## Towns County Herald

## **Legal Notices for December 6, 2017**

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of William Howard Nichols RE: Estate of william Howard Nichols All creditors to the estate of William How-ard Nichols, 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

required to make immediate paym undersigned. This the 2nd day of November, 2017 Russell M. Stookey, Attorney at Law Personal Representative PO Box 310

Hiawassee, GA 30546 706-896-2241

NOTICE TO DEBTORS AND CREDITORS

COUNTY OF TOWNS RE: Estate of Addie Mozelle Shook Hedden

All creditors to the estate of Addie Mozelle Shook Hedden Moore, 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 1st day of November, 2017
Russell M. Stookey, Attorney at Law Personal Representative

PO Box 310 Hiawassee, GA 30546 706-896-2241

NOTICE TO DEBTORS AND CREDITORS

COUNTY OF TOWNS
RE: Estate of John Ross Allen
All creditors to the estate of John Ross Allen,
deceased, late of Towns County, Georgia, are hereby notified to render their demands to the nereoy 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 1st day of November, 2017 Janet C. Allen, Personal Representative 6 River Street, Hiawassee, GA 30546 706-994-0920

IN THE SUPERIOR COURT OF TOWNS COUNTY

STATE OF GEORGIA IN Re: the name change of:
Eunice Rae Giarritta, Petitioner
CIVIL ACTION FILE # 17-CV-162-SG
NOTICE OF PUBLICATION
You are hereby notified that on the 19th day
of October, 2017, Eunice Rae Giarritta, filed a

petition to Change Name in the Superior Court of Towns County. Eunice Rae Giarritta desires to change his/her name from Eunice Rae Giar-ritta to Eunice Rae Dacre. Any interested party has the right to appear in this case and file objections within 30 days after the Petition to Change Name was filed

Signed this 19th day of October 2017 Cecil Dye, Clerk of Superior Court, Towns

County Eunice Rae Giarritta, Petitioner, Pro-Se Address: 1162 Old Chicken Farm Road Young Harris, GA 30582 T(Nov15,22,29,Dec6)P

IN THE PROBATE COURT OF TOWNS COUNTY State of Georgia In RE: Estate of

BARBARA LILLIAN LOYD, DECEASED ESTATE NO. 2014-65

[For Discharge from Office and all Liability] IN RE: Petition for Discharge of Personal Rep-

IN NE: Petition for Discharge of Personal Representative
TO: Troy Patterson
[List here all interested parties having unknown addresses to be served by publication] and all and singular the heirs of said Decedent and to whom it may concern:
This is to notify you to file objection, if there is any, to the above-referenced Petition, in this Court on or before December 11, 2017.
BE NOTIFIED FURTHER: All objections to the Petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a Probate Court Clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Contact Probate Court personnel 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.

date. If no objections are file be granted without a hearing David Rogers
Judge of the Probate Court By: Kerry L. Berrong Clerk of the Probate Court 48 River St. Suite C Hiawassee, GA 30546

706-896-3467

T(Nov15,22,29,Dec6)B

**NOTICE TO DEBTORS AND CREDITORS** 

RE: Estate of Leon Costa All creditors of the Estate of Leon Costa, deceased, late of Towns County, are hereby notified to render their demands to the un-dersigned according to law, and all persons indebted to said estate are required to make immediate payment. This 10th day of November, 2017

793 Coon Cove Road assee, GA 30546 706-840-4911

**NOTICE TO DEBTORS AND CREDITORS** 

RE: Estate of Plato Dallas Parker
All creditors of the estate of Plato Dallas
Parker, deceased, late of Towns County, 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. This 15th day of November, 2017

Judy Patterson 478 Hunter Road Hayesville, NC 28904 828-389-3188

STATE OF GEORGIA

COUNTY OF TOWNS
NOTICE TO DEBTORS AND CREDITORS
RE: ESTATE OF THOMAS MICHAEL FAZIO

All debtors and creditors of the estate of Thomas Michael Fazio, deceased, late of Thoms County, Georgia, are hereby notified to render their demands and payments to the Executor of said Estate, according to law, and all persons indebted to said estate are required to persons indevice to said estate are require make immediate payment to the Executor. This 22nd day of November, 2017. Steven A. Fazio, Administrator Address: 453 Stratmill Road Binghamton, NY 13904 T(Nov29,Dec6,13,20)B

NOTICE OF INCORPORATION

NOTICE OF INCORPORATION
Notice is given that articles of incorporation
that will incorporate Hometown Holding, Inc.
have been delivered to the Secretary of State
for filling in accordance with the Georgia Corporation Code. The initial registered office of
the corporation is located at 231 Chatuge Way,
Hiawassee, Georgia 30546 and its initial registered agent at such address is Stephanie W.
McConnell.

