Towns County Herald

Legal Notices for August 15, 2012

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF Calvin Gibbs Lane All creditors of the Estate of Calvin Gibbs Lane, late of Towns County, Georgia de-ceased, are hereby notified to render in

their demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate payment. This the 27th day of July, 2012. Gerald Lane, Personal Representative 10 Otranto Lane Columbia, SC 29209 803-251-1377

NOTICE TO DEBTORS AND CREDITORS All creditors of the Estate of Lawrence E. Usher, late of Towns County, Georgia de-ceased, are hereby notified to render in their demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate payment. This the 24th day of July, 2012. Bruce L. Ferguson, Attorney for

Pamela Sue Andrews, Executor of the Estate of Lawrence E. Usher PO BOX 524 Hiawassee, GA 30546 706-896-9699

NOTICE FOR DISCHARGE FROM OFFICE AND ALL LIABILITY Probate Court of Towns County RE: Petition of James T. Garrett for Dis-charge as Executor of the Estate of Justice

T(Aug1,8,15,22)B

Doyle Garrett, Deceased. To: all known and unknown interested parties and anyone else, and all and singular the heirs of said decedent, the beneficia-ries under the will, and to whom it may This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before August 31, 2012.

RE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All pleadings/objections must be signed 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 probate court personnel at the following address/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 objections are filed the petition may be granted without a hearing. David Rogers, Probate Judge By: Bonnie Sue Dixon Probate Court Clerk 48 River Street, Suite C Hiawassee, GA 30546 706-896-3467

NOTICE OF SEIZURE OF PERSONAL PROPERTY **VALUED AT LESS THAN \$25,000**

VALUED AT LESS THAN \$.25,000
Pursuant to O.C.G.A. §16-13-49(n),
any party claiming an interest in the
following property is hereby notified that
on the 24th day of May, 2012, said property
was existed by the understand agrees; in was seized by the undersigned agency in Towns County, Georgia. Property Seized: PROPERTY ONE: Forty-two hundred and six and 97/100 Dollars (\$4206.97) in United States Currency
Conduct giving rise to said seizure: Said

property was found in possession of FRANK D. COX, and in close proximity to controlled and prohibited substances, to wit: MARIJUANA and/or ALPRAZOLAM. Said MARIJUANA and/or ALPHAZULAM. Salu property was intended to facilitate the possession, possession with intent to distribute, and distribution of MARIJUANA and/or ALPRAZOLAM, in violation of the Georgia Controlled Substances Act, or was the proceeds of said illegal activities. Further, the said United States Currency and the controlled substances were seized from the person of FRANK D. COX, at the time of his arrest for distribution of mari-juana, in Towns County, Georgia. The owner of said property is purported to be: Frank D. Cox, 751 Bugscuffle Road, Hiawassee, Georgia 30546 Hlawassee, Georgia 30546
Any party claiming an interest in said property is hereby further notified that you must file any claim in accordance with O.C.G.A. §16-13-49(n)(4) within 30 days of the second publication of this Notice of Seizure in the Towns County Herald by serving said claim to the undersigned

serving said claim to the undersigned seizing agency and the District Attorney by certified mail, return receipt requested. This 20th day of July, 2012. District Attorney Enotah Judicial Circuit SEIZING AGENCY: Agent C. Donaldson Appalachian Drug Task Force P.O. Box 188 Cleveland, Georgia 30528 (706) 348-7410 By:Cathy A. Cox-Brakefield Chief Assistant District Attorney 65 Courthouse Street, Box 6

Blairsville, Georgia 30512 T(Aug1,8,15)B NOTICE OF SALE UNDER POWER **GEORGIA, TOWNS COUNTY** Because of default in the payment of the indebtedness, secured by a Security Deed executed by Derek D Taylor and Mary Ann W Taylor to National City Mortgage Co. dated May 12, 2003 in the amount of \$121,800.00, and recorded in Deed Book 273, Page 15,

Towns County, Georgia Records; as last transferred to PNC Bank National Association by assignment; the undersigned, PNC Bank National Association pursuant to said deed and the 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 in October, 2012 during the legal hours of sale, at the Court-house door in Towns 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 125, 17th District, 1st Section, Towns County Georgia, containing 2.413 acres as shown on a plat of survey by Tamrok Associates, Inc., dated 9/24/99, recorded in Plat Book 24, page 164, Towns County Records which description on said plat is incorporated herein by reference The property is subject to the overhead power lines and power pole as shown on which has the property address of 1988 Barrett Rd, Hiawassee, Georgia., together with all fixtures and other personal prop-

erty conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions liens, and other superior matters of record which may affect said property. 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 Notice has been given of intention to col-lect attorneys' fees in accordance with the

terms of the note secured by said deed. Said property will be sold as the property of Derek D Taylor and Mary Ann W Taylor and the proceeds of said sale will be applied to the payment of said indebtedness, the ex-pense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. PNC Bank National Association

Attorney in Fact for Derek D Taylor and Mary Ann W Taylor McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com **Towns County Herald** Publication Dates:08-09-2012, 08-16-2012 08-23-2012, 08-30-2012, 09-06-2012, 09-13-2012, 09-20-2012, 09-27-2012 File No. 12-06123 /FHA/kjenrette This Law Firm is acting as a debt col-Lector and is attempting to collect a

BE USED FOR THAT PURPOSE. T(Aug8,15,22,29,Sept5,12,19,26)B NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY By virtue of a Power of Sale contained in that certain Security Deed from SHANNON JANENE HOGSED AND BRANDON SCOTT HOGSED to BANK OF HIAWASSEE, dated August 3, 2006, recorded August 4, 2006, in Deed Book 379, Page 692, and modified at

DEBT. ANY INFORMATION OBTAINED WILL

Book 407, Page 111, at Book 437, Page 53, and at Book 446, Page 270, Towns County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Thirty-Nine Thousand Seven Hundred Fifty-Three and 16/100 dollars (\$239,753.16), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to SFR Venture 2011-1, LLC, 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 the first Tuesday in September, 2012, all property described in said Secu-rity Deed including but not limited to the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 98, 18TH DISTRICT, 1ST SECTION OF TOWNS COUNTY, GEORGIA, BEING LOT 6 CONTAINING 1.908 ACRES MORE OR LESS, OF TANTROUGH FARMS, PHASE II, AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR SURVEYING & MAPPING INC., W. GARY KENDALL RLS #2788, DATED FEBRUARY 27,2006 AND FILED AND RE-CORDED IN PLAT BOOK 35, PAGES 277-278, TOWNS COUNTY, GEORGIA RECORDS. SAID DESCRIPTION IS HEREBY INCORPORATED HEREIN BY REFERENCE. ALSO CONVEYED HEREWITH IS THE RIGHT OF INGRESS, EGRESS AND UTILITIES OVER AND ACROSS

