9075	Foreclosures

made for the purpose of paying the same, all ex-penses of the sale, including attorneys fees (notice to collect same having been given) and all other payments pro-vided for under the terms of the Security

9075

ant(s). Wilmington

ant(s). Wilmington Savings Fund Society, FSB d/b/a Christiana Trust not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1 as Attorney-in-

2018-1 as Attorney-in-Fact for Ralphael D. Lester

File no. 20-076457

POSE. 07/26/2023

08/02/2023 08/02/2023 08/09/2023 08/16/2023 08/23/2023 08/30/2023

Gpn11

9dp3126 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT

Deed. Said property will be sold on an as-is basis without any representation, war-ranty or recourse against the above-named or the undersigned. The sale 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 re-demption of any taxing authority; matters which would be disclosed by an accurate survey or by an accurate survey or by an inspection of the proper-ty; all zoning

LOGS LEGAL GROUP LLP\* ty; all zoning ordinances; assessments; liens; en-cumbrances; restric-tions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowl-Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 Atlanta, GA 30346 (770) 220-2535 https://www.logs.com/ \*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE.

edge and belief of the un-dersigned, the owner and party in possession of the property is CODY

party in possession of the property is CODY YOUNG, or tenants(s). 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.

holder of the security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: NBKC Bank, Loss Mitigation Dept., 1 Corporate Drive Ste 360, Lake Zurich, IL 640047. Telephone Num-60047, Telephone Num-ber: 1-866-397-5370. Nothbuol, letephone Num-ber: 1-866-397-5370. Noth-ing in O.C.G.A. Section 441-41-62.2 shall be con-strued to require a se-cured creditor to negoti-dte, amend, or modify the terms of the mort-gage instrument. NBKC BANK as Attorney in Fact for CODY YOUNG THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE.

USED FUX THE POSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA

300/1 Telephone Number: (877) 813-0992 Case No. DNBKC-23-02751-1 Ad Run Dates 07/19/2023,

08/09/2023, 08/16/2023, 08/23/2023, 08/30/2023 Gpn11

gdp3020 STATE OF GEORGIA COUNTY OF GWIN-

property:

COUNTY OF GWIN-NETT NOTICE OF SALE UN-DER POWER Because of a default un-der the terms of the Se-curity Deed executed by Ralphael D. Lester to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Mortgage Research Center, LLC deba Uveterans United Inc. ("MERS"), solely as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans dated February 20, 2019, and recorded in Deed Book 56458, Page 72, and pur-suant to court order recorded in Deed Book 58559, Page 446, Gwinnett County Records, said Se-curity Deed having been last sold, assigned, transcurity Deed having been last sold, assigned, trans-ferred and conveyed to Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not in its individual capacity but solely as trustee for Bantam Funding Trust 2018-1, securing a Note in the original principal amount of \$176,500.00, the holder thereof pursuant to said Deed and Note thereby secured has de-clared the entire amount

ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 44 OF THE 6TH DISTRICT GWIN-NETT COUNTY, GEOR-GIA, BEING LOT 37, BLOCK C, UNIT 7, CHEROKEE WOODS EAST SUBDIVISION, ACCORDING TO PLAT OF SURVEY RECORD-ED IN PLAT BOOK 18, PAGE 5, GWINNETT COUNTY, GEORGIA RECORDS. WHICH PLAT AND THE RECORD THEREOF RELORDS. WHICH PLAT AND THE RECORD THEREOF ARE INCORPORATED HEREIN BY REFER-ENCE THERETO. RIGHTS OF UPPER AND LOWERS IN AND TO THE WATERS OF CREEKS AND BRANCHES CROSSING OR ADJOINING THE PROPERTY, AND THE NATURAL FLOW THEREOF, FREE FROM DIMINUTION OR POLLUTION. POLLUTION. Said legal description of said indebtedness due

commonly known as 4822 TOMAHAWK CT SW, LILBURN, GA 30047. The indebtedness se

Foreclosures 9075 Foreclosures 9075 (877) 813-0992 Case No. LNC-22-07160-5 in said Deed, and the balance, if any, will be dis-tributed as provided by Ad Run Dates 08/09/2023, 08/16/2023, 08/23/2023, 08/23/2023 tributed as provided by law. 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 secured creditor. The property is or may be in the possession of Ralphael D. Lester, suc-cessor in interest or ten-amt(s). rlselaw.com/property-listing 08/09/2023 08/16/2023 08/23/2023 08/30/2023

## Gpn11 gdp3141 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT

County, By virtue of a Power of Sale contained in that certain Security Deed from TOP DESIGNS GROUP LLC to NEX-TRES, LLC, dated Octo-ber 13, 2022, recorded Oc-tober 21, 2022, in Deed Book 60268, Page 00720, Gwinnett County, Geor-gia Records, said Securi-ty Deed having been giv-en to secure a Note of even date in the original principal amount of Sev-en thundred Thirty-One Hundred Thirty-One thousand Two Hundred Fifty and 00/100 dollars (\$731,250.00), with inter-est thereon as provided for therein, said Security Deed having been last sold, assigned and trans-ferred to Nextres, LLC, there will be sold at pub-lic outcry to the highest bidder for cash at the Gwinnett County County County of Security Deed including but not Imited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT NO. 75 OF THE 6TH DISTRICT OF GWINNETT COUNTY, GEORGIA, CONTAIN-NORE OR LESS, AND PARTICULARLY DE-SCRIBED