NOTICE
Cellco Partnership and its controlled affiliates doing business as Verizon Wireless (Verizon Wireless) proposes to build a 230-foot Self-Support Communications Tower at the approx. vicinity of at the end of School St., Young Harris, Towns County, GA, 30582. Public comments regarding potential effects from this site on historic properties may be submitted within 30 days from the date of this publication to: Trileaf Corn. Jackson Reagan, I reagan@ to: Trileaf Corp, Jackson Reagan, j.reagan@ trileaf.com, 1051 Winderley Place, Suite 201, Maitland, FL 32751, 407-660-7840.

The Towns County Commissioner's Office will be accepting sealed bids on Used Cybex Crossover machine weight set, Used Precor Treadmill C9541i, & Used Stairmaster at the next Towns County Commissioner's meeting on December 19th at 5:30 p.m. Bidder must pick up equipment at Towns County Recre-ation and Conference Center. All equipment is IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA IN RE: ESTATE OF WALTER E. BRODINE, DECEASED

**ESTATE NO. 2015-68** 

[For Discharge from Office and all Liability] IN RE: Petition for Discharge of Personal Rep-

resentative

resentative
TO: All Interested Parties
[List here all interested parties having unknown addresses to be served by publication]
and (all and singular the heirs of said Decedent.) (the beneficiaries under the will,) and to

dent.) (the beneficiaries under the will,) and to whom it may concern:
This is to notify you to file objection, if there is any, to the above-referenced Petition, in this Court on or before December 18, 2017.
BE NOTIFIED FURTHER: All objections to the Petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a Probate Court Clerk, and filing fees must be tendered with vour objections. unless must be tendered with your objections, unless you qualify to file as an indigent party. Con-tact Probate Court personnel 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

Judge of the Probate Court

By: Kerry L. Berrong Clerk of the Probate Court 48 River St. Suite C wassee, GA 30546 Address 706-896-3467 Telephone Number

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF TOWNS

Under and by virtue of the power of sale contained in that certain Security Deed executed by Johnny Wade Persall in Tavor of Community Bank & Trust dated March 25, 2008, and recorded in Deed Book 429, Pages 650-655 in the Towns County, Georgia Deed Records, as assigned by Transfer and Assignment of Deed to Secure Debt from Federal Deposit Insurance Corporation in its capacity as Receiver for Community Bank & Trust to SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A., dated January 24, 2011, recorded in Deed Book 489, Pages 41-48, aforesaid records, the undersigned will sell at public outcry to the highest bidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in January, that being January 2, 2018, the following described

property:
All that tract or parcel of land lying and being in 17th District, 1st Section, Land Lot 3, Towns County, Georgia, containing 6.00 acres, as shown on a plat of survey by North Georgia Land Surveyors, recorded in Plat Book 13, gla Land Surveyors, recorded in Plat Book 13, Page 125, Towns County records which de-scription on said plat is incorporated herein by reference and made a part hereof. Said property is subject to an easement in fa-vor of Blue Ridge Mountain EMC as recorded in Deed Book 171, Page 505 Towns County

records.
Said property is subject to any easements, restrictions and rights of way as shown on said
plat or of record.
ALSO CONVEYED is a 1999 Peach State mobile home located on the above-described
property, bearing VIN# PSH26A0932A and
PSH26A0932B.
The dobt sequent by said Sequeity Doed is out.

