

Towns County Herald

Legal Notices for August 24, 2016

NOTICE TO DEBTORS AND CREDITORS
STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Helen Marie Brooks
All creditors of the estate of Helen Marie Brooks, 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 29th day of July, 2016
Mark Anthony Brooks
845 Inman Village Pkwy, NE
Atlanta, GA 30307
404-607-1220
T(Aug31,17,24,31)8

NOTICE TO DEBTORS AND CREDITORS
STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Edna Dodd Holbert
All creditors of the estate of Edna Dodd Holbert, 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 19th day of August, 2016
Cecll J. Robinson
204 Mountain View Drive
Woodstock, GA 30188
404-663-1542
T(Aug24,31,Sept7,14,21)8

NOTICE TO DEBTORS AND CREDITORS
STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Geraldine Lydia Baughman
All creditors of the estate of Geraldine Lydia Baughman, 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 22nd day of August, 2016
Caroline Balargeon
PO Box 95
Hiawassee, GA 30546
706-896-4526
T(Aug31,Sept7,14,21)8

STATE OF GEORGIA
COUNTY OF TOWNS
Notice is hereby given that Articles of Incorporation which will incorporate Forever Friends Animal Clinic, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation will be located at 1953 Barrett Road, Hiawassee, GA and its initial registered agent at such address is Wanda Barrett.
T(Aug17,24)8

APPLICATION TO REGISTER A BUSINESS TO BE CONDUCTED UNDER TRADE NAME, PARTNERSHIP OR OTHERS
State of Georgia
County of Towns
The undersigned does hereby certify that CareSouth HHA Holdings of Gainesville, LLC conducting a business as CareSouth HHA Holdings of Gainesville, LLC in the City of Hiawassee, County of Towns, State of Georgia, under the name of Encompass Home Health of Georgia and that the nature of the business is home health services and that the names and addresses of the persons, firms or partnership owning and carrying on said trade or business are CareSouth HHA Holdings of Gainesville, LLC, 8688 North Central Expressway, Suite 1300, Dallas, TX 75206.
T(Aug31,17,24,31)8

NOTICE
Notice is given that articles of incorporation that will incorporate JLDuncan Enterprises, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Corporation Code. The initial registered office of the corporation is located at 231 Chatuge Way, Hiawassee, GA 30546 and its initial registered agent at such address is Stephanie W. McConnell.
T(Aug17,24)8

NOTICE OF PETITION TO CHANGE NAME OF ADULT
Margaret Ann Garland Dellinger filed a petition in the Towns County Superior Court on the 18th day of July, 2016, to change the name from Margaret Ann Garland Dellinger to Margaret Ann Garland. Any interested party has the right to appear in this case and file objections within 30 days after the Petition was filed. This the 18th day of July, 2016.
David E. Barrett
Attorney for Petitioner
108 Blue Ridge Highway, Ste. 6
Blairsville GA 30512
T(Aug10,17,24,31)8

STATE OF GEORGIA
COUNTY OF TOWNS
NOTICE
Notice is hereby given that Daniel Stuart Holcombe-Lemon, the undersigned, filed his Petition to the Superior Court of said County on the 2nd day of August, 2016, praying for a change in the name of Petitioner from Daniel Stuart Holcombe-Lemon to Daniel Holcombe Wade, and notice is hereby given to any interested or affected party to be and appear in said matter in said Court on or before 30 days from the date of the filing of said Petition at which time all objections to the granting of the relief prayed for must be filed in said Court.
This 2nd day of August, 2016.
Daniel Stuart Holcombe-Lemon, Petitioner
T(Aug10,17,24,31)8

NOTICE TO DEBTORS AND CREDITORS
STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of John Edward Cole, III
All creditors of the estate of John Edward Cole, III, 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 10th day of August, 2016
Elizabeth Cole
Personal Representative
6175 Hickory Flat Highway, Suite 110, PMB 175, Canton, Georgia 30115
678-983-8614
T(Aug10,17,24,31)8