DER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from RANDY EARL HAMBRICK, JR. and TARA DELINA HAM-BRICK to MORTGAGE ELECTRONIC REGIS-TRATION SYSTEMS, INC. AS GRANTEE, AS NOMINEE FOR MORT-GAGE RESEARCH CENTER, LLC DBA VETERANS UNITED HOME LOANS, dated August 3, 2021, recorded August 3, 2021, in Deed Book 59049, Page 00687, Gwinnett County, Geor-gia Records, said Securi-ty Deed having been giv-PARTICULARLY DE-SCRIBED AS FOLLOWS: BEGIN AT THE NORTHWEST CORNER OF THE TRACT HERE-IN CONVEYED, ON THE LINE OF PROP-ERTY OF GILL WHICH POINT IS 407 FET SOUTHEASTERLY FROM POUNDS CREEK ALONG THE LINE OF SAID GILL PROPERTY, AND RUN THENCE NORTH 57.4 DEGREES EAST 547 FEET TO A CORNER; THENCE SOUTH 30 DEGREES EAST 400 FEET TO A CORNER; THENCE SOUTH 57.5 DEGREES WEST TO A CORNER ON THE PUBLIC ROAD LEADING TO SNEL-LVILLE, GA.; THENCE SOUTH 57.5 DEGREES WEST 131 FEET, MORE ON LESS, TO CORNER ON PROPERTY OF GILL AND THENCE IN Gwinnett County, Geor-gia Records, said Securi-ty Deed having been giv-en to secure a Note of even date in the original principal amount of Four Hundred Sixty Thousand and 00/100 dollars (\$460,000,00), with inter-est thereon as provided for therein, said Security Deed having been last sold, assigned and trans-ferred to Lakeview Loan Servicing, LLC, there will be sold at public out-cry to the highest bidder for cash at the Gwinnett County Courthouse, with-in the legal hours of sale on the first Tuesday in September, 2023, all property described in said Security Deed in-cluding but not limited to the following described property:

WEST AT FEEL, MORE OR LESS, TO CORNER ON PROPERTY OF GILL AND THENCE IN A NORTHWESTERLY DIRECTION ALONG SAID GILL PROPERTY 300 FEET TO THE POINT OF BEGINNING. SAID LAND IS PARTIC-ULARLY DELINEATED AND SHOWN ON A PLAT OF THE NANCY BENNETT SUBDIVI-SION, PREPARED BY GL, VEAL, SURVEY-OR, DATED FEBRU-ARY 21, 1949, AS THE BEANOR WILLIAMS HOME PLACE, CON-TAINING 3.7 ACRES, AND A STRIP OF 100 FEET IN WIDTH, AD-JOINING NAID BEANOR WILLIAMS HOME PLACE ON THE SOUTHEAST, FRONTING ON SAID PUBLIC ROAD TO SNELLVILLE AND RUNNING BACK NORTHEASTRELY THE DEPTH OF SAID BEANOR WILLIAMS LOT. LESS AND EXCEPT:

Foreclosures fault, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys fees (notice to collect same 9075

Gpn11 gdp3642 NOTICE OF SALE UN-DER POWER GEORGIA, GWINNETT COUNTY By virtue of a Power of Sale contained in that certain Security Deed from SACDJ K. PATEL and KETAN PATEL to U.S. BANK NA , dated November 4, 2013, recorded November 21, 2013, in Deed Book 52654, Page 753, Gwinnett Coun-ty, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Three Hundred Thirty-Six Thousand Seven Hun-dred and 00/100 dollars (\$336,700.00), with inter-est thereon as provided for therein, said Security Deed having been last sold, assigned and trans-ferred to Federal Home Loan Mortgage Corpor-tion, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1, there will be sold at pub-lic outcry to the highest bidder for cash at the Gwinnett County Court-hours of sale on the first uesday in September, 2023, all property de scribed in said Security (notice to collect same having been given) and all other payments pro-vided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representation, war-ranty or recourse against the above-named or the undersigned. The sale will also be subject to 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 re-demption of any taxing authority; matters which would be disclosed by an accurate survey or by an

would be disclosed by an inspection of the proper-ty; all zoning ordinances; assessments; liens; en-cumbrances; restric-tions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowl-edge and belief of the un-dersigned, the owner and party in possession of the

party in possession of the property is TOP DE-SIGNS GROUP LLC , or SIGNS GROUP LLC, or tenants(s). 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.

holder of the Security Deed. The entity having full au-thority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: Nextres, LLC, Loss Mitigation Dept., 12 Penns Trail Suite 138, Newtown, PA 18940, Telephone Num-ber: 858-284-4518, Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured

16.2.5 All be construed 162.2 shall be construed to require a secured to require a secured terms of the mortgage instrument. NEXTRES, LLC as Attorney in Fact for TOP DESIGNS GROUP LLC THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. Attorney Contact: Rubin

Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071

300/1 Telephone Number: (877) 813-0992 Case No. NXT-23-01417-2 Ad Run Dates 08/09/2023, 08/06/2023, 08/23/2023, 08/30/2023 rlselaw.com/property-liction listing 08/09/2023 08/16/2023 08/23/2023 08/30/2023