THE TANTROUGH FARMS SUBDIVISION. PHASE I AND PHASE II ROADS. SUBJECT TO ON ABOVE REFERENCED PLAT OF SURVEY. SUBJECT TO THE RESTRICTIONS AND COV-ENANTS FOR TANTROUGH FARMS SUBDIVI-SION FILED AND RECORDED IN DEED BOOK SION FILED AND HECURDED IN DEED BOOK 311, PAGES 767-770, AS AMENDED, IN DEED BOOK 365, PAGES 283-284, AS RE-RECORDED IN DEED BOOK 365, PAGE 461-463, AND AS AMENDED IN DEED BOOK 366, PAGES 751-752, TOWNS COUNTY, GEORGIA RECORDS. Said legal description being controlling, however the property is more commonly known as 7131 NELL VIEW SPUR, HIAWAS-SEE. GA 30546. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including but not limited to the nonpayment of the indebted-ness as and when due. The indebtedness remaining in default, this sale will be made

for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note: Said property will be sold on an "as-is" ba-sis without any representation, warranty or recourse against the above-named creditor or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority;

matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. superior to said security beed.

To the best of the knowledge and belief
of the undersigned, the owner and party
in possession of the property is SHANNON
JANENE HOGSED AND BRANDON SCOTT HOGSED, or tenants(s).

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed.
The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Lender Contact: StateBridge, Loss Mitiga-

tender Contact: Statestruge, Loss Minga-tion Dept., 4600 S. Syracuse Street, Suite 700, Denver, CO 80237 Telephone Number: 720-931-6204 SFR VENTURE 2011-1, LLC as Attorney in Fact for SHANNON JANENE HOGSED AND BRANDON SCOTT HOGSED SCUII HUGSED
THE BELOW LAW FIRM MAY BE HELD TO
BE ACTING AS A DEBT COLLECTOR, UNDER
FEDERAL LAW. IF SO, ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Rubin Lublin, LLC, 3740 Davinci Court, Suite 400, Norcross, GA 30092 Telephone Number: (877) 813-0992 Case Telephone Number: (877) 813-0992 Case No. SBC-12-08713-0001 Ad Run Dates 08/08/2012, 08/15/2012, 08/22/2012, 08/29/2012 www.rubinlublin.com/property-listings. T(Aug8,15,22,29)B

COUNTY OF TOWNS NOTICE OF SALE UNDER POWER Because of a default in the payment of the

STATE OF GEORGIA

indebtedness secured by a Security Deed executed by Constance Renee Mazur to Mortgage Electronic Registration Systems, Inc. dated March 4, 2005, and recorded in Deed Book 329, Page 95, Towns County Re-cords, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, NA by Assignment, securing a Note in the original principal amount of \$182,500.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, September 4, 2012, 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 LY-ING AND BEING IN LAND LOT 193, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.750 ACRES, BEING DESIGNATED AS TRACT TWO (2) AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., JAMES L. ALEXANDER, R.S. #2653, DATED NOVEMBER 5, 2001, RECORD-ED IN PLAT BOOK 27, PAGE 214, TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.
SUBJECT TO MATTERS AS SHOWN ON

ABOVE REFERENCED PLAT. Said property is known as 26 Martin Road, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey

and inspection of the property, any as-sessments, 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 (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 Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed.
The property, to the best information,

knowledge and belief of the undersigned, being presently in the possession of Con-stance Renee Mazur or a tenant or tenants. The proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law. Wells Fargo Bank, NA as Attorney-in-Fact for Constance Renee Mazur File no. 12-033571 SHAPIRO & SWERTFEGER. LLP* Attorneys and Counselors at Law 2872 Woodcock Blvd., Duke Building, Suite Atlanta. GA 30341-3941

WWW.SWERTEGER.NET
*THE LAW FIRM IS ACTING AS A DEBT COL-LECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. **NOTICE OF SALE UNDER POWER** GEORGIA, TOWNS COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-

LECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.

(770) 220-2535/KMM

Under and by virtue of the Power of Sale contained in a Security Deed given by Dan-iel Barrett to United Community Mortgage Services, Inc, dated April 22, 2004, recorded in Deed Book 302, Page 308, Towns County, Georgia Records, as last transferred to PNC Bank, National Association by assignment to be recorded in the Office of the Clerk of Superior Court of Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUN-DRED FIVE THOUSAND AND 0/100 DOLLARS (\$205,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF 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 Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad va-lorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accu-

rate 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. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654. Please understand that the secured creditor is not required by law to negotiate, amend or modify the terms of the mort. amend, or modify the terms of the mortand belief of the undersigned, the party in possession of the property is Daniel Barrett or a tenant or tenants and said property is more commonly known as 2101 Ferguson Town Road, Hiawassee, Georgia 30546. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. PNC Bank, National Association as Attorney in Fact for Daniel Barrett McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ras 9/4/12 Our file no. 5512012-FT15 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 92, 17th District, 1st Section, Towns County, Georgia, containing 7.625 acres as shown on a plat of survey by Tamrok Associates, Inc., dated 8/14/98, recorded in Plat Book 23, Page 212 Towns County Records which description on said County Records which description on said plat is incorporated herein by reference. The property is conveyed subject to the easement granted to Blue Ridge Mountain EMC as recorded in Deed Book 113, Page 380, Towns County Records. The property is conveyed subject to the road right of way as shown on said plat. The property is restricted against mobile homes and commercial chicken or hog farming. The property is subject to the septic tank serving the

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Margie Johnson and Sammy Johnson to Oceanmark Bank, F.S.B. dated November 22, 1995 in the amount of \$67,500.00, and recorded in Deed Book 140,

T(Aug8,15,22,29)B

adjacent 1.327 acre parcel which lies north

and west of the above described property.
Less and Except: All that tract or parcel of
land lying and being in Land Lot 92, 17th
District, 1st Section, Towns County, Georgia,
containing 0.938 acres, as shown on a plat
of survey by Patterson & Dewar Engineers,
Less Ass Acted October 15, 2001, recorded.