The debt secured by said Security Deed is evidenced by a Commercial Promissory Note (the "Note") from Johnny Wade Persall executed on March 25, 2008, in the original principal

amount of \$55,341.31, payable, principal and interest from the date thereof shown on said Note on the unpaid balance until paid. Default has occurred in the payment of the debt evidenced by the Note and secured by the Security Deed as a result of the nonpayment of installment owed thereunder. The total bal. of installments owed thereunder. The total balance of said debt has, therefore, been declared due and the Security Deed foreclosable ac-

cording to its terms.

The debt remaining in default, the property will be sold to the highest bidder for cash as the property of Johnny Wade Persall, the proceeds to be applied to the payment of said indebt-edness, attorneys' fees (notice of intention to collect attorneys' fees having been given), and the lawful expenses of said sale, all as provided in the Note and the Security Deed, said sale he cubicate to any add lumpaid taxes and to be subject to any and all unpaid taxes and assessments, and restrictions, easements and

assessments, and restrictions, easements and liens of record with priority over the Security Deed referenced above.

To the best of the undersigned's knowledge and belief, the property is in the possession of Johnny Wade Persall and will be sold as the property of Johnny Wade Persall.

The undersigned will execute a deed to the purchaser as authorized in the aforementioned Security Deed.

Johnny Wade Persall

By: South State Bank f/k/a SCBT d/b/a CBT. a

Solution wade Persall
By: South State Bank f/k/a SCBT d/b/a CBT, a
Division of SCBT f/k/a SCBT, N.A. d/b/a CBT, a
Division of SCBT, N.A. as Attorney-in-Fact
Hulsey, Oliver & Mahar, LLP
P. 0. Box 1457
Gainesville, GA 30503
(770) 532-6312

(770) 532-6312

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF TOWNS

COUNTY OF TOWNS
Under and by virtue of the power of sale contained in that certain Security Deed executed by Johnny Wade Persall in favor of Community Bank & Trust dated March 25, 2008, and recorded in Deed Book 429, Pages 538-543 in the Towns County, Georgia Deed Records, as assigned by Transfer and Assignment of Deed to Secure Debt from Federal Deposit Insurance Corporation in its capacity as Receiver for Community Bank & Trust to SCBT, N.A. d/h/a CBT, a Division of SCBT, N.A., dated January 24, 2011, recorded in Deed Book 489, Pages 41-48, aforesaid records, the undersigned 24, 2011, recorded in Deep Book 469, rages 44-48, aforesaid records, the undersigned will sell at public outcry to the highest bidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in January, that being January 2, 2018, the following described property:

property:
All that tract or parcel of land lying and being in Land Lot 3, 17th District, 1st Section, Towns County, Georgia, containing 1.564 acres, as shown on a plat of survey by Tamrok Associates, Inc., John G. Stubblefield, R.S. #2599, clates, inc., John G. Stubbleneid, R.S. #299, dated July 22, 1996, recorded in Plat Book 21, Page 98, Towns County records which descrip-tion on said plat is incorporated herein by ref-erence and made a part hereof. Said property is subject to the road right of

way as shown on said plat and the ingress,

egress easement as shown on said plat. Said property is subject to an easement in fa-vor of Blue Ridge Mountain EMC as recorded in Deed Book 171, Page 505 Towns County Said property is subject to any easements, re-

strictions and rights of way as shown on said plat or of record. plat or or record.
ALSO CONVEYED is a 1999 Peach State mobile home located on the above-described property, bearing VIN# PSH26A0932A and PSH26A0932B.

PSNI20AUS32B.
The debt secured by said Security Deed is evidenced by a Commercial Promissory Note (the "Note") from Johnny Wade Persall executed on March 25, 2008, in the original principal amount of \$55,341.31, payable, principal and interest from the date thereof shown on said

Interest from the date thereof shown on said Note on the unpaid balance until paid. Default has occurred in the payment of the debt evidenced by the Note and secured by the Security Deed as a result of the nonpayment of installments owed thereunder. The total bal-

ance of said debt has, therefore, been declared due and the Security Deed foreclosable ac-

due and the Security Deed foreclosable according to its terms. The debt remaining in default, the property will be sold to the highest bidder for cash as the property of Johnny Wade Persall, the proceeds to be applied to the payment of said indebtedness, attorneys' fees (notice of intention to collect attorneys' fees having been given), and the lawful expenses of said sale, all as provided in the Note and the Security Deed, said sale to be subject to any and all unpaid taxes and assessments, and restrictions, easements and liens of record with priority over the Security liens of record with priority over the Security

liens of record with priority over the Security Deed referenced above. To the best of the undersigned's knowledge and belief, the property is in the possession of Johnny Wade Persall and will be sold as the property of Johnny Wade Persall. The undersigned will execute a deed to the purchaser as authorized in the aforementioned Security Deed.

