Towns County Herald

Legal Notices for January 30, 2012

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF Brian Baldwin

All creditors of the estate of Brian Baldwin 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 2nd day of January 2013 Sara Baldwin,

Executor PO Box 414 Rockford, AL 35136

NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA COUNTY OF TOWNS

RE: ESTATE OF Wayne Garrett

All creditors of the estate of Wayne Garrett, 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 This the 4th day of January 2013 Ruby Garrett,

PO Box 382 Hiawassee, GA 30546 T(Jan16,23,30Feb6)P

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 in-debtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2013 , during the legal hours of sale, at the Court-house door in Towns County, sell at public outcry to the highest bilder for cash, the property described in said deed to-wit: All that tract or parcel of land lying being in Land Lot 125, 17th District, 1st Section, Towns County Georgia, containing 2.413 acres as shown on a plat of survey by Tampok Associates Inc. dated 9/24/00 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

said plat. which has the property address of 1988 Barrett Rd, Hiawassee, Georgia., together 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, ease-ments, 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 collect attorneys' fees in accordance with the terms of the note secured by said deed. Notice has been also given, in writing and by certified mail, return receipt requested, to the borrower, of the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend, and modify all terms of the Security Deed and the note thereby se-cured in accordance with O.C.G.A. Section 44-14-162.2(a). 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: 12-12-2012, 12-19-2012,
12-26-2012, 01-02-2013
File No. 12-06123 /FHA/Iseymore
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 TO DEBTORS AND CREDITORS STATE OF GEORGIA

COUNTY OF TOWNS RE: Estate of Stanley W. Roseberry All debtors and creditors of the estate of

Stanley W. Roseberry, late of Towns County, Georgia, are hereby notified to render their demands and payments to the Executor of said Estate, according to law, and all per-sons indebted to said estate are required to make immediate payment to the Executor. This 17th day of January, 2013. Jo Ann B. Roseberry, Executor 2071 Pine Lake Road Hiawassee, GA 30546

404-731-1764 NOTICE TO DEBTORS AND CREDITORS

COUNTY OF TOWNS RE: Estate of Dorothy Louise Mathis All debtors and creditors of the estate

of Dorothy Louise Mathis, late of Towns 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 make immediate payment to the Executor. This 15th day of January, 2013. Julie Mathis, Executor 1419 Summit Trail

T(Jan23.30.Feb6.13)B PUBLIC COMMENT NOTICE 0000301-PE TOWNS COUNTY, PI# 0000301 Public comment notice is given that Sur-face Transportation Program funding in the total amount of \$30,000, is being added

to the State Transportation Improvement Program for the Preliminary Engineering of Georgia Department of Transportation Project PI# 0000301; is the Bridge Replacement located at SR 17- SR 75 @ HIAWASSEE RIVER 6.5 MI S OF HIAWASSEE. The total PE estimate is \$30,000. Such notice is required by the MAP-21 federal transportation law. Comments should be directed to Cindy Van Dyke, State Plan-ning Administrator, at One Georgia Center, 600 West Peachtree St. NW, Atlanta, Geor-

gia 30308. PUBLIC COMMENT NOTICE 0000302-PE TOWNS COUNTY, PI# 0000302

Public comment notice is given that Sur-

face Transportation Program funding in the total amount of \$30,000, is being added to the State Transportation Improvement Program for the Preliminary Engineering of Georgia Department of Transportation Proj-ect PI# 0000302; is the Bridge Replacement located at SR 17- SR 75 @ HIAWASSEE RIVER 3.6 MI S OF HIAWASSEE. The total PE estimate is \$30,000. Ssuch notice is required by the MAP-21 fed-eral transportation law. Comments should be directed to Cindy Van Dyke, State Plan-

ning Administrator, at One Georgia Center, 600 West Peachtree St. NW, Atlanta, Georgia 30308. PUBLIC COMMENT NOTICE

0000303-PE TOWNS COUNTY, PI# 0000303 Public comment notice is given that Sur-face Transportation Program funding in the

total amount of \$30,000, is being added to the State Transportation Improvement Program for the Preliminary Engineering of Georgia Department of Transportation Project PI# 0000303; is the Bridge Replacement located at SR 2 @ HIGHTOWER CREEK 6.1 MI E OF HIAWASSEE. The total PE estimate Such notice is required by the MAP-21 federal transportation law. Comments should be directed to Cindy Van Dyke, State Plan-ning Administrator, at One Georgia Center,