Inc., R.S., dated October 15, 2001, recorded in Plat Book 27, Page 237, Towns County

Records which description on said plat is

incorporated herein by reference. MR/ras

9/4/12 Our file no. 5512012 - FT15

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

Page 330, Towns County, Georgia Records; as last transferred to The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA by assignment; the undersigned, The Bank of New ment; the undersigned, The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA pursuant to said deed and the 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 in September, 2012 , during the legal hours of sale, at the Courthouse door in Towns County, sell at public outcry to the highest bidder for cash, the property described in All that tract of land lying and being one acre, more or less, of Lot of Land #72 in the 18th District and 1st Section of Towns County, Georgia, as shown on a plat of survey made by C.E Fraley, R.S., on December 2, 1968, said plat reading as follows: Beginning at the point where the road forks: thence with the centerline of the right hand road South 76 Degrees East 265 feet to a point; thence with the centerline of another road North 32 Degrees East 182 feet to a point; thence North 54 Degrees, 30 Minutes West 190 feet to a point in the

centerline of the left hand road first mentioned above; thence with the centerline of said road South 44 Degrees, 30 Minutes West 165 feet to a point; thence continu-ing along said centerline of the road, South 46 Degrees West, 115 feet to the Point of Beginning.
which has the property address of 1152 Forge Estate Road, now known as 1140 Old Forge Estates, Hiawassee, Georgia., to-gether with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. 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

Notice has been given of intention to col-

lect attorneys' fees in accordance with the terms of the note secured by said deed. Said property will be sold as the property of

Margie Johnson and Sammy Johnson and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, National Asso-ciation, as Trustee for GSAMP Trust 2003-SEA, Mortgage Pass-Through Certificates, Series 2003-SEA Attorney in Fact for Margie Johnson and Sammy Johnson McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

Towns County Herald
Publication Dates:08-09-2012, 08-16-2012,
08-23-2012, 08-30-2012
File No. 11-11714 / CONV/ajackson
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A
DEBT ANY INFORMATION ORTAINED WILL DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF JUDICIAL FORECLOSURE STATE OF GEORGIA TOWNS COUNTY Pursuant to O.C.G.A. § 44-3-109, the Dec-

laration of Condominium for Sunset Bay, a Condominium, recorded at Deed Book 374, Page 661 et seq., Towns County Georgia Records, and the Judgment of the Towns County Superior Court entered against Dorn Properties, Inc. dated April 3, 2012, Civil Action Number 11-CV-342DB, there will be sold by Towns County Sheriff's Office at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, to wit September 4, 2012, the following property:

rollowing property:
All that tract or parcel of land lying and
being in District 17, Land Lot 52, 1st Section, Towns County, Georgia and being more
particularly described as Unit 402, located
in Building 1403, Phase II, of Sunset Bay, A
Condominium, as described in the Declaration of Condominium for Sunset Bay a Contion of Condominium for Sunset Bay, a Condominium, as recorded in Deed Book 374, Pages 661-692, as amended in Deed Book 378, Pages 213-219, and as amended adding Phase II in Deed Book C-1, Pages 35-39 and 43-47, Towns County, Georgia records. Said Declaration of Condominium for Sun-set Bay, a Condominium, as amended, be-ing incorporated hereby by reference. Property is conveyed subject to all restric-tions, easements, and other matters as contained in the aforedescribed Declaration of Condominium for Sunset Bay, a Con-The above described unit is conveyed together with the exclusive right and use of slip No. 24, Dock B, of the multi slip within (or to be constructed within) Sunset Bay,

a Condominium, the use of which is more particularly provided for in the aforementioned Declaration of Condominium, as The debt secured by the Condominium lien, which currently totals \$14,281.42 has been and is hereby declared due be-cause of failure to pay the indebtedness as and when due in the manner provided

for in the Declaration of Condominium for

Sunset Bay, a Condominium, as amended. The debt remaining in default, this sale will be made for the purpose of paying same and all expenses of the sale, as provided in the Georgia Condominium Act, O.C.G.A. § 44-3-70, et. seq., and the Association's recorded Declaration (notice of attempt to collect attorney's fees having been given). The excess, if any, will be distributed to the person or persons legally entitled thereto. The street address, according to the present numbering system is 1403 Lakeside Road, Unit 402, Hiawassee, Georgia 30546. To the best knowledge and belief of the undersigned, Dorn Properties, Inc. or its tenant(s) are in possession of the unit. The unit will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and in-spection of the property, (c) the Declaration of Condominium for Sunset Bay, a Condominium, as amended, recorded at Deed Book 374, Page 661, et seq., Towns County, Georgia Records, and (d) all matters of record superior to the Condominium lien first set out above pursuant the priority of liens established by O.C.G.A. Section 44-3-109, and any other encumbrances, zoning ordi-nances, restriction, covenants and matters of record superior to the Condominium lien

under the United States Bankruptcy Code, and (2) final confirmation and audit of the status of the lien with the holder of the Order to foreclose. Sunset Bay Condominium Association, Inc. Lisa Fuerst Pankey & Horlock, LLC 4360 Chamblee Dunwoody Road Suite 500

The sale will be conducted subject to (1) confirmation that the sale is not prohibited

first set out above.

Atlanta, Georgia 30341
770-670-6250
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER By virtue of the power of sale contained in a Deed to Secure Debt by David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Cham-plain, Trustee of the Lisa R. Champlain Trust dated November 26, 1997, as Amended and

Restated Trust dated February 20, 2006 to Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for United Community Mortgage Services, Inc., dated November 17, 2006 and filed for record November 17, 2006 in Deed Book 389, Page in Deed Book 391, Page 627, Towns County, Georgia records, and securing a Note in the original principal amount of \$250,000.00; last transferred to CitiMortgage, Inc. by Assignment, filed for record in Deed Book 515. Page 490, Towns County, Georgia records, there will be sold at a public outcry for cash to the highest bidder before the Courthouse door of Towns County, Georgia, between the legal hours of sale on the first Tuesday in September, 2012, by CitiMortgage, Inc. as Attorney-in-Fact for David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Cham-plain, Trustee of the Lisa R. Champlain Trust dated November 26, 1997, as Amended and Restated Trust dated February 20, 2006 the following property to-wit: ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOTS 65, 79 AND 80, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, AND BEING LOT SIX (6), CONTAINING 1.93 ACRES. MORE OR LESS AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, DAT-

ED AUGUST 15, 1987, RECORDED IN PLAT BOOK 11, PAGE 281 OF THE TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAIN-ING TO SPRINGWOOD SUBDIVISION AS RE-CORDED IN DEED BOOK 99, PAGE 425-426 TOWNS COUNTY, GEORGIA RECORDS, AND AS AMENDED BY INSTRUMENT RECORDED IN DEED BOOK 132, PAGE 680, AFORESAID CLERK'S OFFICE, AND BY AMENDMENT DATED MARCH 16, 1995, RECORDED IN DEED BOOK 133, PAGE 685-686 IN THE TOWNS COUNTY, GEORGIA RECORDS, ALSO AS AMENDED BY AMENDMENT DATED MARCH 29, 1995, RECORDED IN DEED BOOK 134, PAGE 113-114 OF THE TOWNS COUNTY, GEORGIA RECORDS THE PROPERTY CONVEYED SUBJECT TO THE POWER LINE EASEMENT GRANTED TO BLUE PROPERTY CONVEYED SUBJECT TO A COV-ENANT RUNNING WITH THE LAND WHICH MAY BE ENFORCED BY ANY SUBDIVISON LOT OWNER THAT THERE WILL BE NO CLEAR