Gpn11

Gpn11 gdp3429 STATE OF GEORGIA COUNTY OF GWIN-NETT NOTICE OF SALE UN-DER POWER Because of a default un-der the terms of the Se-curity Deed executed by Sharon B. Goadman and Stanley Evans to Coun-trywide Home Loans, Inc. dated December 28, 2004, and recorded in Deed Book 41258, Page 2, as last modified in Deed Book 56133, Page 379, and pursuant to Affidavit recorded in Deed Book 47814, Page 501, Gwinett County Records, said Se-curity Deed having been last sold, assigned, trans-ferred and conveyed to US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee Solely As Owner Trustee For VRMTG Asset Trust, For VRMTG Asset Trust, securing a Note in the original principal amount of \$113,200.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said in-debtedness due and payable and, pursuant to the power of sale con-tained in said Deed, will on the first Tuesday, an the first Tuesday, September 5, 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 29 of the 6th District of Gwinnett County, Georgia, being Lot 4, Block B, Unit Two, Annistown Valley, as per plat recorded in Plat Book 24, Page 185, Gwin-nett County, Georgia Records, which plat is hereby referred to and made a part of this de-scription. Said property is known as 4107 Stacy Lane, Snel-Iville, GA 30039, together with all fixtures and per-sonal property will be sold to and constituting a part of said property, if any. Said property, if any. Said property will be sold to and constituting a part of said property, if any. Said property, if any. Said property will be sold to and constituting a part of said property, if any. Said property, if any. Said property, any matters which might be disclosed by an accu-rate survey and inspec-tion of the property, any assessments, liens, en-cumbrances, zoning ording the proceeds of said sale exertify Deed first set out above. listing will be applied to the payment of said indebt-edness and all expenses of said sale as provided in said Deed, and the bai-tributed as provided by law. tributed as provided by law. 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 secured creditor. The property is or may be in the possession of Sharon B. Goodman; Stanley Evans, successor in interest or tenant(s). Stanley Evans, successor in interest or tenant(s). US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust os Attorney-in-Fact for Sharon B. Goodman and Stanley Evans File no. 19-074681 LOGS LEGAL GROUP LLP\* Attorneys and Counselors Attorneys and Counselors Altorneys and Courselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535 https://www.lags.com/ (//U) 220-2535 https://www.logs.com/ \*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. 07/26/2023 08/02/2023 08/09/2023 08/16/2023 08/23/2023 08/30/2023

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Deed including but not limited to the following described property:

Said property will be sold

Said property will be solid any representation, war-ranty 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 utstanding ad walersem

outstanding ad valorem taxes (including taxes which are a lien, whether

which are a lien, whether or not now due and payable); the right of re-demption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the proper-ty; all zoning ordinances:

ordinances; assessments; liens; en-

NETT COUNTY, GEOR-GIA, BEING LOT 20, BLOCK B, UNIT 6, OF PINE RIDGE COUN-TRY CLUB ESTATES, AS PER PLAT THERE-OF RECORDED IN PLAT BOOK 26, PAGE 237, GWINNETT COUN-TY, GEORGIA RECORDS, WHICH RECORDED PLAT IS TT, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFER-ENCE AND MADE A PART OF THIS DE-SCRIPTION; BEING IM-PROVED PROPERTY KNOWN AS 2157 LAKE RIDGE TERRACE AC-CORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN GWINNETT COUN-TY, GEORGIA. Said legal description be

Foreclosures

TY, GEORGIA. Said legal description be-ing controlling, however the property is more commonly known as 2157 LAKE RIDGE TER, LAWRENCEVILLE, GA

LAWRENCEVILLE, GA 30043. The indebtedness se-cured by said Security Deed has been and is hereby declared due be-cause of default under the terms of said Securi-ty Deed. The indebted-ness remaining in de-fault, this sale will be made for the purpage of fault, this sale will be made for the purpose of paying the same, all ex-penses of the sale, in-cluding attorneys fees (notice to collect same baving been given) and having been given) and all other payments pro-vided for under the terms of the Security Deed. Said property will be sold

Said property will be sold on an as-is basis without any representation, war-ranty or recourse against the above-named or the undersigned. The sale 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 re-demption of any taxing authority; matters which would be disclosed by an inspection of the proper-ty; all zoning ordinances; assessments; liens; en-cumbrances; restric-tions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowl-edge and belief of the un-dersigned, the owner and party in possession of the property is in the same taxes.

ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 2 OF THE IST DISTRICT, GMD 1749-3, GWINNETT COUNTY, GEORGIA, BEING LOT 160, BLOCK A. UNIT ONE LAKE VIEW AT HAMILTON MILL SUBDIVISION, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 119, PAGES 225-232, GWINNETT COUN-TY, GEORGIA RECORDED IN PLAT BOOK 119, PAGES 225-232, GWINNETT COUN-TY, GEORGIA RECORDED PLAT TIS INCORPORATED HEREIN BY REFER-ENCE AND MADE A PART OF THIS DE-SCRIPTION. Said legal description be-ing controlling, however the property is more commonly known as 2395 LAKE COVE COURT, BUFORD, GA 30519. The indebtedness se-cured by said Security Deed has been and is hereby declared due be-cause of default under the trons of said Securi-ty Deed. The indebted-ness remaining in de-fault, this sale will be made for the purpose of paying the same, all ex-penses of the sale, in-cluding attorneys fees (notice to collect same having been given) and all other payments pro-vided for under the terms of the Security Deed dersigned, the owner and party in possession of the property is JAMES KNIGHT, or tenants(s). 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 tus of the loan with the holder of the Security

holder of the Security Deed. The entity having full au-thority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: Rocket Mortgage, LLC f/k/a Quicken Loans, LLC, Loss Mitigation Dept, 635 Woodward Ave., De-troit, MI 48226, Tele-phone Number: (800) 508-0944. Nothing in O.C.G.A. Section 44-14 162.2 shall be construed to require a secured to require a secured to the mortgage instrument. BOCYET MODICACE

terms of the mortgage instrument. ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. as Attorney in Fact for JAMES KNIGHT THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE.

Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071

ordinances; assessments; liens; en-cumbrances; restric-tions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowl-edge and belief of the un-dersigned, the owner and party in possession of the property is SAROJ K. PATEL, KETAN PA-TEL, or tETAN PA-TEL, or tenants(s). 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. Telephone Number: (877) 813-0992 Case No. QKN-22-05963-3 Ad Run Dates 08/09/2023, 08/16/2023, 08/23/2023, 08/30/2023 rlselaw.com/propertylisting Gpn11 gdp3784 STATE OF GEORGIA COUNTY OF GWIN-COUNTY OF GWIN-NETT NOTICE OF SALE UN-DER POWER Because of a default un-der the terms of the Se-curity Deed executed by Gina H. Wright to Mort-gage Electronic Regis-tration Systems, Inc. as nominee for Quicken Loans Inc. dated January 25, 2020, and recorded in Loans Inc. dated January 25, 2020, and recorded in Deed Book 57233, Page 00066, Gwinnett County Records, said Security Deed having been last sold, assigned, trans-ferred and conveyed to Rocket Mortgage, LLC, fka, Quicken Loans, se-curing a Note in the orig-inal principal amount of \$104,900.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the Increat pursuant to said Deed and Note thereby secured has declared the entire amount of said in-debtedness due and payable and, pursuant to the power of saile con-tained in said Deed, will on the first Tuesday, September 5, 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: Land situated in the County of Gwinnett in the State of GA ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 127 OF THE STH LAND DISTRICT, GWINNETT COUNTY, GEORGIA, AND BEING 5TH LAND DISTRICT, GWINNET COUNTY, GEORGIA, AND BEING SHOWN ON A PLAT BY H. L DUNAHOO, SUR-VEYOR, DATED FEBRUARY 12TH AND 13TH, 1947 AS LOT NUM-BER FOURTEEN (14), SECTION D, OF THE PROPERTY OF C. O. EDWARDS. EDWARDS. SAID PLAT IS RECORDED IN PLAT BOOK G, PAGE 57, RECORDS OF GWIN-NETT COUNTY, GEOR-GIA, AND IS BY REF-ERENCE INCORPO-RATED HEREIN AS A PART OF THE DE-SCRIPTION OF SAID PROPERTY. IS HEREBY EDWARDS. PARI OF THE DESCRIPTION OF SAID PROPERTY. IT IS HEREBY AGREED BETWEEN THE PARTIES THAT THE GRANTEE SHALL HAVE THE USE OF LAKE CARLTON FOR FISHING PURPOSES ONLY: SAID FISHING PRIVILEGES SHALL EXTEND TO THE GRANTEE AND TO THEIR IMMEDIATE FAMILY, THE SAID GRANTEES MAY IN-VITE AS MANY AS TWO (2) ADDITIONAL PER-SONS AT ANY ONE TIME TO FISH AT SAID LAKE. IT IS FURTHER AGREED THAT THE GRANTES SHALL PAY TO THE GRANTES SHALL PAY TO THE GRANTOR THE SUM OF TEN DOLLARS (10.00) PER YEAR TO BE USED BY THE GRANTOR THE SUM OF ALL SAID LAKE. SIGI DIPOPHY IS KNOWN CS 3811 LAKE CORTOR Rd, LOGDITIE, GA 3052, to-gether with all fixtures and personal property di-tached to and constitut-B&S file no.: 23-07830 08/09/2023 08/16/2023 08/23/2023 08/30/2023

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ing a part of said proper-ty, if any. Said property will be sold subject to any outstand-ing ad valorem taxes (in-cluding 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 accu-rate survey and inspec-tion of the property, any assessments, liens, en-cumbrances, zoning ordi-nances, restrictions, cumbrances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebt-edness and all expenses of said sale as provided in said Deed, and the bal-ance, if any, will be dis-tributed as provided by law.

tributed as provided by law. 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 secured creditor. The property is or may be in the possession of be in the possession of Gina H. Wright, succes-sor 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 Gina H. Wright File no. 23-080743 LOGS LEGAL GROUP LLP\*

LUP\* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Attainta, GA 30346 (770) 220-2535 https://www.logs.com/ \*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. 07/26/2023 07/26/2023