STATE OF GEORGIA
COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER
Because of a default under the terms of the Security Deed executed by Jennifer A. Rogers to Mortgage Electronic Registration Systems, Inc., as nominee for United Community Mortgage Services, Inc. and its successors and assigns dated August 12, 2008, and recorded in Deed Book 439, Page 36, Towns County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Carrington Mortgage Services, LLC, securing a Note in the original principal amount of \$137,755.00, 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 6, 2016, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 18TH DISTRICT, 1ST SECTION, LAND LOT 199, CONTAINING 0.95 ACRE, MORE OR LESS, AS SHOWN AS LOT 4 OF OAK KNOLLS SUBDIVISION, ON A PLAT OF SURVEY BY B. GREGORY, TOWNS COUNTY SURVEYOR, DATED NOVEMBER 3, 1987, AND RECORDED IN PLAT BOOK 11, PAGE 73 OF TOWNS COUNTY, GA RECORDS, BOTH OF SAID PLATS BEING INCORPORATED HEREIN BY REFERENCE.
SUBJECT TO EASEMENT TO BLUE RIDGE EMC AS RECORDED IN DEED BOOK 91, PAGE 89 AND DEED BOOK 91, PAGE 92 OF TOWNS COUNTY, GA RECORDS.
SUBJECT TO COVENANTS AND RESTRICTIONS AS RECORDED IN DEED BOOK 91, PAGE 706 OF TOWNS COUNTY, GA RECORDS.
SUBJECT TO ROAD EASEMENT AND ALL OTHER MATTERS OF SURVEY AS SHOWN ON THE ABOVE REFERENCED PLAT OF SURVEY.
GRANTOR ALSO GRANTS TO GRANTEE A NON-EXCLUSIVE PERPETUAL EASEMENT FOR THE USE OF THE SUBDIVISION ROADS FOR INGRESS AND EGRESS TO THE ABOVE DESCRIBED PROPERTY.
Said property is known as 2455 Oak Knoll Drive, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed and Note set out above.
The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.
The sale will be conducted subject (1) to 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 secured creditor.
The property is or may be in the possession of Jennifer A. Rogers, successor in interest or tenant(s).
Carrington Mortgage Services, LLC as Attorney-in-Fact for Jennifer A. Rogers
File no. 16-057389
SHAPIRO PENDERGAST & HASTY, LLP*
Attorneys and Counselors at Law
211 Perimeter Center Parkway, Suite 300
Atlanta, GA 30346
770-220-2535/KMM
shapiroandhasty.com
*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
07/27, 08/03, 08/10, 08/17, 08/24, 08/31, 2016
T(Aug27, Aug31, 10, 17, 24, 31)8