CUTTING OF TIMBER. The above described property is also known as 656 LINDSAY DRIVE, YOUNG HAR-RIS. GA 30582. The indebtedness secured by said Deed to Secure Debt having been declared due and payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purpose of paying

the same and all expenses of sale, includ-ing attorney's fees, if applicable. The property will be sold as the property of

the aforesaid grantor subject to the follow-ing: all prior restrictive covenants, easements, rights-of-way, security deeds, or encumbrances of record; all valid zoning ordinances; matters which would be disclosed by an accurate survey of the property or by any inspection of the property; all outstanding taxes, assessments, unpaid bills, charges, and expenses that are a lien against the property whether due and payable or not yet due and payable.

Pursuant to O.C.G.A. § 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage CitiMortgage, Inc. 5280 Corporate Drive Attn: Default Mail Services

Phone: HAT Program: 866-272-4749
Fax: 866-989-2089 or 866-989-2088
The foregoing notwithstanding, nothing in O.C.G.A. § 44-14-162.2 shall be construed to require CitiMortgage, Inc. to negotiate, amend or modify the terms of the Deed to Secure Debt described herein. as Attorney-in-Fact for David R. Champlain, Trustee of the David R. Champlain Trust dated February 20, 2006 and Lisa R. Champlain, Trustee of the Lisa R. Champlain Trust dated November 26, 1997, as Amended and Restated Trust dated February 20, 2006 SHIIPING. MORSE & ROSS, L.L.P.

Frederick, MD 21703

By: S. Andrew Shuping, Jr. 6259 Riverdale Road, Suite 100 Riverdale, GA 30274 THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. **NOTICE OF SALE UNDER POWER, TOWNS COUNTY** ursuant to the Power of Sale contained in a

Security Deed given by Bilal A. Khodr to JP-

amount of \$ 202,921.00, with interest at

the rate specified therein, there will be sold

Morgan Chase Bank, N.A. dated 2/10/2012 and recorded in Deed Book 508 Page 349, TOWNS County, Georgia records; as last transferred to JPMorgan Chase Bank, Narecord in TOWNS County, Georgia records, conveying the after-described property to secure a Note in the original principal

highest bidder for cash before the Courthouse door of TOWNS County, Georgia, within the legal hours of sale on the first Tuesday in September, 2012 (September 4, 2012), the following described property: ALL THAT PARCEL OF LAND IN TOWNS COUNTY, STATE OF GEORGIA, AS MORE COUNTY, STATE OF GEORGIA, AS MORE FULLY DESCRIBED IN DEED BOOK 399, PAGE 300, 10# 0060 001H, BEING KNOWN AND DESIGNATED AS LOT 8, SECTION 1, WHITE OAK RETREAT, FILED IN PLAT BOOK 399, PAGE 300, RECORDED 03/09/2007. ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 234, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.758 ACRES, AND BEING SHOWN AS LOT EIGHT (8) OF WHITE GEORGIA, CONTAINING 0.758 ACRES, AND BEING SHOWN AS LOT EIGHT (8) OF WHITE OAK RETREAT SUBDIVISION ON A PLAT OF SURVEY BY LANDTECH SERVICES, INC., JAMES L ALEXANDER, G.R.LS. NO, 2653, DATED JANUARY 23, 2004, AND RECORDED IN PLAT BOOK 36, PAGE 245, TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF, SUBJECT TO AN INGRESS/EGRESS EASEMENT RECORDED IN DEED BOOK 52, PAGE 342, TOWNS COUNTY, GEORGIA RECORDS. SUBJECT TO A FIFTY FOOT (50) ROAD RIGHT OF WAY OF WHITE OAK COURT AND FIFTY FOOT (50) ROAD RIGHT OF WAY OF WHITE OAK LANE AS SHOWN ON SAID PLAT. SUBJECT TO A EASEMENT IN FAVOR OF BLUE RIDGE MOUNTAIN ELECTRIC MEMBERSHIP CORPORATION AS RECORDED IN DEED BOOK PORATION AS RECORDED IN DEED BOOK 107, PAGES 29-30 AND DEED BOOK 301, PAGES 455-456 TOWNS COUNTY RECORDS. THE PROPERTY IS CONVEYED SUBJECT TO THE DECLARATION OF RESTRICTIONS, LIMITATIONS AND COVENANTS AS RECORDED IN DEED BOOK 326, PAGES 220-223 TOWNS COUNTY RECORDS. SUBJECT TO ANY EASE-MENTS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD OR AS SHOWN ON SAID PLAT. Tax/Parcel ID: 0060 001H The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-vided in the Note and Security Deed. The debt remaining in default, this sale will be made for the number of paying the same 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 of intent to collect attorney's fees having been given). Said property is commonly known as 1703 White Oak Forest, Hiawassee, Georgia 30546 together with all fixtures and per-sonal 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 any taxing authority, (c) any matters which might be disclosed by an accurate survey and inspection of the property, and (d) 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 judicial 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.

JPMorgan Chase Bank, National Associa-

tion as agent and Attorney in Fact for Bilai A. Khodr Aldridge Connors, LLP, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1031-67512

tion as agent and Attorney in Fact for Bilal

GEORGIA, TOWNS COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from BRANDON GLEN HICKS to BANK OF HIAWASSEE dated

August 9, 2007, recorded in Deed Book 413, Pages 64-71, and as modified in Deed Book 442, Page 594, and Deed book 442, Page 263, TOWNS County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of FIFTY FIVE THOUSAND SIX HUNDRED NINETY EIGHT AND 00/100 DOLLARS (U.S. \$55,698.00) with interest thereon as provided for therein, said Secu-rity Deed having been last sold, assigned, Transferred and conveyed to CADC/RADC VENTURE 2011-1, LLC, recorded in Deed Book 505, Pages 414-417, TOWNS County, Georgia records, 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 Georgia, within the legal hours of sale on the first Tuesday in SEPTEMBER, 2012 the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING

AND CONTAINING 1.275 ACRES, MORE OR
LESS AS SHOWN ON A PLAT OF SURVEY BY
NORTHSTAR SURVEYING & MAPPING, INC.,
DATED 08/04/06, AND RECORDED IN PLAT
BOOK 36, PAGE 176, TOWNS COUNTY, GEORGIA RECORDS. SAID PLAT IS INCORPORATED HEREIN BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. ALSO GRANTED HEREIN IS AN EASEMENT FOR INGRESS AND EGRESS OVER THE TEN FOOT GRAVEL ROAD KNOWN AS SPRINKLES DRIVE. AS SHOWN ON SAID PLAT, FOR THE PURPOSE OF AC-CESSING UPPER BELL CREEK ROAD FROM

