# **Towns County Herald**

## Legal Notices for April 22, 2015

#### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: ESTATE OF Dennis Lenior Penland All creditors of the estate of Dennis Lenior Pen-land, deceased, late of Towns County, Georgia, are hereby notified to render their demands to the undersigned according to law, and all person indebted to said estate are required to reach immediate accurate to the undersized make immediate payment to the undersigned. This the 20th day of March, 2015 Jeff Penland

Personal Representative PO Box 925 Hiawassee, GA 30546 706-835-5259

### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of Nancy Johnson All creditors of the estate of Nancy Johnson deceased, late of Towns County, Georgia, are hereby notified to render their demands to the

undersigned accordingly to law, and all per-sons indebted to said estate are required to make immediate payment to the undersigned. This 3rd day of April, 2015 William Johnson

Executor, Estate of Nancy Johnson T(Apr8,15,22,29)B

#### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA

COUNTY OF TOWNS RE: Estate of Fred Clinton Moore All creditors of the estate of Fred Clinton Moore, deceased, late of Towns County, Georgia, are hereby notified to render their dealing, mands to the undersigned accordingly to law, and all persons indebted to said estate are required to make immediate payment to the

undersigned. This 6th day of April, 2015 Peggy J. Gregg PO Box 64 Young Harris, GA 30582 706-379-3478 T(Apr8.15.22.29)B

### NOTICE TO DEBTORS AND CREDITORS

## STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF James A. Pastana All creditors of the estate of James A. Pastana,

deceased, late of Towns County, Georgia, are hereby notified to render their demands to the undersigned according to law, and all person indebted to said estate are required to make immediate payment to the undersigned. This the 15th day of April, 2015 Darris Baker Personal Representative 101 Hillsdale Road Forsyth, GA 31029 678-215-8530 T(Apr22,29,May6,13)P

### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF JANICE K. SCHULTZ

NE: ESTAIL OF JANICE K. SCHULTZ All creditors of the estate of Janice K. Schultz, deceased, late of Towns County, Georgia are hereby notified to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This the 20th day of April, 2015. By: Nickole Schultz Smith By: Nickole Schultz Smith 1719 Lake Haven Circle Tuscaloosa, AL 35406 T(Apr22,29,May6,13)E

#### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

COUNTY OF TOWNS RE: ESTATE OF FRANK DUANE SCHULTZ All creditors of the estate of Frank Duane Schultz, deceased, late of Towns County, Georgia are hereby notified to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This the 20th day of April, 2015. By: Nickole Schultz Smith 1719 Lake Haven Circle Tuscaloosa, AL 35406 Tuscaloosa, AL 35406

T(Apr22,29,May6,13)E

### NOTICE TO DEBTORS AND CREDITORS All creditors of the estate of Douglas Hedden, deceased, late of Towns County, Georgia, are

hereby notified to render their demands to the undersigned accordingly to law, and all per-sons indebted to said estate are required to make immediate payment to the undersigned. This 16th day of April, 2015 Bruce L. Ferguson, Attorney for Larry Hedden, Executor of the Estate of Douglas Hedden PO Box 524 Hiawassee, GA 30546 706-896-9699 T(Apr22.29.May6.13)B

NOTICE OF INCORPORATION Notice is given that Articles of Incorporation which will incorporate Rodney Underwood Construction, Inc., have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corpora-tion is located at 150 South Main Street, Suite D. Hisuwcese, Georgia 20565, and the initial D, Hiawassee, Georgia 30546 and the initial registered agent at such address is Bruce L. Ferguson.

IN THE PROBATE COURT **COUNTY OF TOWNS** STATE OF GEORGIA IN RE: ESTATE OF LOUISE O'BRIEN NAPIER, DECEASED ESTATE NO. 2015-21 PETITION FOR LETTERS OF ADMINISTRATION NOTICE NOTICE

TO: All known and unknown interested parties Deborah N. Smith has petitioned to be ap-pointed Administrator of the estate of Louise O'Brien Napier deceased, of said County. The Petitioner has also applied for waiver of bond returner has also applied for waiver of both and/or grant of certain powers contained in 0.C.G.A. §53-12-261. All interested parties are hereby notified to show cause why said peti-tion should not be granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with the court on or before May 4, 2015. All neadings/objections must be simped under All pleadings/objections must be signed under oath before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact pro-bate court personnel at the following address/ bleabane unders. bate court personner at the following aduress/ telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objec-tions are filed, the petition may be granted without a hearing. Deuid Berer