ADVERTISEMENTS FOR BIDS
WATER METER REPLACEMENT PROJECT
HIWASSEE, GA
Sealed bids will be received by the City of Hiawassee, Georgia (OWNER), for furnishing all materials, labor, tools, equipment, and any other miscellaneous items necessary for the construction of Water System Improvements -Water Meter Replacement in Hiawassee, Georgia.
Bids will be received at Hiawassee City Hall, 500 River Street, Hiawassee, Georgia, 30546 until 2:00 p.m. on September 28, 2016. Any bid received after said time and date of bid opening will not be considered by OWNER. Bids will be publicly opened and read aloud at this time and location. All bids will be evaluated by OWNER and the project will be awarded, if it is awarded, within sixty (60) days of the bid opening. If a bidder is not selected within sixty (60) days of the bid opening, any bidder that is determined by the OWNER to be unlikely of being selected for contract award shall be released from their bid.
The award of this bid proposal, if awarded, shall be based on several criteria, including prices bid, experience in the work proposed, and references. Refer to Article 14 of Section 00100 for criteria and award method.
The Project consists of, but is not limited to the following major elements:
Installation of 1,990 water meter replacements and associated appurtenances.
Time of completion for all work associated with this project shall be one hundred twenty (120) consecutive calendar days from the date of a written "Notice to Proceed" from OWNER. Copies of Contract Documents, Specifications, and Construction Drawings may be obtained at the office of Engineering Management, Inc., 303 Swanson Drive, Lawrenceville, Georgia 30043, upon payment of a non-refundable cost of \$100.00. Checks shall be made payable Engineering Management, Inc.
For general information and purchasing documents regarding this project, you may contact Juanita Clark at jclark@eminc.biz or (770) 962-1387. For technical questions regarding this project, you may call Don Baker at (770) 962-1387, extension 104.
The Information for Bidders, Bid Proposal Form, Form of Agreement, Drawings, Specifications, and forms of Bid Bond, Performance Bond, Payment Bond, Bidders Qualification Forms, and other Contract Documents may be examined at the following locations:
OWNER:
City of Hiawassee
50 River Street
Hiawassee, GA 30546
706-896-2202 (T)
706-896-4991 (F)
Engineering Management, Inc.
303 Swanson Drive
Lawrenceville, GA 30043
770-962-1387 (T)
770-962-8010 (F)
A list of persons who purchased Contract Documents from Engineering Management, Inc. will be available from the Engineer ONLY through facsimile transmission, U.S. Mail, or from their website at www.eminc.biz.
OWNER requires a bid bond* or a certified cashier's check in the amount of five percent (5%) of the total bid to be enclosed with the bid at the time of bid opening. Cashier's check will be made payable to the City of Hiawassee.
The successful bidder will be required to furnish OWNER with Insurance, Workman's Compensation Insurance, and Performance and Payment Bonds* in the amount of one-hundred percent (100%) of the total bid.
Each bid must be submitted in a SEALED ENVELOPE, addressed to the OWNER. Each sealed envelope containing a Bid must be plainly marked on the outside as, "Water System Improvements -Water Meter Replacement Project, City of Hiawassee, Georgia" and be labeled with the BIDDER'S State of Georgia Utility Contractor License Number. If bid is forwarded by mail, the sealed envelope containing the Bid must be enclosed in a separate mailing envelope to the attention of the OWNER at the address previously given.
All Bids must be made out on the bid form of the type bound in the Contract Documents, in accordance with the instructions in the Information for Bidders. No interlineation, additions, or deletions shall be made in the proposal form by the BIDDER.
Any and all Bids received without the aforementioned qualification criteria enclosed, will be returned to the BIDDER.
CONTRACTORS and SUBCONTRACTORS bidding on this Project will be required to comply with all Federal, State, and local laws.
OWNER reserves the right to waive any informalities or to reject any or all Bids, to evaluate Bids, and to accept any Bid which in its opinion may be in the best interest of the OWNER. No Bid will be rejected without just cause.
Successful Bidder will be required to perform WORK as the Prime Contractor. WORK performed by Prime Contractor shall be at a minimum 30% of the contract value.
No BIDDER may withdraw his bid within the time limit specified in the instruction to Bidders (Section 00100).
* Surety companies executing Bonds must appear on the Treasury Department's most current list (Circular 570 as amended) and be authorized to transact business in the State of Georgia. For Performance Bonds less than \$300,000 an irrevocable Letter of Credit from a bank as defined in O.C.G.A. Code Section 7-1-4 may be submitted in lieu of a bond. In lieu of a Payment Bond, a Cashier's Check, Certified Check, or Cash may be submitted in an amount not less than the total amount payable by the terms of the CONTRACT.
Barbara Mathis, Mayor
Hiawassee, Georgia
T(Aug24,31)8

APPLICATION TO REGISTER A BUSINESS TO BE CONDUCTED UNDER TRADE NAME, PARTNERSHIP OR OTHERS
STATE OF GEORGIA
COUNTY OF TOWNS
The undersigned does hereby certify that James Richard Andrews is conducting a business in the County of Towns, in the State of Georgia, under the name of Little Bear Property Management, and that the nature of the business is Rental Management and that the names and addresses of the person, firms or partnership owning and carrying on said trade or business are: Little Bear Property Management, LLC d/b/a Little Bear Rentals.
T(Aug17,24)8