Johnny Wade Persall

By: South State Bank f/k/a SCBT d/b/a CBT, a Division of SCBT f/k/a SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A. as Attorney-in-Fact

Division of SCBT, N.A. as Attorney-in-Fact Hulsey, Oliver & Mahar, LLP P. O. Box 1457 Gainesville, GA 30503 (770) 532-6312

STATE OF GEORGIA

COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER
By virtue of the Power of Sale contained in that certain Deed to Secure Debt from Althat certain Deed to Secure Debt from Al-ice H. Cunningham ("Grantor") to Renasant Bank ("Grantee") dated March 27, 2014, and recorded in Deed Book 548, Page 343, in the offices of the Clerk of the Superior Court of Towns County, Georgia (the "Security Deed"), conveying the after-described property to secure a Promissory Note in the principal amount of Three Hundred Sixty Four Thousand Five Hundred and No/100 (\$364,500.00) Dol-lars, with interest thereon as set forth therein (the "Note"), the undersigned, pursuant to said Security Deed has declared the entire amount of said indebtedness due and payable because of said indebtedness due and payable because of default. Further, pursuant to that Power of Sale, the undersigned will, on the first Tuesday in January, 2018 during the legal hours of sale before the courthouse door in Towns County, Georgia, sell at public outcry to the highest hidder for each the following reports do

bedright, sen at public buttery to the mignest bidder, for cash, the following property de-scribed in said Security Deed, to wit: All that tract or parcel of land lying and being in Land Lot 79 and 112 of the 18th District, 1st Section, Towns County, containing 0.67 acres, more or less as shown on a plat of survey filed more or less as snown on a piat or survey filed and recorded in Plat Book 1, Page 86, Towns County, Georgia records, which description on said plat is incorporated herein by reference. The property is conveyed subject to all matters and conditions as shown on the above referenced baths over the conditions as shown on the shows referenced baths over the conditions. enced plat of survey.

enced plat of survey.

The property is conveyed subject to and together with the terms and conditions in the boundary line and reciprocal quitclaim agreement recorded at Deed Book 141, Pages 470-477, Towns County, Georgia records.

The property is conveyed subject to and to-gether with the terms and conditions in the ence Agreement recorded in Deed Book 141, Pages 710-718, Towns County, Georgia

Together with all and singular the rights,

members and appurtenances thereto apper-taining (hereinafter the "Property").

The above-referenced Property will be sold subject to the following: all, if any, outstand-ing ad valorem taxes and/or assessments; all, if any, other prior liens, easements, covenants, restrictions, encumbrances, zoning ordinances or other matters of record to which the es or other matters or record to which the Deed is junior in priority; and all, if any, mat-ters affecting said Property which would be disclosed by an accurate survey and inspec-tion of said Property. Said Property will be sold as the property of Alice H. Cunningham and as the property of Alice H. Commingham and the proceeds will be applied to the payment of the described indebtedness, attorney's fees, and all expenses of this sale. Any remaining or surplus proceeds will be applied pursuant to the Security Deed and pursuant to the laws of the State of Georgia.

The above-referenced Property will be sold on an "as is, where is" basis without recourse against Grantee and without representation or warranty of any kind or nature whatsoever by Grantee with respect thereto. To the best of the undersigned's knowledge

and belief, the Property is presently owned by Alice H. Cunningham who is the party in pos-session or a tenant or tenants. Renasant Bank, as Attorney-in-Fact for Alice H. Cunningham Mark L. Golder, Esq.