Judge of the Probate Court By: Kerry L. Berrong Clerk/Deputy Clerk of the Probate Court 48 River St., Suite C Hiawassee, GA 30546 Address Address 706-896-3467 Telephone Number r(Apr8,15,22,29)B

### IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA IN RE: ESTATE OF DAVID LEE WALDROUP, DECEASED ESTATE NO. 2015-20 PETITION FOR LETTERS OF ADMINISTRATION

NOTICE

NUTICE TO: All known and unknown interested parties Judith Hunter Waldroup has petitioned to be appointed Administrator of the estate of David Lee Waldroup deceased, of said County. The Petitioner has also applied for waiver of bond returner has also applied for waiver of both and/or grant of certain powers contained in 0.C.G.A. §53-12-261. All interested parties are hereby notified to show cause why said peti-tion should not be granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with the court on or before May 4, 2015. All neadings/objections must be simped under The with the court on or before May 4, 2015. All pleadings/objections must be signed under oath before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact pro-bate court personnel at the convince memory for bate court personnel at the convince memory for bate court personner at the holowing aduress/ telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objec-tions are filed, the petition may be granted without a hearing.

Judge of the Probate Court By: Kerry L. Berrong Clerk/Deputy Clerk of the Probate Court 48 River St., Suite C Hiawassee, GA 30546 Address Address 706-896-3467 Telephone Number r(Apr8,15,22,29)B

NOTICE OF SALE UNDER POWER Georgia, Towns County This is an attempt to collect a debt. Any Information\_obtained will be used for

THAT PURPOSE Under and by virtue of the Power of Sale contained in a Security Deed given by Robert James Madden and Maxine Madden to Secu-James Madden and Mäxine Mäadden to Secu-rity One Lending, Inc, dated January 25, 2010, recorded in Deed Book 469, Page 553, Towns County, Georgia Records, and re-recorded in Deed Book 546, Page 214, Towns County, Geor-gia Records, as last transferred to Champion Mortgage Company by assignment recorded in Deed Book 521, Page 833, Towns County, Geor-gia Records, conveying the after-described property to secure a Note in the original prin-cipal amount of SIX HUNDRED FIFTEREN THOU-SAND AND 0/100 DOLLARS (\$615,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder SAND AND 0/100 DDLLARS (\$615,000.00), 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 Towns 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 May, 2015, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF The debt secured by said Se-curity 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 mannet provided in the Note and Security Deed. The debt remain-ing 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 attorney's fees having been giv-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), any matters which might be disclosed by an accurate survey and inspection of the prop-erty, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security coning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Nationstar Mortgage LLC d/b/a Champion Mortgage Company is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The en-tity that he full authentit to anonching anonching and accordance with OCGA § 44-14-162.2. The en-tity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Champion Mortgage LLC, 350 High-land Dr., Lewisville, TX 75067 855-683-3095. To the best knowledge and belief of the under-signed, the party in possession of the property is Robert James Madden and Maxine Mad-den or a tenant or tenants and said property is more commonly known as 3555 Arrowood Lane, Hiawassee, Georgia 30546. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bank-ruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Nationstar Mortgage LLC d/b/a Champion Mortgage Company as At-torney in Fact for Robert James Madden and Maxine Madden McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net EXHIBIT "A" The land described herein is situated in the State of Georgia, County of Towns, and is described as follows: All that tract or parcel of land ly-ing and being in Land Lot 162, 18th District, Let Soctime Towns County Coscrib containing ing and being in Land Lot 162, 18th District, 1st Section, Towns County, Georgia, containing 1.54 acres, more or less, as shown on plat of survey by B. Gregory, County Surveyor, dated 04/27/77 recorded in Plat Book 4, Page 291, which description on said plat is incorporated herein by reference and made a part hereof. Including a right of way to the above described property from the Public Road. All that tract or parcel of land lying and being in Land Lot 162, 18th District, 1st Section, Towns County, Geor-gia and being a perpetual easement for a wa-ter line and pump and the right to keep same in repair. Parcel Number(s): 0058-038 MR/ms8 5/5/15 Our file no.5775013 - FT2 T(Aprd, 15:229)6