IN THE JUVENILE COURT OF TOWNS COUNTY
STATE OF GEORGIA
IN THE INTEREST OF:
N.C.
DOB: 12-22-2009
SEX: MALE
CHILD UNDER THE AGE OF EIGHTEEN
Case no. 139-16J-
NOTICE OF TERMINATION OF PARENTAL RIGHTS HEARING
TO: ALICIA CAMPBELL, JOHN DOE AND ANY POSSIBLE BIOLOGICAL FATHER OF THE ABOVE-NAMED CHILD
By Order for Service by Publication dated the 4th day of August, 2016, you are hereby notified that on the 5th day of August, 2016, the Towns County Department of Family and Children Services, Georgia Department of Human Services, filed a Petition for Termination of Parental Rights against you as to the above-named child and this Court found it to be in the child's best interest that the Petition be filed. This notice is being sent to you pursuant to the provisions of O.C.G.A. § 15-11-281 and 282. A copy of the Petition for Termination of Parental Rights may be obtained by you from the Clerk at the Towns County Courthouse during business hours. The hearing on the Petition for Termination of Parental Rights is for the purpose of terminating your parental rights.
If the Court at the trial finds that the facts set out in the Petition to Terminate Parental Rights are true and that termination of your rights will serve the best interests of your child, the Court can enter a judgment ending your rights to your child.
If the judgment terminates your parental rights, you will no longer have any rights to your child. This means that you will not have the right to visit, contact, or have custody of your child or make any decisions affecting your child or your child's earnings or property. You will not thereafter be entitled to notice of proceedings for the adoption of the above-named child by another, nor will you have any right to object to the adoption or otherwise to participate in the proceedings. Your child will be legally freed to be adopted by someone else.
Even if your parental rights are terminated:
1) You will still be responsible for providing financial support (child support payments) for your child's care unless and until your child is adopted;
2) Your child can still inherit from you unless and until your child is adopted; and
3) Your child can still pursue any civil action against you.
As to John Doe and any possible biological father, under the provisions of O.C.G.A. § 15-11-260, et seq., you may lose all rights to the above-named child and will not be entitled to object to the termination of your rights to this child unless, within thirty (30) days of your receipt of this NOTICE TO PUTATIVE FATHER, you file:
a) A petition to legitimize the child; and
b) Notice of the filing of the petition to legitimize with the Juvenile Court of Towns County.
If you fail to file a petition to legitimize or if your petition to legitimize is subsequently dismissed for failure to prosecute or the court does not find that you are the legal father of the child named in your petition to legitimize, this Court may enter an order terminating your parental rights.
This Court will conduct a hearing upon the Petition for Termination of Parental Rights on the 7th day of October, 2016 at 9:00 a.m. in the Towns County Courthouse, Hiawassee, Georgia.
The child and other parties involved may be represented by a lawyer at all stages of these proceedings. If you want a lawyer, you may choose and hire your own lawyer. If you want to hire a lawyer, please contact your lawyer immediately. If you want a lawyer but are not able to hire a lawyer without undue financial hardship, you may ask for a lawyer to be appointed to represent you. The Court would inquire into your financial circumstances and if the Court finds you to be financially unable to hire a lawyer, then a lawyer will be appointed to represent you. If you want a lawyer appointed to represent you, you must let the Court or the officer of this Court handling this case know that you want a lawyer immediately.
IT IS SO ORDERED this 4th day of August, 2016.
Honorable Jeremy Clough
Judge, Juvenile Court
Towns County
Enotah Judicial Circuit
T(Aug10,17,24,31)8

IN THE JUVENILE COURT OF TOWNS COUNTY
STATE OF GEORGIA
IN THE INTEREST OF:
D.S.
DOB: 10-02-2015
SEX: MALE
CHILD UNDER THE AGE OF EIGHTEEN
case no. 139-16J-30A
NOTICE OF DEPENDENCY HEARING
TO: JOHN DOE OR ANY POSSIBLE BIOLOGICAL FATHER OF THE ABOVE-NAMED CHILD
By Order for Service by Publication dated the 29th day of July, 2016, you are hereby notified that on the 25th day of July, 2016, the Towns County Department of Family and Children Services, Georgia Department of Human Services, filed a Petition for Temporary Custody (Dependency) against you as to the above-named child alleging the child is dependent. You are required to file with the Clerk of Juvenile Court, and to serve upon Special Assistant Attorney General Stephany Zaic, an answer in writing within sixty (60) days of the date of the Order for Service by Publication.
This Court will conduct a provisional hearing upon the allegations of the Petition and enter an interlocutory order of disposition pursuant to O.C.G.A. § 15-11-39.2 on the 3rd day of August, 2016, at 1:00 p.m., at the Union County Courthouse, Blairsville, Georgia. Parties to this action are required to appear and answer the allegations of this Petition at the provisional hearing. The findings of fact and orders of disposition made pursuant to the provisional hearing will become final at the final hearing unless you appear at the final hearing. The child shall appear personally before this Court at the provisional hearing.
This Court will conduct a final hearing upon the allegations of the Petition and enter an order of disposition on the 28th day of September, 2016, at 9:00 a.m., at the Union County Courthouse, Blairsville, Georgia.
The child and other parties involved may be represented by a lawyer at all stages of these proceedings. If you want a lawyer, you may choose and hire your own lawyer. If you want to hire a lawyer, please contact your lawyer immediately. If you want a lawyer but are not able to hire a lawyer without undue financial hardship, you may ask for a lawyer to be appointed to represent you. The Court would inquire into your financial circumstances and if the Court finds you to be financially unable to hire a lawyer, then a lawyer will be appointed to represent you. If you want a lawyer appointed to represent you, you must let the Court or the officer of this Court handling this case know that you want a lawyer immediately.
WITNESS, the Honorable Jeremy Clough, Judge of said Court, this 29th day of July, 2016.
Honorable Jeremy Clough
Judge, Juvenile Court
Towns County, Georgia
Enotah Judicial Circuit
T(Aug3,10,17,24)8