600 West Peachtree St. NW, Atlanta, Geor-PUBLIC COMMENT NOTICE 0000304-PE TOWNS COUNTY, PI# 0000304

Public comment notice is given that Sur-face Transportation Program funding in the total amount of \$30,000, is being added

to the State Transportation Improvement Program for the Preliminary Engineering of Georgia Department of Transportation Project PI# 0000304; is the Bridge Replacement located at SR 66 @ BRASSTOWN CREEK .5 MI NW OF YOUNG HARRIS. The total PE estimate is \$30.000. Such notice is required by the MAP-21 federal transportation law. Comments should be directed to Cindy Van Dyke, State Plan-ning Administrator, at One Georgia Center, 600 West Peachtree St. NW, Atlanta, Georgia 30308.

PUBLIC COMMENT NOTICE 0000305-PE TOWNS COUNTY, PI# 0000305
Public comment notice is given that Sur-

runic comment natice is given that Surface Transportation Program funding in the total amount of \$30,000, is being added to the State Transportation Improvement Program for the Preliminary Engineering of Georgia Department of Transportation Project PI# 0000305; is the Bridge Replacement located at SR 66 @ CRONKED CREFA

ment located at SR 66 @ CROOKED CREEK 3.2 MI NW OF YOUNG HARRIS. The total PE estimate is \$30.000. Stuch notice is required by the MAP-21 fed-eral transportation law. Comments should be directed to Cindy Van Dyke, State Planning Administrator, at One Georgia Center, 600 West Peachtree St. NW, Atlanta, Georgia 30308.

REQUEST FOR BIDS Request for Bid (RFB) - General Contractor Services for the Addition and Renovation of the existing City Hall in the City of Young

Bid Synopsis The City of Young Harris is soliciting competitive sealed proposals from qualified General Contractors for the Addition and Renovation of the existing City Hall in Young Harris, Georgia. The Project has an anticipated cost range of between \$25,000 and \$50,000. The City of Young Harris in accordance with Title VI of the Civil Rights Act of 1964 and 78 Stat. 252, 42 USC 2000d-42 and Title 49, Code of Federal Regulations, Subtitle A, Office of the Secretary, part 21, Nondiscrimination in State of Georgia pro-grams issued pursuant to such Act, hereby notifies all bidders that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, minority business enterprises will be afforded full

opportunity to submit bids in response to this invitation and will not be discriminated

against on the grounds of race, color, sex, or national origin in consideration for an

Sealed bids will be received at the City

of Young Harris City Hall, located at 5187
Maple Street, Young Harris, Georgia 30582
(706-379-3171) by no later than 1:50 pm
(EST) on February 15th, 2013. A complete
bid package (one set of construction drawings and a CD of PDF files (drawings and specs) may be obtained (picked-up only) from the City Clerk at City Hall, Young Har-ris on or after January 10th, 2013. The cost of the bid documents (Drawings and Specifications) is \$50 and is non-refundable (payable to the City of Young Harris). All (payable to the City of roung harms). All questions, clarifications and requests for shall be directed to Rick LaRosa, Principal, R Design Works, P.O. Box 441, Morganton, Georgia 30560 (Ph) 706-374-4304, email, rlarosa@rdesignworks.com in writing by 5 PM (EST) on February 25th, 2013. Bid Start Date: 01/10/2013

Bid End Date: 02/15/2013 T(Jan9.16.23.30.Feb6.13)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 USED FOR THAT PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by Norman W Ihnken to Mortgage Electronic Reg-istration Systems, Inc., dated September 28, 2007, recorded in Deed Book 417, Page