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER

NOTICE OF SALE UNDER POWER Because of a default in the payment of the indebtedness secured by a Security Deed ex-ecuted by Janet M. Miller to United Community Bank dated September 15, 2009, and recorded in Deed Book 463, Page 493, and Deed Book 530, Page 58, Towns County Records, said Se-curity Deed having been last sold, assigned, transferred and conveyed to SRP 2014-2 Fund-ing Trust by Assignment, securing a Note in the original principal amount of \$119,381.25, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 5, 2015, during the legal hours of sale, before the Courthouse door in said County, sell at public outcay to the biphast bidder for cash the pronoutcry to the highest bidder for cash, the prop-

outcry to the highest bidder for cash, the prop-erty described in said Deed, to-wit: All that tract or parcel of land lying and be-ing in land Lot 117, 18th District, 1st Section of Towns County, Georgia, Lot 103, containing 0.099 acres, more or less as shown on a plat of survey by B. Keith Rochester, dated August 21, 1987, recorded in Plat Book II, Page 28, Towns County, Georgia records which description on said plat is incorporated herein by reference and made apart hereof Subject to Reservations and Restrictive Cov-enants recorded in Deed Hook 89, Pages 515-517, Towns County, Georgia records.

Subject to nese values and nesative coverses values and nesative coverses values and conditions as shown on above referenced plat of survey. Said property is known as 439 Oakmont Drive, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to

The proceeds of said sale will be applied to the payment of said indebtedness and all ex-penses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law The sale will be conducted subject (1) to con-firmation that the sale is not prohibited under

tenant(s).

tenant(s). SRP 2014-2 Funding Trust as Attorney-in-Fact for Janet M. Miller File no. 15-051232 SHAPIRO, SWERTFEGER & HASTY, LLP\* Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 Atlanta, GA 30341-3341 (770) 220-2534/CH Atlanta, GA 30341-3341 (770) 220-2535/CH www.swertfeger.net \*THE LAW FIRM IS ACTING AS A DEBT COLLEC-TOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[FC-NOS] T(Apr8,15,22,29)B

## NOTICE OF FORECLOSURE

NOTICE OF FORECLOSURE SALE UNDER POWER TOWNS COUNTY, GEORGIA THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Under and by virtue of the Power of Sale con-tained in a Security Deed given by Bruce King to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, dated August 30, 2013, and recorded in Deed Book 540, Page 57-76, Towns County, Georgia Records, as last transferred to PennyMac Loan Services, LLC by assignment recorded on December 9, 2014 in Book 558 Page 817-818 in the Office of the Clerk of Superior Court of Towns County, Geor-gia Records, conveying the after-described property to secure a Note in the original prin-cipal amount of Ome Hundred Fifty Thousand and 0/100 dollars (\$150,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the biohest bidder for cash

cipal amount of Une Hundred Fifty Inousand and 0/100 dollars (\$150,000.00), 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 Towns County, Georgia, within the legal hours of sale on May 5, 2015, the following described property: All that tract or parcel of land lying and be-ing in Land Lot 145, 18th District, 1st Section, Towns County, Georgia, being shown as Tract 1, containing 4.81 acres on plat of survey pre-pared by Appalachian Surveying Company, Inc., dated January 25, 2007 and filed and recorded in Plat Book 29, Page 271, Towns County, Georgia, records, which plat is incor-porated herein by reference. Also conveyed herewith is the 20 foot right of way to reach the above described property as described in a warranty deed from Earl Ar-rowood to Charles N. Petty or Zelma D. Petty dated August 25, 1972 and filed and recorded in the Towns County, Georgia records on Sep-tember 2, 1972.

in the lowns County, Georgia records on Sep-tember 2, 1972. This being a portion of the same property con-veyed in a warranty deed from Earl Arrowood to Charles N. Petty or Zelma D. Petty dated August 25, 1972 and filed and recorded in the Towns County, Georgia records on September 2 1972

Towins County, Georgia records on September 2, 1972. 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 Secu-rity 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 attor-

same and an expenses of this safe, as provided in Security Deed and by law, including attor-ney's fees (notice of intent to collect attorney's fees having been given). Your mortgage servicer can be contacted at (866) 549-3583 - Loss Mitigation Dept, or by writing to 6101 Condor Drive, Moorpark, Cali-fornia 93021, to discuss possible alternatives to avoid tracelosure

fornia 93021, to discuss possible alternatives to avoid foreclosure. Said property will be sold subject to any out-standing ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the prop-erty, 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 under-siqued, the party in possession of the property

To the best knowledge and belief of the under-signed, the party in possession of the property is Bruce King or tenant(s); and said property is more commonly known as 1227 Garland Drive, Hiawassee, GA 30546. The sale will be conducted subject to (1) con-firmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirma-tion and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure. PennyMac Loan Services, LLC as Attorney in Fact for Bruce King. Brock & Scott, PLLC 4360 Chamblee Dunwoody Road Suite 310

Suite 310 Atlanta, GA 30341 404-789-2661 B&S file no.: 14-03816 (Apr8,15,22,29)B