STATE OF GEORGIA
COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER
Under and by virtue of the power of sale contained in a Security Deed from PAMELA S. HEDDEN to UNITED COMMUNITY BANK, dated April 26, 2013, recorded June 6, 2013, in Deed Book 535, Page 298, Towns County, Georgia records, said Security Deed being given to secure a Note from PAMELA HEDDEN and WARREN KEITH HEDDEN dated April 26, 2013, in the original principal amount of Sixty Five Thousand and 00/100 (\$65,000.00) Dollars, with interest due thereon on the unpaid balance until paid; there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door at Towns County, Georgia, within the legal hours of sale on the first Tuesday in September, 2016, the following described property:
All that tract or parcel of land, situate, lying and being in Section 1, District 17, Lot 4, Towns County, Georgia, containing 0.74 acres, more or less, as shown on a plat of survey entitled "Survey for Theoforos Stephens and Ann Stephens", dated July 19, 1995, by Robert J. Breedlove, Registered Surveyor, as recorded in Plat Book 21, Page 59, in the Office of the Clerk, Superior Court, Towns County, Georgia, said plat being incorporated by reference herein.
Subject to Restrictions, Reservations, Easements, Covenants, Oil, Gas or Mineral Rights of record, if any.
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), 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 record 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 PAMELA S. HEDDEN or a tenant or tenants.
UNITED COMMUNITY BANK,
as attorney in Fact for PAMELA S. HEDDEN
L. Lou Allen
Seths & Harbison, PLLC
520 West Main Street
Blue Ridge, Georgia 30513
(706) 632-7923
File No. 7484A-03801
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
T(Aug10,17,24,31)8