AND BEING IN LL 45 & 46, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, TRACT 2,

The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including but not limited to the nonpayment of the indebtednamed to the inopayment of the indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorney's fees and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including

but not limited to ad valorem taxes, which constitute liens upon said property; spe-cial assessments; all outstanding bills for

public utilities which constitute liens upon

said property; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Sabal Financial Group, L.P., 465 North Halstead Street, Suite 130, Pasadena, California 91107, telephone number 949-517-0801, as loan servicer for CADC/RADC VENTURE 2011-1, LLC, is the entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor. Please understand that the secured creditor is not required by law to negotiate, amend or modify the terms of the mortgage instrument. Notice has been given of inten-tion to collect attorneys fees in accordance with the terms of the note secured by said

deed.
To the best knowledge and belief of the undersigned, the party in possession of the property is Brandon Glen Hicks or a tenant or tenants, and said property is more company tenants. monly known as: Tract 2 Sprinkles road, Hiawassee, Georgia 30546.
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 CADC/RADC VENTURE 2011-1, LLC as Attorney in Fact for BRANDON GLEN HICKS **Contact: Bonny Powell** Perrie & Associates, LLC 100 Galleria Pkwy., N.W. Suite 1170 Atlanta, GA 30339

THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT OR TO ENFORCE THE TERMS AND CONDITIONS OF THE SECURITY DEED. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

USED FOR THAT PURPOSE.

T(Aug8,15,22,29)B **NOTICE OF SALE UNDER POWER** GEORGIA, TOWNS COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE

Under and by virtue of the Power of Sale contained in a Security Deed given by Ronald H. Browning and Jimmie Anne Brown-ing to Mortgage Electronic Registration Systems, Inc as nominee for E-LOAN, INC. its successor and assigns, dated November 10, 2008, recorded in Deed Book 445, Page 252, Towns County, Georgia Records, as last transferred to JPMorgan Chase Bank, National Association by assignment to be recorded in the Office of the Clerk of Superior Court of Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWEN-TY-FIVE THOUSAND AND 0/100 DOLLARS (\$125,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Towns County, Georgia within the legal hours of sale on the first Tuesday in September, 2012, the following described property:All that tract or parcel of land lying and being in Land Lot 145, 18th District, 1st Section, Towns County, Georgia, being Tract 2, containing

1.315 acres as per Survey For Ronald H. Browning & Jimmie Anne Browning, at Plat Book 28, Page 54, Towns County, Georgia records, which description on said plat is incorporated herein by reference and made a part hereof. Subject to all easements and rights of record. The debt secured by said Security Deed has been and is hereby de-clared 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 Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). JPMorgan Chase Bank, National Associa-tion holds the Note and Security Deed to the above-referenced property and services the above-referenced loan on behalf of the current owner of the loan: Federal National Mortgage Association ("Fannie Mae"). »JP-Morgan Chase Bank, National Association can be contacted at 800-446-8939 or by writing to 3415 Vision Drive, Columbus, OH 43219, to discuss possible alternatives to foreclosure, and has the full authority to negotiate, amend or modify the terms of the loan. Said property will be sold subject to any outstanding ad valorem taxes (in-cluding taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of re-cord superior to the Security Deed first set out above. To the best knowledge and belief of the undersigned, the party in possession of the property is Ronald H. Browning and Jimmie Anne Browning or a tenant or ten-ants and said property is more commonly known as 728 Bearmeat Spur, Hiawassee,

Georgia 30546. 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

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA, COUNTY OF TOWNS, NO-TICE OF JUDICIAL SALE "CAVEAT EMPTOR" in the City of Hiawassee, on the Tues, Sept.

4th, 2012 between the hours of 10:00 am

of the status of the loan with the holder of the security deed. JPMorgan Chase Bank, National Association as Attorney in Fact for Ronald H. Browning and Jimmie Anne for Ronald H. Browning and Jimmie Anne Browning Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.jflegal.com MSP/vai 9/4/12 Our file no. 1528211-FT20 STATE OF GEORGIA, COUNTY OF TOWNS **NOTICE OF JUDICIAL SALE "CAVEAT EMP-**THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT.

and 4:00 pm, there will be sold on the step of the Towns County Courthouse, at 48 River Street, at public cryout, to the highest bidder for cash, the following property: The Property will be sold subject to all prior easements, covenants, restrictions, and Property, or a portion thereof, may be possessed by Mary & Ray Everett. The Property is being levied on to satisfy the Writ of Fieri Facias (collectively hereinafter referred to as Fi.Fa) and the lien in favor of Citizens South Bank (collectively hereinafter re-ferred to as "Plaintiff in Fi.Fa.) against the Property of Mary and Ray Everett (collectively hereinafter referred to as Defendants The Fi.Fa. was issued in the Superior Court of Towns County, Georgia, Civil Action No. 2011-SU-CV-68-MM levied on as the Prop-

erty of Defendant in Fi.Fa., notice of levy and sale having been given to the Defen-dant in Fi.Fa. as required by law. "ALL THAT TRACT OR PARCEL OF LAND IVing and being in Land Lots 114, 115, 138 and 139 of the 17th District 1st Section of Towns County Georgia and being shown as 5.10 acres, more or less on a plat of survey prepared by Bernard Gregory, County Surveyor, recorded in Plat Book 10, page 197, Towns County, Georgia records, said Plat being a part hereof and by this reference, incorporated herein."
Said property having been found to be in the possession of the defendants, Mary and

Ray Everett, and levied upon as the proper-ty of the defendants in accordance with the Writ of Fieri Facias stated above. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens and other superior matters of record, which may affect said property. The sale will be conducted subject to confirmation that the sale is not prohibited under the United States Bankruptcy Code. The Towns County Sheriff makes no warranties whatsoever as to the above described Property. The Sheriff reserves the right to reject any and all bids made, regardless of the amount, for the purchase of the above described Property. Purchaser shall pay all costs in connection with the sale. Citizens South Bank, as atwith the Sale: Ottobers South Dalin, as at-torney in fact for Mary & Ray Everett, S. Ho-wick, Howick, Westfall, McBryan & Kaplan, 3101 Towercreek Pkwy, Suite 600, Atlanta, GA 30339 (678) 384-7000. File 5119-16