Lynn L. Carroll. Fsc

SIEGEL & GOLDER, P.C. 5605 Glenridge Drive, Suite 690 Atlanta, Georgia 30342 THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER

PURSUATE to the power of sale contained in the Security Deed executed by STANLEY E RUGER, JR. AND SUEANN RUGER to UNITED COMMUNITY MORTGAGE SERVICES, INC. in the original principal amount of \$61,520.00 dated October 15,2004 and recorded in Deed Book 317, Page 172. Towns County records eaid Security Deed 172, Towns County records, said Security Deed 172, Towns County records, said Security Deed being last transferred to Nationstar Mortgage LLC d/b/a Mr. Cooper, the undersigned will sell at public outcry to the highest bidder for cash, before the Courthouse door in said County, or at such other place as lawfully designated, within the legal hours of sale, on January 02, 2018, the property in said Security Deed and described as follows:

GESCRIBED AS TOTIONS: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 117, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.420 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY TAMROK AS-SOCIATES, INC., JON G STUBBLEFIELD, G.R.L.S. NO. 2599, DATED OCTOBER 22, 1997, REVISED APRIL 7, 1998, AND RECORDED IN PLAT BOOK 22, PAGE 118, TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCOR-PORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

PORATED HEREIN BY REPERENCE AND MADE A PART HEREOF.

ALSO, A WATER RIGHT TO A SPRING LOCATED ON THE NORTH SIDE OF SAID BYERS CREEK ROAD ON THE PROPERTY OF THE LATE JOHN S. AND ELLA M. MATTHEWS ALONG WITH THE RIGHT TO GO TO AND FROM SAID SPRING AND TO INSTALL AND MAINTAIN WATER LINE TO MAKE ANY IMPROVEMENTS ON THE SAID SPRING THAT MAY BE NECESSARY.

BEING AND INTENDED TO BE THE SAME PROPERTY CONVEYED BY WARRANTY DEED (JOINT TENANCY WITH RIGHT OF SURVIVORSHIP) FROM CHARLES J. LESKO AND NANCY LESKO IN FAVOR OF RONALD A. ANDERSON AND SUSAN ANDERSON AND RECORDED IN TOWNS COUNTY RECORDS IN DEED BOOK 166, PAGE 619. MR. RONALD A. ANDERSON DEPARTED THIS LIFE ON 2-18-03, A RESIDENT OF TOWNS COUNTY, ON 2-18-03, A RESIDENT OF TOWNS COUNTY,

GEORGIA.
SUBJECT TO ALL EASEMENTS, RESTRICTIONS
AND RIGHTS-OF-WAY AS SHOWN ON SAID PLAT. SUBJECT TO THE ELECTRIC LINE AS SHOWN ON

THE ABOVE PLAT. SUBJECT TO RIPARIAN RIGHTS OF OTHERS, IF

SUBJECT TO ENCROACHMENT OF GRAVEL DRIVE INTO 60' RIGHT-OF-WAY OF BYERS CREEK ROAD AS SHOWN ON SAID PLAT. Said property being known as: 5890 BYERS CREEK RD, YOUNG HARRIS, GA 30582

To the best of the undersigned's knowledge, the party or parties in possession of said prop-erty is/are STANLEY E RUGER, JR. AND SUEANN

erty is/are STANLEY E RUGER, JR. AND SUEANN RUGER or tenant(s).

The debt secured by said Security Deed has been and is hereby declared due and payable because of, among other possible events of default, failure to pay the indebtedness as provided for in the Note and said Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, including attorney's fees (notice of intent to collect attorney's fees hav-

ing been given).
Said property will be sold subject to the fol-Said property will be sold subject to the fol-lowing: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of re-demption of any taxing authority; (3) any mat-ters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zon-tion ordinaces restrictions coveness. ing ordinances, restrictions, covenants, and matters of record superior to the Security Deed

first set out above.
Said sale will be conducted subject to the fol-lowing: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the sta-tus of the loan with the holder of the Security

The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of

to negotiate, amend, and modify all terms of the mortgage is as follows: Nationstar Mortgage LLC d/b/a Mr. Cooper 8950 Cypress Waters Blvd., Coppell, TX, 75019 1-888-480-2432 Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

NATIONSTAR MORTGAGE LLC D/B/A MR. COO-

NATIONSTAR MORTGAGE LLC D/B/A MIK. COUPER, as Attorney-in-fact for STANLEY E RUGER, JR. AND SUEANN RUGER RAS Grane LLC 10700 Abbott's Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112 Firm File No. 17-107822 - Jag