722, Towns County, Georgia Records, as last transferred to M&T Bank by assignment re-corded in Deed Book 525, Page 828, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUN-DRED FORTY THOUSAND AND 0/100 DOL-LARS (\$240,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns Coun-ty, Georgia within the legal hours of sale on the first Tuesday in February, 2013, 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 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. M&T Bank is the holder of the Note and Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&T Bank, P.O. Box 1288, Buffalo, NY 14240, 800-724-1633. To the best knowledge and belief of the undersigned, the party in possession of the property is Norman W Ihnken or a tenant or tenants and said property is more commonly known as 2389 The Ridges, 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. M&T Bank as Attorney in Fact for Norman W Ihnken McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclo-surehotline.net MR/mtj 2/5/13 Our file no. 51142812-FT15 EXHIBIT "A" All hat tract or parcel of land lying and being in Land Lot 253, 18th District, 1st Section, Towns Coun-ty Georgia and heing 14 314 of The Bidnes 233, 16th District, 1st Section, 10wins country, Georgia and being Lot 31A of The Ridges, containing 1.411 acres, more or less, as shown on a plat of survey by LandTech Services, Inc., Registered Surveyor, dated March 19, 2004, revised September 9, 2004 and recorded in Plat Book 34, Page 108, Towns Country Reserved. Towns County records, which description on said plat is incorporated herein by reference. Said property is a portion of the same property conveyed by Warranty Deed dated August 16, 2004 to Woodward Academy, Inc., as recorded in Deed Book 312, Pages 525-527, Towns County, Georgia records. The property is conveyed subject to all matters as shown on the above referenced survey. Subject to all matters and condisurvey. Subject to all matters and condi-tions as shown on a plat of survey done by LandTechs Services, Inc., Registered Surveyor, dated March 19, 2004, revised September 9, 2004 and recorded in Plat Book 34, Page 108, Towns County records.

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Donald G. Stepanek and Kathleen M. Estapa and Glenda J. Henry to Mortgage Electronic Registration Systems, Inc., as nominee for Hometown Mortgage, Inc., and its successors and assigns dated March 5, 2007, and recorded in Deed Book 398, Page 808, Towns County Records, said Security Deed having been last sold, assigned, transferred and conveyed to JPMorgan Chase Bank, National Association by Assignment, securing a Note in the original principal amount of \$164,000.00, 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, February 5, 2013, during the legal hours of sale, before the Courthouse door

Subject to any valid Restrictions of record. Subject to the road right of way as shown

on said referenced survey and right of way deeds as recorded in Deed Book 90, Page 517 and Deed Book 77, Page 231, Towns County, Georgia records. MR/mtj 2/5/13 Our file no. 51142812 - FT15

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 THE 19th DISTRICT, 1ST SECTION, LAND LOT 63, TOWNS COUNTY, GEORGIA CONTAINING OR A CAPES MORE GEORGIA, CONTAINING O.80 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY PREPARED BY B. GREGORY, COUNTY SURVEYOR, DATED AUGUST 9, 1979, AND RECORDED IN PLAT BOOK 7, PAGE 16 OF THE TOWNS COUNTY, GEORGIA RECORDS, SAID PLAT BEING INCORPORATED HEREIN BY DEFERENCE AND REING MORE PARTICIL. SAID PLAI BEING INCORPORATED RICHEIN
BY REFERENCE, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE JUNCTION OF GEORGIA HIGHWAY #17-75 AND HIGHSHOALS ROAD, A/K/A
MOODY HOLLOW ROAD (COUNTY ROAD #82); RUNNING THENCE W 2376 FEET TO THE CEN-TERLINE OF HIGHSHOALS ROAD AT A DIRT ROAD; THENCE S 18 W 147 FEET TO AN IRON PIN AT A MAPLE STUMP, THE SAME BEING THE TRUE POINT OF BEGINNING; THENCE S 77 E 171 FEET TO A BIRCH TREE; THENCE S 7 W 202 FEET TO A ROCK CORNER; THENCE N 75 30 W 165 FEET TO AN IRON PIN AT A BEECH TREE; THENCE N 3 15 E 202 FEET TO

THE TRUE POINT OF BEGINNING. Said property is known as 1884 Moody Hol-low Drive, Hiawassee, GA 30546, together with all fixtures and personal property at-tached to and constituting a part of said property, if any. property, it 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 as-sessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be dis-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 Donald G. Stepanek, Kathleen M. Estapa, and Glenda J. Henry, successor in interest