08/02/2023 08/09/2023 08/16/2023 08/23/2023 08/30/2023 Gpn11

Gpn11 gdp3974 NOTICE OF FORECLO-SURE SALE UNDER POWER GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale con-tained in a Security Deed given by Top Designs Group, LLC by member Richard Walker to NVestor Funding, Inc., dated March 23, 2022, and recorded in Deed Book 59813, Page 00306, Gwinnett County, Geor-gia Records, conveying Gwinneft County, Geor-gia Records, conveying the after-described prop-erty to secure a Note in the original principal amount of Three Hun-dred Thirty-Nine Thou-sand Five Hundred and 0/100 dollars (539 500 00) with inter-(\$39,500.00), with inter-est thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on September 5, 2023, the following described prop-erty: ing ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), any mat-ters which might be dis-closed by an accurate survey and inspection of the property, any assess-ments, liens, encum-brances, zoning ordi-nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. All that tract or parcel of

erty: tract or parcel of All that tract or parcel of land lying and being in Land Lot 74 of the 6th District of Gwinnett County, Georgia, and be-scribed as follows: Beginning at an iron pin located at the northwest-erly corner of Lot 1, Block "B", Lincolnshire Estates, Unit One, as recorded in Plat Book "V", Page 40, Gwinnett County, Georgia records, (said plat is hereby in-corporated herein by ref-erence); thence running northeasterly along the line of said Lincolnshire Estates Subdivision, a distance of 1,338.4 feet to a point. Thence running southeasterly a distance of 133.02 feet to a point; thence running south 60 degrees 38 minutes west a distance of 1,338.5 feet to a point; thence run-ning southeasterly a dis-tance of 155.64 feet to an iron pin at the point of beginning. Tax ID#: R6074-012 The debt secured by said Security Deed has been and is hereby declared due because of, among Security Deed first set out above. To the best knowledge and belief of the under-signed, the party in pos-session of the property is Phillip E. Mann or ten-ant(s); and said property is more commonly known as 1143 S Minister Dr, Tucker, GA 30084. The sale will be conduct-ed subject to (1) confir-mation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemp-tion or other lien not ex-tinguished by foreclo-sure. PHH Mortagee Corpora-

dated March 12, 2009, and recorded in Deed Book 49357, Page 736, Gwinnett County, Geor-Book 4937, Page 733 Gwinnett County, Geor-gia Records, as last transferred to PHH Mortgage Corporation by assignment recorded on October 4, 2019 in Book 56931 Page 193 in the Of-fice of the Clerk of Supe-rior Court of Gwinnett County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of Eighty-Nine Thousand Nine Hundred Fourteen and 0/00, dollars Nine Hundred Fourteen and 0/100 dollars (\$89,914.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the court-house door of Gwinnett County, Georgia, within the legal hours of sale on September 5, 2023, the following described prop-erty:

Foreclosures

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erity: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 167 OF THE 6TH DISTRICT, GWIN-NETT COUNTY, GEOR-GIA, BEING LOT 9, BLOCK C, HAMPSHIRE HILLS SUBDIVISION, UNIT III, AS PER PLAT RECORDED IN PLAT BOOK Q, PAGE 69-A, GWINNETT COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORAT-ED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 1143 SOUTH MINISTER DRIVE AC-CORDING TO THE PRESENT SYSTEM OF NUMBERING PROPER-TY IN GWINNETT COUNTY, GEORGIA. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and in the manner provided in the Manner provided in the manner provided in the manner provided in the manner of the soured by said Security Deed. The debt remaining in default, failure to pay the indebtedness of this sale, as provided in Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (all terms of the loan (bl Worthing-ton Rd., Ste. 100, West Palm Beach, Florida Sadop, to discuss possible alternatives to avoid avolerem txxee (in

Summit Funding, Inc. as agent and Attorney in Fact for Charles Rayford Aldridge Pile, LLP, Six Piedmont Center, 3325 Piedmont Road, N.E., Suite 700, Atlanta, Geor-gia 30305, (404) 994-7400. 1017-6229A THIS LAW FIRM MAY 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. 1017-6229A 08/09/2023, 08/30/2023. **Gpn11** 

Sale Contained in a Secu-rity Deed given by Mario A. Hernandez to Mort-agge Electronic Regis-tration Systems, Inc., as grantee, as nominee for Just Mortgage Inc., its successors and assigns dated 331/2006 and recorded in Deed Book 46428 Page 810 Gwinnett County, Georgia records; as last transferred to or acquired by Wilmington Trust, National Associa-tion, as Successor Inden-ture Trustee to Citibank, N.A. as Indenture Truste Gor the SACO I Trust 2006-8, Mortgage-Backed Notes, Series 2006-8, conveying the af-ter-described property to secure a Note in the orig-inal principal amount of \$29,430.00, 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 September 5,2023 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednes Holiday, in which case being the first Wednes-day of said month), the following described propfollowing described prop-erty: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 179 OF THE GWINNETT COUNTY, GEORGIA, BEING LOT 88, BLOCK "A", COP-PERFIELD SUBDIVI-SION, UNIT I, AS PER PLAT RECORDED IN PLAT BOOK 58, PAGE 213, GWINNETT COUN-TY, GEORGIA RECORDS, WHICH RECORDS, WHICH PLAT IS INCORPORAT-ED HEREIN BY REF-ED HEREIN BY REF-ERENCE AND MADE A PART OF THIS DE-SCRIPTION. This foreclosure is sub-ject to that Security Deed dated March 31, 2006, filed of record April 27, 2006 in Deed Book 46428, Page 785, Gwinnett County, Georgia records, from Mario A. Hernan-dez to Mortagage Elec-County, Georgia records, from Mario A. Hernan-dez to Mortgage Elec-tronic Registration Sys-tems, Inc. as nominee for Just Mortgage, Inc., in the original principal amount of \$117,720.00. 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 sole, as provided in the Security Deed and by law, includ-ing attorneys fees (notice of intent to collect attor-

