said property, if any.
To the best knowledge
and belief of the undersigned, the party (or parties) in possession of the
subiect property is
(are): Melissa Smith or
tenant or tenants.
Rushmore Loan Manage
ment Services, LLC is
the entity or individual
designated who shall
have full authority to negotiate, amend and modify all terms of the mortagge.
Rushmore Loan Manage-

gage. Rushmore Loan Manage-

gage.
Rushmore Loan Management Services, LLC PO
Box 52708 Irvine, CA
92619 888.504.7300
Note, however, that such
entity or individual is not
required by law to negotiate, amend or modify
the terms of the loan.
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) unpaid water or sewag
bills that constitute a
lien against the property
whether due and payable
or not yet due and or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspec-tion of the property, and tion of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the

mation 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 9-1372.1, which allows for certain procedures regarding the rescission of judicial and non-judicial garding the rescission of iudicial and non-judicial 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 immediately above.

Citigroup Mortgage Loan Trust 2021-A by U.S.

Trust 2021-A by U.S. Bank Trust National As-Bank Trust National Association, not in its individual capacity, but solely in its capacity as Trustee, as agent and Attorney in Fact for Melissa R. Williams f/k/a Melissa Smith Aldridge Pite, LLP, Six Piedmont Center, 3525 Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, Atlanta, Georgia 30305, (404) 994-7400. 1208-3813A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1208-3813A
0705/2023, 2007/12/2023,

07/12/2023, 07/05/2023 07/19/2023, 07/26/2023.

GPN11 gdp2871 NOTICE OF FORECLO-SURE SALE UNDER POWER GWINN GWINNETT COUNTY, GEORGIA
THIS IS AN ATTEMPT
TO COLLECT A DEBT.
ANY INFORMATION
OBTAINED WILL BE
USED FOR THAT PUR-POSE.

POSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Yvonne J. Ponder and Ricky L. Ponder to CitiFinancial Services, Inc. dated April 25, 2006 and recorded on April 26, 2006 in Deed Book 46426, Page 0421, Gwinnett County, Georgia Records, and later as-County, Georgia Records, and later assigned to J.P. Morgan Mortgage Acquisition Corp. by Assignment of Security Deed recorded on August 28, 2018 in Deed Book 56099, Page 0701, Gwinnett County, Coording Records, Conoron, 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 thereon as set fortherein, there will be sold at public outcry to

Foreclosures

9075

the highest bidder for cash before the courthouse door of Gwinnett County, Georgia, within the legal hours of sale on August 1, 2023 the following described 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 Meadows Subdivision, Unit 1, as per plat recorded in Plat Book 68, Page 20, Gwinnett County, Georgia records, which plat is incorporated herein and made a which plat is incorporative herein and made a part hereof by reference. Tax ID H: 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 indebtdeness as and 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 provided in Security Deed and by law, including the same and all expenses of this sale, as provided in Security Deed and by law, including the same and all s Deed and by law, includ-ing attorneys fees (notice of intent to collect attor-neys fees having been

of intent to collect 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. cuss 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 closed by an accurate survey and inspection of closed 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 Yvonne J. Ponder or tenant(s); and said property is more commonly known as 1727 Manor Brook, Snellville, GA 30078.

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 sale is the property of the loan with the sale is the prohibited under the u.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the sale is the sa

tus of the loan with the holder of the security deed.
J.P. Morgan Mortgage
Acquisition Corp. as Attorney in Fact for
Yvonne J. Ponder and
Ricky L. Ponder
McMichael Taylor Gray, deed. J.P.

WAY NORCROSS, GA
30093
To the best of the undersigneds knowledge, the
party or parties in possession of said property
is/are HABNER J.
GIMENEZ or tenant(s).
The debt secured by said
Security Deed has been
and is hereby declared
due and payable because
of, among other possible LLC 3550 Engineering Drive, Suite 260 Peachtree Corners, GA and is hereby declared and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and insper-

MTG File No.: GA2023-00208 07/05/2023 07/12/2023 07/19/2023 07/26/2023

GPN11
gdp2885
STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE UNDER POWER
Pursuant to the power of
sale contained in the Security Deed executed by
CHRISTOPHER COMBS,
SR. AND MARION CHRISTOPHER COMBS, SR. AND MARION COMBS to BETHPAGE FEDERAL CREDIT UNION in the original principal amount of \$115,000.00 dated March 15, 2006 and recorded in Deed Book 46285, Page 197, Gwinnett County records, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, TY, or at such other place as lawfully designated, within the legal hours of sale, on August 01, 2023, the property in said Security Deed and described as follows:

ALL THAT TRACT OR PARCEL OF LAND LYNG AND BEING LIN PARCEL OF LAND LYING AND BEING IN
LAND LOT 19 OF THE
7TH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 12,
BLOCK A OF APPALACHEE RIVER
CLUB AKA APPALACHEE FARMS
SUBDIVISION, PHASE
ONE, AS PER PLAT
RECORDED IN PLAT
BOOK 78, PAGE 247,
GWINNETT COUNTY,
GEORGIA RECORDS, GEORGIA RECORDS, WHICH PLAT IS INCOR-

January S. Decker Lake Drive Salt Lake City, UT 84119 800-635-998 Note that pursuant to O.C.G.A. § 441-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OB-PORATED HEREIN
AND MADE A PART
HEREOF BY THIS
REFERENCE.
Said property being
known as: 795 RIVER
COVE DR DACULA, GA
30019 COVE DR DACULA, GA 30019
To the best of the undersigneds knowledge, the party or parties in possession of said property is/are CHRISTOPHER COMBS, SR. AND MARION COMBS or tenant(s). The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. TEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE AS SUCCESSOR BY MERGER TO LASALLE BANK N.A., AS TRUSTEE FOR WASHINGTON MUTUAL ASSET-BACKED CERTIFICATES WMABS SERIES 2007-HE2 TRUST, as Attorney-in-Fact for HABNER J. GIMENEZ Robertson, Anschutz, Schneid, Crane & Partners, PLLC 13010 Morris Rd. Suite 450 Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including

subject to the following:
(1) any outstanding ad
(2) any mether or not yet due
and payable); (2) the
right of redemption of
any taxing authority; (3)
any matters which might
be disclosed by an accurate survey and inspection of the property; and
(4) any assessments,
liens, encumbrances,
zoning ordinances, re-Suite 450 Alpharetta, GA 30004 Phone: 470.321.7112 Firm File No. 23-125476 -DaG 07/05/2023, 07/12/2023, 07/19/2023, 07/26/2023. gdp2888
NOTICE OF SALE UNDER POWER, GWINNETT COUNTY NETT COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Anna M. Fontaine to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for First Franklin A Division of National City Bank, its successors and assigns

(4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Said sale will be conducted subject to the following: (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 name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortagge is as follows: gage is as follows: Bethpage Federal Credit

Union 899 S. Oyster Bay Road Bethpage, NY 11714 866-546-2935 Benipage, IN 1714
866-546-2935
Note that pursuant to
O.C.G.A. § 44-14-162.2, the
above individual or entity is not required by law
to negotiate, amend, or
modify the terms of the
mortgage.
THIS LAW FIRM IS
ACTING AS A DEBT
COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED
FOR THAT PURPOSE
BETHPAGE FEDERAL
CREDIT UNION,

as Attorney-in-Fact for CHRISTOPHER COMBS, SR. AND MARION COMBS COMBS
Robertson, Anschutz,
Schneid, Crane & Partners, PLLC
13010 Morris Rd.
Suite 450
Alpharetta, GA 30004
Phone: 470.321.7112
Firm File No. 23-125047 Dag 07/12/2023, 07/05/2023.

07/19/2023, 07/26/2023.

following described property:

All that tract or parcel of land lying and being in Land Lot 1D of the 2nd District of Gwinnett County, Georgia, being Lot 34, Block A, Unit Three, The Oaks at Appalachee Farms Subdivision, as per plat recorded in Plat Book 100, Page 207, in the Office of the Clerk of the Superior Court of Gwinnett County, Georgia, which recorded plat is incorporated herein by reference and made a part of this description. GPN11
gdp2887
STATE OF GEORGIA
COUNTY OF GWINNETT
NOTICE OF SALE UNDER POWER
PUrsuant to the power of
sale contained in the Security Deed executed by
HABNER J. GIMENEZ
TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS. INC.,
AS GRANTEE, AS NOMINEE FOR WMC MORT.
GAGE CORP. in the
original principal amount
of \$112,320.00 dated
November 17, 2006 and
recorded in Deed Book
47295, Page 559, Gwinnett
County records, said Security Deed being lost
transferred to U.S.
BANK NATIONAL ASSOCIATION, AS TRUSTEE,
SUCCESSOR IN INTEREST TO BANK OF
AMERICA, NATIONAL
ASSOCIATION
ASSITEBE FOR
WASHINGTON MUTUASSET-BACKED