JPMorgan Chase Bank, National Association as Attorney-in-Fact for Donald G. Stepanek and Kathleen M. Estapa and Glenda J. Henry File no. 12-028121 SHAPIRO & SWERTFEGER, LLP* Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100

Atlanta, GA 30341-3941 (770) 220-2535/AS www.swertfeger.net *THE LAW FIRM IS A LECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. [FC-NOS]

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF TOWNS

By virtue of a Power of Sale contained in that certain Security Deed from William S. Mulkey and Heather R. Astin to GreenPoint Credit, LLC, dated July 18, 2001 and recorded in Deed Book 223, Page 183, in the Office of the Clerk of Superior Court of Towns County, Georgia, said Security Deed having been given to secure a Note dated, July 18, 2001, in the original principal amount of Sevenths Six Thousand Four Hundred Sixty Seventy Six Thousand Four Hundred Sixty Two and 71/100 Dollars (\$76,462.71) with interest thereon as provided therein, having been last sold, assigned and transferred to Wells Fargo Bank N.A., as Trustee on behalf of Madison Avenue Manufactured Housing Contract Trust 2002-A, Manufactured Housing Contract Asset-Backed Certificates, Series 2002-A, 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 of February 2013, regarding the following described property: All that tract or parcel of land lying and being in the 18th District, 1st Section, Land Lot 4, Towns County, Georgia, containing 0.50 acres, more or less, and being Lot 6 on a Plat of Survey by B. Gregory, County Surveyor, dated October 23, 1987, recorded in Plat Book 11, Page 251, Towns County records which description on said last is in.

cords, which description on said plat is in-corporated herein by reference and made a part hereof. The grantor grants to grantee a perpetual easement for ingress and egress to the above described property along the 30 foot road easement as shown on said plat. The property is conveyed subject to the easement to Blue Ridge Mountain Elec-tric Membership Corporation. Said property is commonly known as 2558 Ruby Rd., Hiawassee, 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 ex-penses 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 fol-lowing items which may affect the title of said property; 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 consti-tute liens upon said property; special 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 Deed. To the best of the knowledge and belief of the

undersigned, the party in possession of the property is William S. Mulkey and Heather R. Astin or tenant(s). Wells Fargo Bank N.A., as Trustee on behalf of Madison Avenue Manufactured Housing Contract Trust 2002-A, Manufactured Housing Contract Asset Asekad Certificates Se. ing Contract Asset-Backed Certificates, Series 2002-A
sas Attorney-in-Fact for
William S. Mulkey and Heather R. Astin

Contact: Topping & Associates, LLC 1930 N. Druid Hills Rd., Suite B Atlanta, Georgia 30319 (404) 728-0220

Ad Run Dates: 1/9/13; 1/16/13; 1/23/13; and 1/30/13
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**

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
By virtue of a Power of Sale contained in
that certain Security Deed from JAMES A.
WAGES SR. AND SANDRA FAY WAGES to
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., AS NOMINEE FOR COUNTRYWIDE BANK, FSB, dated May 30, 2008,
recorded June 11, 2008, in Deed Book 435,
Page 467-473, Towns County, Georgia Records. said Security Deed having been cords, said Security Deed having been given to secure a Note of even date in the original principal amount of Two Hundred Seventeen Thousand One Hundred Eight and 00/100 dollars (\$217,108.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to BANK OF AMERICA, N.A., secured creditor, 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 February, 2013, all property described in said Security Deed including but not limited to the following

described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND #15 IN THE 17TH
DISTRICT, 1ST SECTION OF TOWNS COUNTY,
GEORGIA, AND BEING KNOWN AS LOT 17
OF THE EDGAR ALLISON SUBDIVISION,
CONTAINING 0.37 ACRE, MORE OR LESS,
AS PER A PLAT OF SURVEY PREPARED BY
B. GREGORY, COUNTY SURVEYOR, DATED
APRIL 1978, SAID PLAT BEING RECORDED IN
THE CLERK OF SUIPERIOR COURT'S OFFICE APRIL 1978, SAID PLAI BEING RECORDED IN THE CLERK OF SUPERIOR COURT'S OFFICE IN PLAT BOOK 5, PAGE 164, TOWNS COUNTY RECORDS, REFERENCE THERETO BEING HEREMADE FOR A FULL AND COMPLETE DESCRIPTION HEREIN. ADDRESS: 2499 LEI-SURE LANE; YOUNG HARRIS, GA 30582 TAX MAP OR PARCEL ID NO: 0018B-042 Said legal description being controlling,

however the property is more commonly known as 2499 LEISURE LN, YOUNG HAR-RIS, GA 30582. 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 remaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys fees (notice to collect same 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.