Tinguished by toreclo-sure. PHH Mortgage Corpora-tion as Attorney in Fact for Phillip E. Mann. Brock & Scott, PLLC Chamblee 4300 Chamble L woody Road Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 22-18116 08/09/2023 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 Security 08/16/2023 08/23/2023 08/30/2023 Gpn11 gdp4027 NOTICE OF SALE UN-DER POWER, GWIN-NETT COUNTY Pursuant to the Power of Cale and to the Power of Sale contained in a Secu rity Deed given by Charles Rayford to Mort-gage Electronic Regis-tration Systems, Inc., as grantee, as nominee for Summit Funding, Inc., its successors and as-signs dated 10/13/2020 and recorded in Deed Book 58101 Page 583 Gwinnett County, Georgia records; as last transferred to or acquired by Summit Funding, Inc., conveying the afterdescribed prop-erty to secure a Note in the original principal amount of \$375,365.00, with interest at the rate specified therein, there will be sold by the under-signed at public outcry to the highest bidder for cash before the Court-house 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 September 5, 2023 (being the first Tuesdou date falls on a Federal Holiday, in which case being the first Wednes-day 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: All that tract or parcel of rity Deed given by Charles Rayford to Mortprovided in Security Deed and by law, includ-ing attorneys fees (notice of intent to collect attor-neys fees having been given) news fees having been given). The entity having full au-thority to negotiate, amend or modify all terms of the loan (al-though not required by low to do co) ice. Where though not required by law to do so) is: Nvestor Funding, Inc they can be contacted at (480) 367 9351 for Loss Mitigation Dept, or by writing to 40 W Baseline Rd Ste 206, Tempe, AZ 85283, to dis-cuss possible otternatives to avoid foreclosure. Said property will be sold subject to any outstand-ing ad valorem taxes (in-cluding taxes which are cluding taxes which are a lien, but not yet due and payable), 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 matters of record superior to the Security Deed first set out above. day of said month), the following described prop-erty: All that tract or parcel of land lying and being in Land Lot 18 of the 7th District, Gwinnett Coun-ty, Georgia, being Lot 14, Block A, Apalachee Sta-tion, Phase I, as per plat recorded in Plat Book 100, Pages 196-198, last revised in Plat Book 120, Pages 29-31, Gwinnett County, Georgia records, which plats are incorpo-rated herein by refer-ence and made a part hereof. Also known by street and number 810 valla Crucis Lane, Dacula, GA 30019. 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. Security Deed first set out above. To the best knowledge and belief of the under-signed, the party in pos-session of the property is Top Design Group, LLC or tenant(s); and said property is more com-monly known as 1552 Todd Lane, Lilburn, GA 30047. Todd Lane, Lilburn, GA 30047. The sale will be conduct-ed subject to (1) confir-mation that the sale is not prohibited under the not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemp-tion or other lien not ex-tinguished by foreclo-sure. Nvestor Funding, Inc. as Attorney in Eact for Top Attorney in Fact for Top Designs Group, LLC by member Richard Walker. Brock & Scott, PLLC 4360 Chamblee Dun-woody Road Suite 310 Atlanta, GA 30341 404-789-2661 B\*S file nn.: 23-07830 expenses of this sale, as provided in the Security expenses of this sale, as provided in the Security Deed and by law, includ-ing attorneys fees (notice of intent to collect attor-neys fees having been given). Said property is com-monly known as 810 Val-la Crucis Lane, Dacula, GA 30019 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 subject property is (are): Charles M Rayford and Joy N, Andrews or ten-ant or tenants. Gpn11 gdp3975 NOTICE OF FORECLO-SURE SALE UNDER POWER GWINNE GWINNETT COUNTY, GEORGIA Under and by virtue of the Power of Sale con-tained in a Security Deed given by Phillip E. Mann to Mortgage Electronic Registration Systems, Inc., as grantee, as nom-nee for Mid-Atlantic Fi-nancial Services Inc.,

9075 Foreclosures

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

Infoluty dn fernis of me mortgage. PHH Mortgage Corpora-tion 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 neso-tiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any out-standing ad valorem tax-es (including taxes which are a lien, but not yet due and payable), (b) un-poid water or sewage bills that constitute a lien against the property whether 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 accu-rate survey and inspec-tion of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, re-strictions, covenants, and matters of record superi-or to the Security Deed first set out above. The sale will be conduct-ted subject to (1) confir-mation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirma-tion and audit of the sto-tus of the loan with the holder of the Store of Georgia, the Deed Under Power and other foreclo-sure documents may not be provided until final confirmation and audit of the storus of the loan as provided immediately

GP111 gdp4028 NOTICE OF SALE UN-DER POWER, GWIN-NETT COUNTY Pursuant to the Power of Sale contained in a Secu-rity Deed given by Mario A. Hernandez to Mari-ange Electronic Paris.

or said indeptedness due and payable and, pur-suant to the power of sale contained in said Deed, will on the first Tuesday, September 5, 2023, during the legal hours of sale, before the Courthouse door in said

County, sell at public out-cry to the highest bidder for cash, the property de-scribed in said Deed, towit: All that tract or parcel of land lying and being in Land Lot 349 of the 4th District of Gwinnett

Georgia bei Part of Lot 56 and all of Lot 57, Block B, Norris Lake Shores Subdivision,

Deed.