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
Under and by virtue of the Power of Sale contained in that certain Consumer Deed to Secure Debt from Charles Goodwin Green ("Grantor") to AFB&T, a division of Synovus Bank, successor in interest by merger and acquisition to The National Bank of Walton County ("Grantee"), dated February 22, 2005, filed and recorded February 24, 2005, in Deed Book 327, Page 286, Towns County, Georgia Records, (the "Security Deed") securing that certain Simple Interest Note and Security Agreement dated February 28, 2011, from Grantor payable to Grantee in the original principal amount of One Hundred Seven Thousand Seven Hundred Forty Eight and 96/100 Dollars (\$107,748.96), with interest thereon as set forth therein (the "Note"), 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, 2016, the following described property:
All that tract or parcel of land lying and being in Land Lot 141, 17th District, 1st Section, Towns County, Georgia, shown as Tract 1, containing 0.260 acres, more or less, and Tract 4, containing 0.355 acre, more or less, Tract 5, containing 9.987 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc., dated December 17, 2004, and recorded in Plat Book 34, Page 96, Towns County Records, which description on said plat is incorporated herein by reference and made a part hereof.
LESS AND EXCEPT:
All that tract or parcel of land lying in being in the 17th District, 1st Section, Land Lot 141, being all the property owned by Charles Goodwin Green lying South of Ivy Gap Log Road as shown on a plat of survey entitled "Survey for Dr. C. Goodwin Green" prepared by Rochester & Associates, Inc., James N Cash, R.L.S. dated December 17, 2004, as revised January 31, 2007, and recorded in Plat Book 37, Page 132, Towns County Records, which description on said plat is incorporated herein by reference.
Said Less and Except being the same property as conveyed by Charles Goodwin Green to Mary Lynn E. Lambert and Ray P. Lambert, Jr., in that certain Quit Claim Deed dated April 22, 2009, recorded in Deed Book 454, Page 791, Towns County, Georgia Records.
The indebtedness 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 and when due and in the manner provided in the Note. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given as provided by law).
The property will be sold for cash or certified funds and subject to any and all matters of record superior to said Security Deed, outstanding ad valorem taxes, any matters which might be disclosed by an accurate survey and inspection of the property, zoning ordinances, restrictions, covenants, easements against the property, if any, and subject to any unpaid water and waste bills that constitute liens against the property, whether due and payable or not yet due and payable. The sale will be conducted as set forth herein subject to (1) confirmation prior to the sale that the sale is not prohibited under the U.S. Bankruptcy Code and (2) final confirmation and audit prior to the sale of the status of the loan with the holder of the Security Deed.
Grantee reserves the right to sell the property in one parcel or as an entirety, or in such parcels as Grantee may elect, as permitted in the Security Deed.
The following information is being provided in accordance with O.C.G.A. § 44-14-162.2. AFB&T, a division of Synovus Bank is the secured creditor under the Security Deed and loan being foreclosed. The following entity shall have full authority to negotiate, amend, and modify all terms of the above-described Security Deed and associated Note on behalf of the secured creditor: AFB&T, a division of Synovus Bank, Attn: Foreclosures, 1000 Veterans Pkwy, Granddome Floor, Columbus, Georgia 31901, (706) 649-2425. O.C.G.A. § 44-14-162.2 states in pertinent part that, "nothing in this subsection shall be construed to require a secured creditor to negotiate, amend, or modify the terms of a mortgage instrument."
To the best of the undersigned's knowledge and belief, the property is known as Tract 1 (0.260 acres), Tract 4 (0.355 acres) and Tract 5 (9.987 acres), Ivy Log Gap Road, Towns County, Georgia; and the party in possession of the property is Charles Goodwin Green, or his tenant or tenants.
AFB&T, a division of Synovus Bank, successor in interest by merger and acquisition to The National Bank of Walton County, Attorney-in-Fact for Charles Goodwin Green
Thompson, O'Brien, Kemp & Nasuti, P.C.
40 Technology Parkway South, Suite 300
Norcross, Georgia 30092
(770) 925-0111
This is notice that we are attempting to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.
T(Aug10,17,24,31)8

NOTICE OF SALE UNDER POWER,
TOWNS COUNTY
Pursuant to the Power of Sale contained in a Security Deed given by Barbara Bourgeois Piper to United Community Mortgage Services, Inc. dated 10/8/2004 and recorded in Deed Book 316 Page 796 Towns County, Georgia records; as last transferred to or acquired by Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, conveying the after-described property to secure a Note in the original principal amount of \$ 65,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on September 06, 2016 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:
All that tract or parcel of land lying and being in Land Lot 115, 17th District, 1st Section, Towns County, Georgia, containing 2.055 acres, more or less, as shown on a plat of survey by Landtech Services, Inc., James L. Alexander G.R.L.S. No. 2653 dated September 22, 2004, and recorded in Towns County Records in Plat Book 32, Page 274. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property.
Subject to all easements, restrictions and rights-of-way as shown on said plat.
Subject to riparian rights of others, if any.
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).
Said property is commonly known as 6791 Byers Creek Road, Young Harris, GA 30582 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Barbara Bourgeois Piper or tenant or tenants.
Seterus, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
Seterus, Inc.
Loss Mitigation
PO Box 4121
Beaverton, OR 97076-4121
866.570.5277
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.
Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America as agent and Attorney in Fact for Barbara Bourgeois Piper
Aldridge Pite, LLP (formerly known as Aldridge Connors, LLP), 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400.
1168-4196A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1168-4196A
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