To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is JAMES A. WAGES SR. AND SANDRA FAY WAGES, ES-TATE AND/OR HEIRS-AT-LAW OF JAMES A WAGES, 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 The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is:

Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, Loss Mitigation Dept., 7105 Corporate Drive, PTX-A-274, Plano, TX 75024, Tele-phone Number: 800-720-3758 for and on behalf of the secured creditor. BANK OF AMERICA, N.A.

as Attorney in Fact for JAMES A. WAGES SR. AND SANDRA FAY 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 PUR-

Attorney Contact: Rubin Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Corners, GA 30092 Telephone Number: (877) 813-0992 Case No. BAC-12-05071-0006 Ad Run Dates 01/09/2013, 01/16/2013, 01/23/2013, 01/30/2013 www.rubinlublin.com/property-listings.

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from RITA PAT-RICK AND LESTER PATRICK to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST OHIO BANC & LENDING, INC, A OHIO CORPORATION, dated February 13, 2010, recorded March 8, 2010, in Deed Book 470, Page 755-763, 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 Sixty-Three Thousand One Hundred Twenty-Five and 00/100 dollars (\$263,125.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and trans-ferred to BANK OF AMERICA, N.A., secured creditor, 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 February, 2013, all property described in said Security Deed including but not limited to the following described property: THE LAND REFERRED TO HEREIN BELOW

IS SITUATE IN THE COUNTY OF TOWNS,

STATE OF GEORGIA AND IS DESCRIBED AS

FOLLOWS: ALL THAT TRACT OR PARCEL OF LAND, SITUATE, LYING AND BEING IN SECTION 1, DISTRICT 18, LAND LOT S 297
AND 310, TOWNS COUNTY, GEORGIA, AND
BEING LOT TWELVE (12), CONSISTING OF
1.015 AGRES, MORE OR LESS, OF VALLEY
VIEW ESTATES AS MORE FULLY SHOWN ON
SURVEY FOR VALLEY VIEW ESTATES, PREPARED BY MORTHSTAR LAND SIERYFING. PARED BY NORTHSTAR LAND SURVEYING, INC., REGISTERED SURVEY, DATED JULY 1, 2002, REVISED SEPTEMBER 26, 2002 AND RECORDED IN PLAT BOOK 30 PAGE 70 OF THE COMPLETED DESCRIPTION OF SAID PROPERTY. THE PROPERTY IS CON-VEYED TOGETHER WITH AND SUBJECT TO THE DRIVEWAY EASEMENT AND RIGHT OF WAY OF MAULDIN CIRCLE AS MORE FULLY SHOWN ON SAID REFERENCED SURVEY. THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIVE COVENANTS FOR VALLEY VIEW ESTATES AS RECORDED IN DEED BOOK VIEW ESTATES AS RECURDED IN DEED BUDK 279 PAGES 178-177 OF TOWNS COUNTY RECORDS AND SUBJECT TO PROVISIONS AS SHOWN ON SAID REFERENCED SURVEY. THE PROPERTY IS CONVEYED SUBJECT TO THE BLUE RIDGE MOUNTAIN EMC AS RE-THE BLUE HIDDER WOOM AIN EMIC AS RE-CORDED IN DEED BOOK 252, PAGE 219 AND DEED BOOK 252, PAGE 217 OF THE TOWNS COUNTY RECORDS. COMMONLY KNOWN AS 5794 MAULDIN CIRCLE, HIAWASSEE, GEORGIA 30546. HOWEVER, BY SHOWING THIS ADDRESS NO ADDITIONAL COVERAGE IS DROWING PENNE WOOM AS PAGE 1 IS PROVIDED. BEING KNOWN AS PARCEL NUMBER 62112.
Said legal description being controlling,

however the property is more commonly known as 5794 MAULDIN CIRCLE, 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 indebtedness as and when due. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys fees (notice to collect same 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.