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT

Under and by virtue of the power of sale contained in that certain Deed to Secure Debt from Russell Wayne Walls and Wendy J. Walls and Margie E Walls to The Mortgage People Co. in the original principal amount of \$102,000.00 dated 10/09/2001, and recorded in Deed Rook 238, page 350. and recorded in Deed Book 228, page 350, Towns County records, said Security Deed being last transferred and assigned to Citi-Mortgage, Inc. in Deed Book 516, Page 678, the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, during the legal hours of sale, on the first Tuesday of September, 2012 by CitiMortgage, Inc., as Attorney-in-Fact for Russell Wayne Walls and Wendy J. Walls and Margie E Walls the following described property:

Tollowing described property:
All that tract or parcel of land lying and being in Land Lot 198, 18th District, 1st Section, Towns County, Georgia, being Lot Six (6) of Oak Knoll Subdivision, containing a total of 0.817 acres, being shown in two (2) tracts, Tract One (1) containing 0.768 acres, and Tract Two (2) containing 0.768 acres, and Tract Two (2) containing 0.049 acres and Tract Two (2) being in the road right of way, on a plat of survey by Alexander Surveying & Mapping, Inc., H. Samuel Walker, R. S. #2835, dated 9/28/01, recorded in Plat Book 27 page 204 Towns County records which description on said plat is incorpo-rated herein by reference and made a part hereof. The property is conveyed subject to the utilities as shown on the above plat. The property is subject to those Protective Covenants and Restrictions for Oak Knolls Subdivisions as recorded in Deed Book 91,

pages 706-707 Towns County records.

Property known as: 2446 Oak Knoll Drive, Hiawassee, GA 30546 The indebtedness secured by said Deed to Secure Debt having been declared due and payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purposes of paying the same and all expenses of sale, in-cluding attorney's fees, (notice having been given as provided by law).

The property will be sold as the property of The Aforesaid Grantors subject to the fol-(1) all prior restrictive covenants, easements, rights-of-way or encumbrances; (2) all valid zoning ordinances; (3) matters which would be disclosed by an accurate survey of the property; (4) the outstanding ad valorem taxes and assessments, if any; (5) unpaid water and sewage bills, that constitute liens against the property, whether due and payable or not yet due and payable; and (6) matters of record superior to the security deed first set out above. CitiMortgage, Inc. holds the Note and referenced Security Deed and services the loan on behalf of Federal National Mortgage As-

sociation, the current owner of your loan. Pursuant to O.C.G.A Section 44-14-162.2 the name of the person or entity who has the full authority to negotiate, amend, or modify the terms of the aforementioned indebtedness is: CitiMortgage, Inc. 1000 Technology Drive O'Fallon, MO 63368 PHONE: 866-272-4749 Nothing contained in this Notice of Sale shall obligate the holder and/or owner to negotiate, amend, or modify said indebted-

and belief, the party in possession is Russell Wayne Walls and Wendy J. Walls and Margie E Walls.
CitiMortgage, Inc., as Attorney-in-fact for Russell Wayne Walls and Wendy J. Walls and Margie E Walls. and Margie E Walls.

This law firm is acting as a debt collector attempting to collect a debt, any information obtained will be used for that purpose. Pendergast & Associates, P.C. South Terraces, Suite 1000 115 Perimeter Center Place Atlanta, GA 30346 Phone – (770) 392-0398 Toll Free – (866) 999-7088 www.penderlaw.com Our File No. 12-06146

To the best of the undersigned's knowledge

NOTICE OF SALE UNDER POWER NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY Under and by virtue of the Power of Sale contained in that Deed to Secure Debt given by RICHARD NAMON JR. AND MARTA MARI DETUYA to Bank of Hiawassee, being

Bank, in Deed Book 486, pages 790-798, Towns County, Georgia records, said Deed to Secure Debt being given to secure a note from Richard Namon, Jr. and Marta Mari Detuya to Bank of Hiawassee dated May 18, 2006, in the original principal amount of \$24.152.72 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 the first Tuesday in September 2012, the following described property:
"All that tract or parcel of land lying and being in Land Lot 7 & 30, District 17, Section 1, Towns County, Georgia and being known as Lot Eleven (11) Old Brasstown Estates, containing 0.913 acres, more or less, as shown

dated May 18, 2006, recorded in Deed Book 374 Pages 651-655, Towns County Georgia records, last assigned to Citizens South

on a plat of survey prepared by Northstar Land Surveying, Inc., dated May 13, 2002 as recorded in Plat Book 28, Page 134, Towns County, Georgia records, sad plat being in-corporated herein by reference for a more complete and legal description. This property is conveyed together with and subject to a non-exclusive perpetual easement for ingress, egress and utilities, 50 feet in width, along Brasstown Lane as shown on the above referred to plat of The property is conveyed subject to protective covenants and restrictions pertaining to Old Brasstown Estates as recorded in Deed Book 243, Page 731, and as amended in Deed Book 324, Page 395, Towns County, Georgia records."

The debt secured by said Deed to Secure Debt, has been and is hereby declared due because of, among other possible events of

default, failure to pay the indebtedness as and when due and in the manner provided in the note and Deed to Secure Debt. The

debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt, and by law, including attorneys fees (notice of intent to collect attorneys fees having been given). Said property will be sold subject to any outstanding ad valorem taxes, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and matters of record superior to the The individual or entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Tim Brock of Citizens South Bank, 10 Highway 515. Blairsville, GA 30512: (706)-781-3166. Please understand that the se cured creditor is not required to negotiate amend, or modify the terms of the mort-To the best knowledge and belief of the undersigned, the party in possession of the property is Richard Namon, Jr. and Marta Mari Detuya, or a tenant or tenants. Any

to Bank of Hiawassee, as attorney in fact for Richard Namon, Jr. and Marta Mari Detuya. Bruce L. Ferguson Bruce L. Ferguson, P.C. 150 S. Main Street, Ste. D Hiawassee, GA 30546 THIS LAW FIRM IS ATTEMPTING TO COL-**LECT A DEBT. ANY INFORMATION OBTAINED**

person who occupies the property pursu-ant to a bona fine lease or tenancy may

have additional rights pursuant to the fed-

eral Protecting Tenants at Foreclosure Act

Citizens South Bank, successor in interest

SHERIFF'S SALE BRUCE ROGERS EX-OFFICIO SHERIFF STATE OF GEORGIA Under and by virtue of certain tax Fi.Fa.'s

issued by the Tax Commissioner of Towns

TOWNS COUNTY SEPTEMBER 2012

WILL BE USED FOR THAT PURPOSE

T(Aug8,15,22,29)B

County, Georgia, in favor of the State of Georgia and County of Towns against the following named persons and the property as described immediately below their respective name(s). There will be sold for cash or certified funds at public outcry, before the Courthouse door in Hiawassee, Towns County,