Deed.

Lake Shores Subdivision, first section and being more particularly de-scribed as follows: Begin at an iron pin set on northeasterly side of Hightower Trail at the common corner of Lots 56 and 70 of said subdivi-sion; thence north 53 de-grees 46 minutes 37 sec-onds west, 20.35 feet to an iron pin set; thence onds west, 20.35 feet to an iron pin set; thence north 14 degrees 27 min-utes 48 seconds east along the line dividing Lots 55 and 56, 175.65 feet to an iron pit set on the southwesterly side of Lake Drive; thence along said Lake Drive south 78 degrees 58 minutes 08 seconds east, 89.90 feet to an iron pin found at the corner common to Lots corner common to Lots 57 and 58; thence south 14 degrees 52 minutes 54 14 degrees 52 minutes 54 seconds west, 107.62 feet to an iron pin at the cor-ner common to the Lots 57, 58, 70 and 71; thence north 68 degrees 29 min-utes 53 seconds west 70.06 feet to an iron pin found; thence south 14 degrees 47 minutes 44 seconds west along Lot 70, 89.55 feet to an iron pin set and the point of beginning. Being known

pin set and the point of beginning. Being known as all of Lot 57, Block B, Norris Lake Shores Sub-division recorded in Plat Book F, Page 39, Gwin-nett County, Georgia records and part of Lot 56, Block B, Norris Lake Shores Subdivision, First Section. Being described in accordance with a sur-Section. Being described in accordance with a sur-vey prepared for Michael L. Kister and Cindy Kister, dated July 21, 1987, by Gordon Story & Associates, and being shown as all of Lot 57 and part of Lot 56, Block B, Norris Lake Shores Subdivision, First Sec-tion.

Parcel Identification R4349 060 &

Numbers: R4349 061; Radingers: Reserved to the second sec now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accu-rate survey and inspec-tion of the property, any assessments, liens, en-cumbrances, zoning ordi-nances, restrictions. nances restrictions nances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The proceeds of said sale will be applied to the payment of said indebt-edness and all expenses of said sale as provided