AND LESTER PATRICK, 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 The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP f/k/a Countrywide Home Loans Servicing, LP, Loss Mitigation Dept., 7105 Corporate Drive, PTX-A-274, Plano, TX 75024, Tele-

To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is RITA PATRICK

as Attorney in Fact for RITA PATRICK AND LESTER PATRICK THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER OBTAINED WILL BE USED FOR THAT PUR-Attorney Contact: Rubin Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Cor-

phone Number: 800-720-3758 for and on behalf of the secured creditor. BANK OF AMERICA, N.A.

ners GA 30092 Telephone Number: (877) 813-0992 Case No. BAC-12-07486-0001 Ad Run Dates 01/09/2013, 01/16/2013, 01/23/2013, 01/30/2013 www.rubinlublin.com/property-listings.

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF TOWNS
Under and by virtue of the Power of Sale

contained in a Deed to Secure Debt given contained in a Deed to Secure Debt given by TWYLA J GERMAIN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR PHH MORTGAGE CORPORATION D/B/A CENTURY 21 (R) MORTGAGE (SM), dated 08/25/2009, and Recorded on 08/26/2009 as Book No. 461 and Page No. 493, TOWNS County, Georgia records, as last assigned to PHH MORTGAGE CORPORATION (the Secured) MORTGAGE CORPORATION (the Secured Creditor), by assignment, conveying the af-ter-described property to secure a Note of even date in the original principal amount of \$76,587.00, with interest at the rate specified therein, there will be sold by the undersigned at public outery to the highest bidder for cash at the TOWNS County Court-house within the legal hours of sale on the first Tuesday in February, 2013, the follow-ing described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 260, 18TH DISTRICT, 1ST SEC-TION OF TOWNS COUNTY, GEORGIA, BEING LOT 2, CONTAINING 0.787 ACRES, MORE OR LESS, OF TURTLE COVE IN BALD MOUNTAIN PARK AS SHOWN ON A PLAT OF SURVEY BY SHREEVE CONSULTING SERVICES, GEORGIA REGISTERED SURVEYOR NO. 2157, DATED JUNE 3, 1987 AND FILED AND RECORDED IN PLAT BOOK 11, PAGE 123, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. SUBJECT TO ALL MATTERS AND CONDI-TIONS AS SHOWN ON ABOVE REFERENCED PLAT OF SURVEY. SUBJECT TO THAT EASEMENTS TO BLUE SUBJECT TO HAI EASEMENTS TO BLUE RIDGE MOUNTAIN EMC AS FILED AND RE-CORDED IN DEED BOOK 94, PAGES 54-55, TOWNS COUNTY, GEORGIA RECORDS. SUBJECT TO EXISTING HIGHWAY AND UTIL-ITY RIGHTS OF WAY. 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 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). PHH MORTGAGE CORPORATION holds the duly endorsed Note and is the current assign of the Security Deed to the property. Pl MORTGAGE CORP. F/K/A CENDANT MORT-GAGE CORP., acting on behalf of and, as necessary, in consultation with PHH MORT-GAGE CORPORATION (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP. may be contacted at: PHH MORTGAGE CORP. F/K/A CONTACTED AT THI MUNICIPAGE COMP. TAVA CENDANT MORTGAGE CORP., 2001 BISHOPS GATE BLVD., MT. LAUREL, NJ 08054, 800-750-2518. Please note that, pursuant to O.C.G.A. § 44-14-162.; the secured credi-tor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/ parties in possession of the subject property known as 4243 TURTLE COVE ROAD, HIAWASSEE, GEORGIA 30546 is/are: TWYLA J GERMAIN 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 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, zoning ordinances, easements, restrictions, covenants, etc. 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 cer-tain 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. PHH MORTGAGE CORPORATION as Attorney in Fact for TWYLA J GERMAIN. THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 20120028701454 BAR-RETT DAFFIN FRAPPIER LEVINE & BLOCK, Texas 75001 Telephone: (972) 341-5398. T(Jan9,16,23,30)B