This description.
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including aftorneys fees (notice of intent to collect aftorneys fees having been given).
Said property is commonly known as 899 Pathview Ct, Dacula, GA 30019 together with all fixtures and personal property aftached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Elite Partner Inc. or tenant or tenants. Select Portfolio Servicing, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. Select Portfolio Servicing, Inc. Loan Resolution Department 3217 South Decker Lake Drive Salt Lake City, UT 84119 (888) 818-6032. SOR BY MERGER ID

LASALLE BANK N.A.,
AS TRUSTEE FOR
WASHINGTON MUTUAL ASSET-BACKED
CERTIFICATES
WMABS SERIES 2007HE2 TRUST, in Deed
Book 51559, Page 433,
Gwinnett County
records, the undersigned
will sell at public outcry
to the highest bidder for
cash, before the Courthouse door in said County, or at such other place
as lawfully designated,
within the legal hours of
sale, on August 01, 2023,
the property in said Security Deed and described as follows:
ALL THAT TRACT OR
PARCEL OF LAND LY
ING AND BEING IN
LAND LOT 187 OF THE
6TH DISTRICT OF
GWINNETT COUNTY,
GEORGIA, BEING LOT
12, BLOCK A, UNIT A,
ROCK B, UNIT ON
RECORDED IN PLAT
BOOK 13, PAGE 263,
GWINNETT COUNTY
GEORGIA, BEING LOT
12, BLOCK A, UNIT A,
ROCK B, UNI

THIS REFERENCE
AND MADE A PART IF
THIS DESCRIPTION.
Said property being
known as: 5211 DOWNS
WAY NORCROSS, GA

818-6032
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. 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) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

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 security Deed.

Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of iudicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclo-

sure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately

above.
U.S. Bank Trust Company, National Association, as Trustee, as successorin-interest to U.S. Bank National Association, as National Association as trustee, in trust for registered holders of First Franklin Mortgage Loan Asset-Backed Certificates, Series 2007-FF1 as agent and Attorney in Fact for Anne M. Fontaine Aldridge Pite, LLP, Siz Piedmont Center, 3525 Piedmont Road, N.E., Suite 700, Altlanta, Georgia 30305, (404) 994-7400.

any matters which might be disclosed by an accu-rate survey and inspec-tion of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, re-strictions, covenants, and matters of record superi-or to the Security Deed first set out above.

Said sale will be conducted subject to the follow-

confirmation

ing: (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 name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and mod-

nas tuli authority to ne-gotiate, amend, and mod-ify all terms of the mort-gage is as follows: Select Portfolio Servic-ing, Inc. 3217 S. Decker Lake

Gpn11

First Franklin A Division of National City Bank, its successors and assigns dated 11/28/2006 and recorded in Deed Book 47312 Page 4 Gwinnett Country, Georgia records; as last transferred to or acquired by U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as trustee, in trust for registered holders of First Franklin Mortgage Loan Asset Holders of First Franklin Mortgage Loan Asset Backed Certificates, Series 2007-FF1, conveying the after-described property to secure a Note in the original principal amount of \$416,000.00, with interest at the rate specified therein, there will be sold by the undersigned of public outcry to the highest bidder for cash before the Courthouse door of Gwinnett Country, Georgia (or such other area as designated by Order of the Superior Court of said country),

Drive

Suite 700, Atlanta, Georgia 30305, (404) 994-7400.
1012-15081A
THIS LAW FIRM MAY
BE ACTING AS A DEBT
COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE. 1012-15081A
07/05/2023, 07/12/2023, 07/12/2023, 07/05/2023, 07/19/2023, 07/26/2023.

GPN12023, 07/26/2023.

GPN11
gdp2889

NOTICE OF SALE UNDER POWER
GEORGIA, GWINNETT
COUNTY
Under and by virtue of
the Power of Sale contained in a Security Deed
given by Kimmy-Ann P
Billings to Mortgage
Electronic Registration
Systems, Inc., as
grantee, as nominee for
LOANDEPOT.COM,
LLC, its successors and
assigns, dated July 27,
2021, recorded in Deed
Book 59041, Page 250,
Gwinnett County, Georgia Records, as last
transferred to Specialized Loan Servicing LLC
by assignment recorded transferred to Specialized Loan Servicing LLC by assignment recorded in Deed Book 60394, Page 600, Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED TWENTY-FIVE THOUSAND AND 0/100 DOLLARS (\$325,000.00), 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, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2023, the following described property:

SEE EXHIBIT A TACHED HERETO AND MADE A PART HEREOF The debt secured by sheen

MADE A PART HERE-OF
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
Note and Security Deed.
The debt remaining in
default, this sale will be
made for the purpose of
paying the same and all
expenses of this sale, as
provided in the Security
Deed and by law, including attorney's fees (notice pursuant to O.C.G.A.
§ 13-1-1 having been given).

s 13-1-11 having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any mathers which might be disclosed by an accurate survey and inspection of the property, any assesments, liens, encumbrances, zoning ordinances, restrictions,

Foreclosures 9075 within the legal hours of sale on August 1, 2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednes-day of said month), the following described prop-erty:

covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. Specialized Loan Servicing LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotificate. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing LLC, 6200 S, Quebec St., Suite 300, Greenwood Village, CO 80111, 800-306-6059.
Note, however, that such entity is not required by

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Kimmy-Ann P Billings or a tenant or tenants and said property is more commonly known as 1595 Holly Lake Cir. Snel-

Holly Lake Cir, Snel-Iville, Georgia 30078. Should a conflict arise between the property adbetween the property address and the legal description the legal description will control. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

deed.
Specialized Loan Servicing LLC
as Attorney in Fact for
Kimmy-Ann P Billings
McCalla Raymer Leibert
Pierce, LLC
1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline net

line.net
EXHIBIT A
All that tact or parcel of
land lying and being in
Land Lot 24 of the 5th
District, Gwinnett County, Georgia, arid being
Lot 52, Block B, Brookwood Plantation, Unit 2,
as per plat recorded in
Plat Book 46, Page 136,
Gwinnett County
Records, which plat is
hereby incorporated by
reference thereto and
made a part of this description.
BEING the same which
Troy Brandon Kapral by
Deed dated July 23, 2018
and recorded August 14,
2018 in the County of
Gwinnett, State of Georgia in (book) 56071
(page) 70 conveyed unto
Kimmy-Ann P. Billings.
Parcel/APN/Tax ID:
RS024 353
MR/chr 8/1/23
Our file no. 23-11912GA FT7
07/55/2023, 07/12/2023, line.net EXHIBIT A

07/05/2023, 07/12/2023, 07/19/2023, 07/26/2023.

Gpn11 Gpn11
gdp2890
NOTICE OF SALE UNDER POWER, GWINNETT COUNTY
Pursuant to the Power of Security Deed given by Joan Wilson to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for New Century Mortgage Corpora-

ry Mortgage Corporation, its successors and assigns dated 29/2007 and recorded in Deed Book 47573 Page 689 and modified at Deed Book 50657-Page 151Gwinnett County, Georgia records; as last transferred to or acquired by Wells Fargo Bank, National Association, as Trustee for Asset Backed Funding Corporation Asset-Backed Certificates, Series 2007-NC1, conveying the after-described property to secure a Note in the original principal amount of \$221,391.00, 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 (or such other area as designated by Order of the Superior Court of said county), within the legal hours of said month unless said date falls on a Federal ry Mortgage Corpora-tion, its successors and (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described properties.

following described property:
ALL THAT TRACT OR PARCEL OF LAND LY.
ING AND BEING IN LAND LOT 2 OF THE STH DISTRICT, GWINNETT COUNTY, GEORGIA, BEING LOT 46, BLOCK A, KIMBERLY DOWNS, AS PER PLAT RECORDED IN PLAT BOOK 114, PAGES 289, GWINNETT COUNTY RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY

PORATED HEREIN BY REFERENCE THERE-TO. The debt secured by said 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

paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorneys fees (notice of intent to collect attorneys fees having been given).

Said property is commonly known as 2884 Beaut Court, Snellville, GA 30039 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in the party (or parties) in possession of the subject property is (are): Kevin McLeod and Jodel N. McLeod or tenant or tenants.

PHH Mortgage Corpora-tion is the entity or indi-vidual designated who shall have full authority to negotiate, amend and modify all terms of the

modify all terms of the mortgage. PHH Mortgage Corporation 1661 Worthington Rd Suite 100 West Palm Beach, FL 33409 (800) 750-2518 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any outstanding ad valorem toxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may or not yet due and payable and which may payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accu-rate survey and inspec-tion of the property, and (e) any assessments, liens, encumbrances, rening, ordinances re-

liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the