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
Under and by virtue of the power of sale contained in that certain Deed to Secure Debt given by Mary Darlene Hills (the "Grantor") to and in favor of James D. Neal and Marilyn R. Neal (the "Lender") dated September 25, 2012 and recorded on September 26, 2012 in Towns County, Georgia records in Deed Book 520, Pages 585-587, (the "Deed to Secure Debt"); in the original principal amount of \$50,000.00 (the "Note") with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the TOWNS County Courthouse within the legal hours of sale on the first Tuesday in January, 2017, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LL 170, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, CONTAINING 8.87 ACRES, MORE OR LESS AS SHOWN ON A PLATSURVEY BY LANE S. BISHOP AND ASSOCIATES. ACRES, MUNE UR LESS AS SHOWN ON A PLAI SURVEY BY LANE S. BISHOP AND ASSOCIATES, DATED JANUARY 19,2006 AND FILED AND RE-CORDED IN PLAT BOOK 37, PAGE 178, TOWNS COUNTY, GEORGIA RECORDS, SAID PLAT IS IN-CORPORATED HEREIN BY REFERENCE. SUBJECT TO ALL MATTERS AND CONDITIONS AS SHOWN ON ABOVE REFERENCED PLAT OF SIRVEY

SURVEY.
ALSO CONVEYED HEREWITH IS A NONEXCLUSIVE PERPETUAL INGRESS/EGRESS AND
UTILITY EASEMENT, ACROSS PROPERTY N/F
OWNED BY DOROTHY GREENE BROWN, LOCATION OF EASEMENT BEING MORE PARTICUL
LARLY DESCRIBED IN DEED BOOK 23, PAGE
114, TOWNS COUNTY CLERKS OFFICE, THENCE
ACROSS PROPERTY N/F OWNED BY THOMAS
WINN, LOCATION OF EASEMENT BEING MORE
PARTICULARLY DESCRIBED IN DEED BOOK 32,
PAGE 30. TOWNS COUNTY CLERKS OFFICE. AND PARTICULARLY DESCRIBED IN DEED BOOK 32, PAGE 30, TOWNS COUNTY CLERKS OFFICE, AND THENCE ACROSS PROPERTY OWNED BY MARY DARLENE HILLS, 30' IN WIDTH, MEASURED 15' FROM THE CENTER LINE OF THE EXISTING ROAD. LOCATION OF ROAD IS PARTIALLY SHOWN ON PLAT RECORDED IN PLAT BOOK 26, PAGE 51, TOWNS COUNTY CLERKS OFFICE AND PARTIALLY SHOWN ON PLAT RECORDED IN PLAT BOOK 23, PAGE 114, TOWNS COUNTY CLERKS OFFICE. ALSO CONVEYED HEREWITH IS AN EASEMENT GRANTED IN DEED BOOK 419, PAGES 491-492,

GRANTED IN DEED BOOK 419, PAGES 491-492, TOWNS COUNTY GEORGIA RECORDS. The above-referenced foreclosure shall be subject to the irs 120 days right of redemp-

tion.

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. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expresses. purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure
Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having
been given). The entity that has full authority
to negotiate, amend, and modify all terms of
the mortgage with the debtor is: James D. Neal and Marilyn R. Neal P.O. Box 567 Hiawassee, GA. 30546. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 8.87 acres in the 17th District, 1st Section, Land Lot 170 of Towns County Georgia is/are: Mary Darlene Hills or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which and Marilyn R. Neal P.O. Box 567 Hiawassee. yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zonto, assessments, reist, entumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject
to (1) confirmation that the sale is not protied under the U.S. Bankruptcy Code; and (2)
to final confirmation and audit of the status
of the learn with the helded of the second of the loan with the holder of the security deed. Pursuant to O.C.G.A. Section 9-13-172.1, deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. WOODSIDE & BOEMANNS, P.C.. 44B Blue Ridge St., Blairsville, GA 30512 Telephone (706) 745-2142

ville, GA 30512 Telephone (706) 745-2142