NOTICE OF SALE UNDER POWER

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF TOWNS
Under and by virtue of the Power of Sale
contained in a Deed to Secure Debt given
by STEVEN D AUTRY to WELLS FARGO BANK, N.A. , dated 07/30/2002, and Recorded on 08/07/2002 as Book No. 248 and Page No. 610, TOWNS County, Georgia records, as last assigned to WELLS FARGO BANK, N.A. (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$56,700.00, 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 Febru-ary, 2013, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 140 AND 141 OF THE 18 LAND DISTRICT, AND 1ST SECTION OF TOWNS COUNTY, GEORGIA, AS SHOWN OF TOWNS COUNTY, GEURGIA, AS SHOWN ON A PLAT OF SURVEY BY GEORGE TREN-HOLM BAKER, GEORGIA PROFESSIONAL LAND SURVEYOR NO. 1238, AND RECORDED IN PLAT BOOK 9, PAGE 284, TOWNS COUNTY, RECORDS, AND BEING MORE PARTICULARLY **DESCRIBÉD AS FOLLOWS:** TO FIND THE TRUE POINT OF BEGINNING, START AT THE INTERSECTION OF THE EAST-

ERLY SIDE OF SCATAWAY ROAD WITH THE CENTERLINE OF A BRANCH RUNNING UNDER SAID ROAD; THENCE NORTH 30 DEGREES 39 MINUTES EAST A DISTANCE OF 89.49 FEET; THENCE NORTH 59 DEGREES 21 MINUTES WEST A DISTANCE OF 14.75 FEET; THENCE NORTH 30 DEGREES 39 MINUTES EAST A DISTANCE OF 49.86 FEET TO THE POINT OF BEGINNING; THENCE NORTH 30 DEGREES 39 MINUTES EAST ALONG THE EASTERLY SIDE OF SCATAWAY ROAD, A DISTANCE OF 161.53 FEET; THENCE SOUTH 73 DEGREES 22 MIN-UTES 44 SECONDS EAST, A DISTANCE OF 43.82 FEET; THENCE SOUTH 11 DEGREES 12 MINUTES 47 SECONDS WEST, A DIS-TANCE OF 118.99 FEET; THENCE SOUTH 86 DEGREES 05 MINUTES 32 SECONDS EAST, A DISTANCE OF 51.48 FEET; THENCE SOUTH 19 DEGREES 45 MINUTES 26 SECONDS WEST DEGREES 45 MINUTES 25 SECONDS WEST, A DISTANCE OF 6.91 FEET TO THE NORTH-ERLY SIDE OF A DIRT ROAD; THENCE FOL-LOWING THE NORTHERLY SIDE OF SAID DIRT ROAD A DISTANCE OF 237.11 FEET TO THE SAID TRUE POINT OF BEGINNING. The debt secured by said Dead to Secure Debt has 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 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). WELLS FARGO BANK, N.A. holds the duly endorsed Note and is the current assignee of the Security Deed to the property. WELLS FARGO HOME MORTGAGE, A DIVISION OF WELLS FARGO BANK, N.A., acting on behalf of and, as necessary, in consultation with WELLS FARGO BANK, N.A. (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14 162.2, WELLS FARGO HOME MORTGAGE A DIVISION OF WELLS FARGO BANK, N.A. may be contacted at: WELLS FARGO HOME MORTGAGE, A DIVISION OF WELLS FARGO BANK, N.A., 3476 STATEVIEW BLVD, FORT MILL, SC 29715, 866-259-7728. Please note that, pursuant to 0.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the learn to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 398 SCATAWAY ROAD, HIAWASSEE, GEORGIA 30546 is/are: STEVEN D AUTRY 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 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, zoning ordinances, easements, restrictions, covenants, etc.
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 nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclo-Graph of the loan as provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. WELLS FARGO BANK, N.A. as Attorney in Fact for STEVEN D ALITRY THIS

GEORGIA, TOWNS COUNTY Because of default in the payment of the indebtedness, secured by a Security Deed

NOTICE OF SALE UNDER POWER

executed by Jean R Martin to Mortgage Electronic Registration Systems, Inc., as nominee for Ally Bank Corp. f/k/a GMAC Bank, its successors and assigns dated September 15, 2010 in the amount of \$253,878.00, and recorded in Deed Book \$235,075.00, and recorded in Deed book 481, Page 796, Towns County, Georgia Re-cords; as last transferred to GMAC Mort-gage LLC by assignment; the undersigned, GMAC Mortgage LLC 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 February, 2013 , 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 said deed to-wit: The land referred to in this policy is situated in the State of Georgia, County of

Attorney in Fact for STEVEN D AUTRY. THIS LAW FIRM IS ACTING AS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A DEBT. ANY

INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 20120015004275 BARRETT

DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.