THE DEPTH OF SAID BEANOR WILLIAMS LOT. LESS AND EXCEPT: ALL THAT TRACT OR PARCEL OF LAND LY. ING AND BEING IN LAND LOT 75 OF THE 6TH LAND DISTRICT, GWINNET COUNTY, GEORGIA, PARTICU-LARLY DESCRIBED ACCORDING TO PLAT OF SURVEY OF GEORGE W. O'NEIL, SURVEYOR, PRE-PARED AUGUST 19, 1933, AS FOLLOWS: BEGINNING ON THE NORTHEASTERLY RIGHT OF WAY OF A 20 FOOT ROAD KNOWN AS PUCKETT DRIVE AT AN IRON PIN COR-NER LOCATED 500 FEET SOUTHEASTER-LY FROM THE CEN-TER OF POUNDS CREEK, AS MEA-SURED ALONG THE NORTHEASTERLY RIGHT OF WAY OF SAID DRIVE; THENCE NORTH 57 DEGREES 30 MINUTES EAST 288.5 FEET TO AN IRON PIN CORNER; THENCE 59 DEGREES 15 MINUTES EAST 70.1 FEET TO AN IRON PIN CORNER; THENCE SOUTH 33 DE-GREES 45 MINUTES WEST 288.5 FEET TO AN IRON PIN CORNER; The indebtedness se-cured by said Security Deed has been and is hereby declared due be-cause of default under the terms of said Securi-ty Deed. The indebted-ness remaining in de-fault, this sale will be made for the purpose of paying the same, all ex-penses of the sale, in-cluding attorneys fees (notice to collect same having been given) and all other payments pro-vided for under the vided for under the terms of the Security Deed. Said property will be sold on an as-is basis without any representa-tion, warranty or re-course against the above-named or the under-signed. The sale will also be subject to the fol-lowing items which may affect the title: any out-standing ad valorem tax-es (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 survey or by an inspec-tion of the property; all zoning ordinances; as-GREES 45 MINUTES WEST 288.5 FEET TO AN IRON PIN CORNER ON THE NORTHEAST ERLY RIGHT OF WAY OF PUCKETT DRIVE; THENCE ALONG THE NORTHEASTERLY RIGHT OF WAY OF PUCKETT DRIVE IN A NORTHWESTERLY DIVE TO AN IRON PIN COR-NER AND THE POINT OF BEGINNING. SAID PROPERTY BE-ING THE SAME PROP-ERTY AS CONVEYED IN THAT CERTAIN WARRANTY DEED FROM DOROTHY R. WHITE TO C.L. BORN, JR., AS RECORDED IN DEED BOOK 208, PAGE 199. GWINNETT COUN-TY, GEORGIA zoning ordinances; as sessments; liens; encum covenants, and any other matters of record superi-or to said Security Deed. To the best of the knowledge and belief of the un-dersigned, the owner and party in possession of the TY, GEORGIA RECORDS. LESS AND EXCEPT: THAT TRACT OF LAND LYING AND BEING IN THE GARNER'S DIS-TRICT G.M. OF SAID COUNTY, ALONG AND ON A EITHER SIDE OF A RURAL ROAD WHICH HAS BEEN SURVEYED AND LAID OUT BY THE STATE HIGHWAY DEPARTMENT OF GEORGIA AS A RURAL ROAD AUTHORITY ROAD, KNOWN AS PROJECT NUMBER R. R. PUCKETT DRIVE BETWEEN BROWNLEE ROAD AND HIGHWAY BETWEEN BROWNLEE ROAD AND HIGHWAY WIDTH FOR A RIGHT OF WAY 80 FEET IN WIDTH, TOGETHER WIDTH, TOGETHER WIDTH, TOGETHER SIDE THEREOF FOR SLOPS, FILLS AND DRAINAGE NECES-SARY FOR THE CON-STRUCTION AND HARINAGE NECES-SARY FOR THE CON-STRUCTION AND MAINTENANCE OF SAID ROAD. THE LAND DRAINAGE NECES-SARY FOR THE CON-STRUCTION AND HEREIN GRANTED US MORE PARTICULARLY DESCRIBED ON THE MAP AND DRAWING OF SAID PROJECT NUMBER WHICH IS ON FILE IN THE OFFICE GAID ROAD. THE LAND HEREIN GRANTED IS MORE PARTICULARLY DESCRIBED ON THE MAP AND DRAWING OF SAID PROJECT NUMBER WHICH IS ON FILE IN THE OFFICE GAID REFERENCE IS MADE THERETOF FOR A MORE COMPLETE DESCRIBED ON THE CONTOLING, NOWYER AND REFERENCE IS MADE THERETOF FOR A MORE COMPLETE DESCRIBED ON SIZE **PUCKETTS DR SW,** LILBURN, GA 30047. The indebtedness se-cured by said Security Deed nas been and is hereby declared due be-cause of default under the terms of said Security Deed Ans been and is hereby declared due be-cause of default under the terms of said Security Deed Ans been and is property is RANDY EARL HAMBRICK, JR., TARA DELINA HAM-BRICK, or tenants(s). 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. The entity having full authority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: Loan-Care, LLC, Loss Mitigo-tion Dept., 3637 Sentara Way, Virginia Beach, VA 23452, Telephone Num-ber: 800-909-9525. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument. LAKEVIEW LOAN SER-VICING, LLC VICING, LLC as Attorney in Fact for RANDY EARL HAM-BRICK, JR., TARA DELINA HAMBRICK THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-LAW. IF SO, ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number:

The entity having full au-thority to negotiate, amend or modify all terms of the loan (al-though not required by law to do so) is: Select Portfolio Servicing, Inc., Loss Mitigation Dept., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, Telephone Number: 888-818-6032. Nothing in O.C.G.A. Section 44-14-62.2 shall be construed 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. FEDERAL HOME LOAN MORTGAGE CORPORA-TION, AS TRUSTEE FOR THE BENEFIT OF THE FREDDIE MAC SEASONED LOANS STRUCTURED TRANS-ACTION TRUST, SE-TIES 2020-1 as Attorney in Fact for SAROJ K. PATEL, KE-TAN PATEL THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY IN-FORMATION OB-162.2 shall be construed LAW. IF SO, ANY IN-FORMATION OB-TAINED WILL BE USED FOR THAT PUR-POSE. Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No. SPS-23-01406-6 POSE (877) 813-0772 SPS-23-01406-6 Ad Run Dates 08/09/2023, 08/23/2023, 08/30/2023 rlselaw.com/property-08/09/2023 08/16/2023 08/23/2023 Quicken Loans, LLC fikid Dider for cash at the Gwinnett County Court-house, within the legal hours of sale on the first Tuesday in September, 2023, all property de-scribed in said Security Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOT 107 OF THE 7TH DISTRICT, GWIN-

beed and by faw, incluo-ing attorneys fees (notice of intent to collect attor-neys fees having been given). Said property is com-monly known as 1185 **Kibbe Circle**, **Lawrenceville**, GA 30044 together with all fixtures and personal property at-tached to and constitu-ing a part of said proper-ty, if any. To the best knowledge and belief of the undersigned, the par-ty (or parties) in posses-sion of the subject prop-erty is (are): Mario A. Hernandez and Saida R. Hernandez or tenant or tenants.

Hernants. 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 martance.

mortgage. PHH Mortgage Corpora-tion 1661 Worthington Rd

PHH Mortgage Corpora-tion 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 nego-tiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any out-standing ad valorem tax-es (including taxes which are a lien, but not yet due and payable), (b) un-paid water or sewage bills that constitute a lien against the property whether 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 accu-tion of the property, and (e) any assessments, liens, encumbrances, re-strictions, covenants, and

08/30/2023