Georgia, between the legal hours of sale, on the first Tuesday in September 2012, the same September 4, 2012. The following property will be sold between the legal hours of sale, 10:00 AM and 4:00 PM. The below listed and described properties, or as much thereof as will sat-isfy the State and County tax execution on the respective individual and property. The properties hereinafter described have been levied on as the property of the per-sons whose names immediately precede the property description. Each of the re-spective parcels of property are located in Towns County, State of Georgia. The years

for which said Fi.Fa.'s are issued and levied each case. This is a buyer beware sale and all property will be sold as is. The Tax Commi makes no warranty, neither expressed nor implied, as to title, and all properties are subject to all recorded covenants, easements, and right of ways. Properties are sold under the power of a tax sale deed with specific rights of redemption. Each defendant and tenant in possession, if applicable, has been notified of levy time and place of sale. Purchaser shall pay for title, all transfer cost, all taxes, advertising

cost and recording fees. Pursuant to Georgia Law, payment will be required within one (1) hour of the completion of the tax sale. In the event a bid is not properly paid, the property shall be re-offered at 2:00 PM on the day of the sale, or the following day that being September 5, 2012. Map/Parcel Number: 28B-21 Defendant(s) in FiFa: Bradley, Ralph E, Estate, IN REM, All Heirs Known & Unknown Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 97/750 Property Description: All and only that

parcel of land designated as Tax Parcel 28B-21, in Towns County, Georgia, Land Lot 2, 18th District, 1st Section, containing 0.46 acre, more or less, described in Deed Book 97, Page 750. Tax Years Due: 2005-2010 File #- 3 File #- 3
Map/Parcel Number: YH02-46
Defendant(s) in FiFa: Bridges, Jessie Hazel
(aka Mrs Jessie Hazel Bridges), Estate, IN
REM, All Heirs Known & Unknown
Current Property Owner: same as

Defendant(s) in FiFa Reference Deed: N1/269 Property Description: All and only that parcel of land designated as Tax Parcel YH02-46, in Towns County, Georgia, Land Lot 135, 17th District, 1st Section, de-scribed in Deed Book N1, Page 269, known as 5258 Walker Street. Tax Years Due: 2004-2010 File #- 4

Map/Parcel Number: 16-64
Defendant(s) in FiFa: Brown, James

Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 61/80 Property Description: All and only that parcel of land designated as Tax Parcel 16-64, in Towns County, Georgia, Land Lot 155, 17th District, 1st Section, containing 9.60 acres, more or less, as shown in Plat Book 5, Page 98, described in Deed Book 61 Page 80 61, Page 80. Tax Years Due: 2005-2011 File #- 5

Map/Parcel Number: 16-61 Defendant(s) in FiFa: Brown, James Harmon (2005-2009); William Whitfield (2010-2011) Current Property Owner: Whitfield, William Reference Deed: 98/293; 466/166 Property Description: All and only that parcel of land designated as Tax Parcel 16-61, in Towns County, Georgia, Land Lot 154, 17th District, 1st Section, containing 1.372 acres, more or less, as shown in Plat Book 31, Page 56, described in Deed Book 466, Page 166.

Tax Years Due: 2005-2011 Map/Parcel Number: 31C-79 Defendant(s) in FiFa: Burrell, Aaron Current Property Owner: san Defendant(s) in FiFa Reference Deed: 167/607 Property Description: All and only that parcel of land designated as Tax Parcel

shown in Plat Book 6, Page 277, described in Deed Book 167, Page 607, known as 1151 Shadow Mountain Drive. Tax Years Due: 2005-2011 File #- 7 Map/Parcel Number: 5-9 Defendant(s) in FiFa: Chase, William G, Estate, IN REM, All Heirs Known & Unknown Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 92/16

31C-79, in Towns County, Georgia, Land Lot 152, 18th Land District, 1st Section, being Lot 1, Shadow Mountain Subdivision,

parcel of land designated as Tax Parcel 5-9, in Towns County, Georgia, Land Lot 141, 17th District, 1st Section, containing 6.74 acres, more or less, described in Deed Book 92, Page 16. Tax Years Due: 2003-2011 File #- 9 Map/Parcel Number: 18B-81
Defendant(s) in FiFa: Coe, Michael L. & Janice M. Current Property Owner: same as Defendant(s) in FiFa

Property Description: All and only that

Reference Deed: 131/386
Property Description: All and only that parcel of land designated as Tax Parcel 18B-81, in Towns County, Georgia, Land Lot 15, 17th Land District, 1st Section, being 0.909 acres, more or less, Lot 30, Hideaway Point Subdivision, shown in Plat Book 14, Page 18, described in Deed Book 131, Page 386, known as 2620 Hy Top Road.

File #- 10 Map/Parcel Number: 29B-39
Defendant(s) in FiFa: Collins, Anthony
Current Property Owner: same as
Defendant(s) in FiFa
Reference Deed: 371/782 Reference Deed: 371/782
Property Description: All and only that parcel of land designated as Tax Parcel 29B-39, in Towns County, Georgia, Land Lot 56, 17th District, 1st Section, containing 1.244 acres, mor or less, being Lot 39, Shallow Creek at Hiawassee, Phase I, as chown in Dist Book 29 Pages 250.051 shown in Plat Book 28, Pages 250-251, described in Deed Book 371, Page 782. Tax Years Due: 2007-2011 Map/Parcel Number: 2-14 Defendant(s) in FiFa: Garrett, Doris

Tax Years Due: 2007-2011

Current Property Owner: Garrett, Mrs Hom-Reference Deed: U1/64 Reterence Deed: U1/64
Property Description: All and only that
parcel of land designated as Tax Parcel
2-14, in Towns County, Georgia, Land Lot
36, 17th District, 1st Section, containing
1.00 acre, more or less, described in Deed
Book U1, Page 64.
Tax Years Due: 2005-2010
File #: 34.