Towns, City of Hiawassee, and described as follows: All that tract or parcel of land ly-ing and being in Land Lot 234, 18th District, 1st Section, Towns County, Georgia being known as Building Number Five (5) and the property beneath the building footprint as shown on the plat of survey entitled Hia-wassee River Camp, prepared by LandTech Services, Inc., James L. Alexander, R.L.S. #2653, dated 02/24/06 and recorded in Plat Book 35, Page 269 Towns County Records which description on said plat is incorporated herein by reference and made a part which has the property address of 3538 Riverfront Lane, 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 collect attorneys' fees in accordance with the terms of the note secured by said deed. Notice has been also given, in writing and

by certified mail, return receipt requested, to the borrower of the name edder to the borrower, of the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend, and modify all terms of the Security Deed and the note thereby secured in accordance with O.C.G.A. Section 44-14-162.2(a).
Said property will be sold as the property of Jean R Martin 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 under-

signed will execute a deed to the purchaser as provided in the aforementioned Security GMAC Mortgage LLC Attorney in Fact for Jean R Martin McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com
Towns County Herald
Publication Dates: 01-09-2013, 01-16-2013, 01-23-2013, 01-30-2013 File No. 12-02118 /FHLMC/kcarr THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A

DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA

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 CHATUGE
PROPERTIES, LLC to UNITED COMMUNITY
BANK, dated January 4, 2010, recorded
January 11, 2010, in Deed Book 468, Page
262, Towns County, Georgia records, as
last modified by Modification of Security
Deed dated January 7, 2011, recorded in Deed dated January 7, 2011, recorded in Deed Book 490, Page 276, Town County, Georgia records, said Security Deed being given to secure a Note from NORTHLAND TITLE PAWN, LLC, with interest from date at a rate per cent per annum on the unpaid balance until paid: there will be sold by the undersigned at public outcry to the high-est bidder for cash before the Courthouse door at Towns County, Georgia, within the legal hours of sale on the first Tuesday in February, 2013, the following described

property: All that tract or parcel of land lying an being in Land Lot 150, 17th District, 1st Section, Towns County, Georgia Lot 11, containing 1.054 acres, more or less, Lot 12, containing 1.166 acres, more or less, Lot 13, containing 1.246 acres, more or less, Lot 14, containing 2.271 acres, more or less, Lot 14, containing 2.271 acres, more or less, Lot 15, containing 1.622 acres, more or less, Lot 16, containing 1.557 acres, more or less, and Lot 17, containing 1.901 acres, more or less, of Emerald Creek Subdivision, Phase 1, as shown on a near the containing 1.901 acres, more or less, of Emerald Creek Subdivision, Phase I as shown on a plat of survey by Northstar Land Surveying Inc., W. Gary Kendall, RLS #2788, dated March 31, 2003, revised March 30, 2004 and filed and recorded at Plat Book 34, Page 160, Towns County, Georgia records which description on said plat is incorporated herein by ref-Subject to all matters and conditions as

shown on the above referenced plat of Subject to the Deed of Easement as filed

and recorded in Deed Book 377, Page 475 and in Deed Book 302, Page 479, Towns County, Georgia records. Subject to the Easement to Blue Ridge Mountain EMC as filed and recorded in Deed Book 293, Page 528-529, Towns County, Georgia records.
Subject to the Declaration of Protective
Covenants, Conditions & Restrictions and Reservation of Easements for Emerald Creek Subdivision. 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 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, easements, 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 CHATUGE PROPERTIES, LLC or a tenant or tenants.
UNITED COMMUNITY BANK,
as attorney in Fact for CHATUGE PROPER-

L. Lou Allen Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923 File No. 7484A-03428

TIES. LLC