File #- 34 Map/Parcel Number: 44A-16 Defendant(s) in FiFa: Leithead, Roger B., JR Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 162/126 Property Description: All and only that parcel of land designated as Tax Parcel 44A-16, in Towns County, Georgia, Land Lot 117, 18th Land District, 1st Section, being 0.217 acres, more or less, Lot 13, Westmoreland Subdivision, shown in Plat Book 22, Page 50, described in Deed Book 162, Page 126, known as 441 Twin Oaks

Defendant(s) in FiFa: Pirkle, Susan Anne (aka Susan A Pirkle)

Tax Years Due: 2006-2010 Map/Parcel Number: H2-38N

(aka Susan A Pirkle)
Current Property Owner: same as Defendant(s) in FiFa
Reference Deed: 251/221
Property Description: All and only that parcel of land designated as Tax Parcel H2-38N, in the City of Hiawassee, Towns County, Georgia, Land Lot 79, 18th Land District, 1st Section, containing 0.082 acres, more or less, known as Tract One (1), Unit A, being part of Lot 11. Waterview Subdivision. being part of Lot 11, Waterview Subdivision, shown in Plat Book 28, Page 213, described in Deed Book 251, Page 221, located on Waterview Drive. Tax Years Due: 2005-2010 File #- 46 Map/Parcel Number: 3-5 Map/Parcel Number: 3-5
Defendant(s) in FiFa: Rollins, Derrick
Current Property Owner: same as
Defendant(s) in FiFa
Reference Deed: 292/584
Property Description: All and only that
parcel of land designated as Tax Parcel
3-5, in Towns County, Georgia, Land Lot 54,
9th Land District, 1st Section, being 1.065
acres, more or less. Property of Kathleen

acres, more or less, Property of Kathleen League, as shown in Plat Book 18, Page 28, described in Deed Book 292, Page 584. Tax Years Due: 2003-2010 Map/Parcel Number: 31-65 Defendant(s) in FiFa: Shook, Kimberly Meschelle, Estate, IN REM, All Heirs Known & Unknown Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 87/388 Property Description: All and only that par-cel of land designated as Tax Parcel 31-65, in Towns County, Land Lot 116, 18th Dis-

trict, 1st Section, containing 3.00 acres.

more or less, described in Deed Book 87, Page 388. Tax Years Due: 1998-2010 File #- 50 Map/Parcel Number: 31-63A Map/Parcel Number: 31-63A
Defendant(s) in FiFa: Sutton, Cecero Sr,
Estate, IN REM, Bon Jerry Sutton, Executor
Current Property Owner: same as
Defendant(s) in FiFa
Reference Deed:
Property Description: All and only that
parcel of land designated as Tax Parcel 3163A, in Towns County, Georgia, containing
1.1 acres, more or less, Twin Mountain.
Tax Years Due: Tax Years Due: File #- 52 Map/Parcel Number: 18-27E

Defendant(s) in FiFa: Todd, John E. Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 214/744 Property Description: All and only that parcel of land designated as Tax Parcel 18-27E, in Towns County, Georgia, Land Lot 49, 17th Land District, 1st Section, being 0.751 acres, more or less, shown in Plat Book 27, Page 115, described in Deed Book 214, Page 744. Tax Years Due: 2002-2010 Map/Parcel Number: 18-27F Property Description: All and only that

parcel of land designated as Tax Parcel 18-27F, in Towns County, Georgia, Land Lot

49. 17th Land District, 1st Section, being 0.634 acres, more or less, shown in Plat Book 24, Page 299, described in Deed Book

204, Page 396, known as 3921 US Highway

Tax Years Due: 2002-2010

File #- 56

Map/Parcel Number: 51A-137 Defendant(s) in FiFa: Willis, Susan B & Stacy Buttrill Anderson Current Property Owner: same as Defendant(s) in FiFa Reference Deed: 322/574 Property Description: All and only that parcel of land designated as Tax Parcel 51A-137, in Towns County, Georgia, Land Lot 52, 19th District, 1st Section, containing 3.217 acres, more or less, as shown in Plat Book 4, Page 233, described in Deed Book 322, Page 574. Tax Years Due: 2005-2010 File #- 61 Map/Parcel Number: 19B-225A
Defendant(s) in FiFa: Bolton, Tommy R,
Estate, IN REM & JoAnna B Phillips Estate, IN REM & JoAnna B Phillips Current Property Owner: Phillips, JoAnna B Reference Deed: 209/264 Property Description: All and only that parcel of land designated as Tax Parcel 19B-225A, in Towns County, Georgia, Land

Lot 57, 17th District, 1st Section, containing 1.18 acres, more or less, described in Deed Book 209, Page 264. Tax Years Due: 2004-2010 T(Aug8,15,22,29)B NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY
By virtue of a Power of Sale contained in that certain Security Deed and Agreement from Gregory A. DeMuth to Community &

Southern Bank (by virtue of that certain Assignment of Security Instruments and Other Loan Documents, filed and recorded June 9, 2010 in Deed Book 475, Page 363, TOWNS COUNTY, Georgia Records, assigned the Education signee of the Federal Deposit Insurance Corporation in receivership of Appalachian Community Bank) ("Community & Southern Bank"), dated June 2, 2009, filed and recorded June 23, 2009 in Deed Book 457,

Page 755, Towns County, Georgia Records (as amended, modified, or revised from time to time, "Security Deed"), said Security Deed having been given to secure a Note in the original principal amount of ONE HUNDRED SEVENTY-FIVE THOUSAND FOUR HUNDRED THIRTY-NINE AND 00/100THS DOLLARS (\$175,439.00) (as amended, modified, or revised from time to time, the "Note"), with interest thereon as provided for therein, there will be sold at public out-cry to the highest bidder for cash before the courthouse door of TOWNS COUNTY, Georgia, within the legal hours for sale or the first Tuesday in September, 2012, all property described in said Security Deed, including, but not limited to, declarant's rights, if any, and, without limitation, the following described property (or so much thereof as has not, as of said first Tuesday, by duly executed and recorded instrument, previously been released from the lien of the Security Deed): ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN THE 17TH DISTRICT. 1ST SECTION, LAND LOT 119 OF TOWNS COUN-TY, GEORGIA, AND BEING LOT 13 OF SUNSET ESTATES SUBDIVISION, CONTAINING 0.347 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY LANDTECH SERVICES INC., DATED JANUARY 27, 2006, AND RE-CORDED IN TOWNS COUNTY RECORDS IN PLAT BOOK 35, PAGE 292. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DE-SCRIPTION OF THE ABOVE DESCRIBED PROPERTY. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said

Security Deed and Note, including, but not limited to, the nonpayment of the indebtedness as and when due. The indebtedness

emaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys' fees and other payments provided for under the terms of the Security Deed and Note.

Said property will be sold subject to the following items which may affect the title

to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by inspection of the property; any outstanding taxes, including, but not limited to, ad valorem taxes, which constitute liens upon said property; special assessments; and all outstanding bills for public utilities which constitute liens upon said property; To the best of the knowledge and belief of the undersigned, the party in possession of the property is Gregory A. DeMuth or tenant(s).
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the United States Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. Community & Southern Bank and its counsel are acting as debt collectors. Any information obtained will be used for that purpose. Community & Southern Bank as Attorneyin-Fact for Gregory A. DeMuth Contact: Guillermo Todd, Esq. Busch, Slipakoff & Schuh, LLP 3330 Cumberland Boulevard, Suite 300 Atlanta, Georgia 30339 Telephone (770) 790-3550 T(Aug8.15.22.29)B