

# Towns County Herald

## Legal Notices for April 9, 2014

### 3RD DUI CONVICTION

William Harris Smith, Jr.  
Address: 2713 Deer Run Drive, Hiawassee, GA 30546

Date of Arrest: 6/5/2013  
Disposition by Guilty Plea 3/13/2014  
Sentence: 5 Years w/2 Years To Serve in State Prison, Fine of \$1000, 240 Hours of Community Service.

T(Apr9)

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of: William Edwin Moran  
All creditors of the estate of William Edwin Moran, 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 21st day of March, 2014  
Margaret M. Sylves  
Executor  
1539 Stepstone Way  
Laurenceville, GA 30043  
678-376-7807  
T(Mar26,Apr2,9,16)P

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of: Billie S. Cruce  
All creditors of the estate of Billie S. Cruce, 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 March, 2014  
Brenda C. Mitchell  
Personal Representative  
2967 S. Atlantic Ave., Unit 905  
Daytona Beach Shores, FL 32118  
706-781-5036  
T(Mar26,Apr2,9,16)P

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of: James A. Warren  
All creditors of the estate of James A. Warren, 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 31st day of March, 2014  
Daniel Warren  
Personal Representative  
881 Locust Trail  
Hiawassee, GA 30546  
706-896-5433  
T(Apr9,16,23,30)P

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of: Martin O. Burrell  
All creditors of the estate of Martin O. Burrell, 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 26th day of March, 2014  
Jennie T. Burrell  
Personal Representative  
PO Box 244  
Gracewood, GA 30812  
706-496-4790  
T(Apr2,9,16,23)P

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of: Thomas N. Trotter  
All debtors and creditors of the estate of Thomas N. Trotter, deceased, late of Towns County, Georgia, are hereby notified to render their demands and payment 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 the 24th day of February, 2014  
Tina Trotter Colaco, Executor  
5415 Patrick Henry Street  
Bellairre, TX 77401-4818  
T(Mar26,Apr2,9,16)P

### NOTICE TO DEBTORS AND CREDITORS

#### STATE OF GEORGIA COUNTY OF TOWNS

TO: All Creditors of Boyce R. Robertson, late of Towns County, Georgia:  
On behalf of Boyce R. Robertson, now deceased, you are hereby notified, pursuant to O.C.G.A. 53-7-92, to render in your demands and claims to and all persons who claim indebtedness by Boyce R. Robertson.  
Boyce R. Robertson  
c/o Sharon V. Stovall  
Executor of the Estate  
7249 Spout Springs Road  
Flowery Branch, GA 30546  
T(Apr2,9,16,23)P

### NOTICE

#### STATE OF GEORGIA COUNTY OF TOWNS

Notice is hereby given that the business operated at P.O. Box 332 Hiawassee, Georgia 30546, in the trade name of MOUNTAIN LAKES HOME WATCH & RESIDENTIAL SERVICES, is owned and carried on by Mark D. Henderson and Pamela D. Henderson, whose address is 2488 High River Road, Hiawassee, Georgia 30546, and the statement relating thereto required by Official Code of Georgia 10-1-490 has been filed with the Clerk of Superior Court of Towns County, Georgia.  
Mark D. Henderson  
Pamela D. Henderson  
Registered Agents  
P.O. Box 332  
Hiawassee, GA. 30546  
T(Apr2,9)

### NOTICE OF INTENT TO INCORPORATE

Notice is given that Articles of Incorporation which will incorporate Mountain Rokon, Inc., a Georgia corporation, has 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 8350 Ivy Log Gap Road, Young Harris, Georgia, 30582 and its initial registered agent at such address will be Ansley Lambert.  
T(Apr2,9)B

### IN THE PROBATE COURT

#### STATE OF GEORGIA COUNTY OF TOWNS

IN RE: ESTATE OF  
Frank James Norton, DECEASED  
ESTATE NO. 2014-11  
NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT  
The petition of Tamara Margaret Norton, for a year's support from the estate of Frank James Norton, deceased, for decedent's surviving spouse, having been duly filed, all interested persons are hereby notified to show cause, if any they have, on or before April 21, 2014, why said petition should not be granted.  
All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All pleadings/objections must be signed before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact probate court personnel at the following address/telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objections are filed the Petition may be granted without a hearing.  
David Rogers  
Judge of the Probate Court  
By: Kerry L. Berrong  
Clerk/Deputy Clerk of the Probate Court  
48 River St., Suite C  
Hiawassee, GA 30546  
706-896-3467  
T(Mar26,Apr2,9,16)B

### ADVERTISEMENT FOR BIDS

Federal Project No. BR000-0000-00(302)  
Towns County  
Sealed proposals for furnished all labor, material, equipment and other things necessary for the following work will be received by the undersigned at the Department of Transportation, One Georgia Center, 600 West Peachtree Street, NW, Atlanta, Georgia, 30308 until 11 a.m., April 18, 2014 and publicly opened.  
0.800 mile of construction of a total of 2 bridges and approaches on SR 17/SR 75 over the Hiawassee River.  
(E)  
Contract Time: 4/30/2016  
Proposal Guaranty: 5%  
District Office: Gainesville  
Price of Plans:  
DBE: 10  
Plans and specifications may be inspected at the District Office as indicated. Copies of the standard specifications (\$35) may be obtained from the state transportation office engineer at One Georgia Center, 600 West Peachtree Street, NW, in Atlanta, telephone number 404-631-1215. Plans are available as indicated. Payment of the correct amount must be made within 30 days of billing; such payments are not refundable.  
Payment will be made to the contractor each calendar month based on the estimated work complete in place as prescribed by the standard specifications.  
The state reserves the right to reject any or all bids.

Keith Golden, P.E., Commissioner  
Department of Transportation  
T(Apr2,9)B

### IN THE GENERAL COURT OF JUSTICE

#### DISTRICT COURT DIVISION JUVENILE SECTION NORTH CAROLINA, CHEROKEE COUNTY

NOTICE OF SERVICE OF PROCESS  
BY PUBLICATION  
FILE NO. 11-JT-23, 24, 25  
FILE NO. 12-JT-11  
In Re:  
Conard (DOB: 09-29-07);  
Conard (DOB: 10-27-05);  
Silvers (DOB: 11-15-01);  
Conard (DOB: 03-14-12).  
TO: Terra Michelle Silvers, 2200 Bugscuffle Road, Hiawassee, GA 30546  
TAKE NOTICE that Petitions pursuant to Article 11, Chapter 7B of the North Carolina General Statutes and, specifically pursuant to North Carolina General Statute §7B-1104, seeking relief against you, and each of you, has been filed in each of the above-entitled juvenile proceedings. The nature of the relief being sought is the termination of your parental rights with regard to each of the juveniles in the above-captioned matter set forth in North Carolina General Statute §7B-1112. The Petitions were filed on August 15, 2013 and on February 25, 2014.  
You are required to make defense to such pleadings not later than May 12, 2014, said date being 40 days from the first publication of this notice. Upon your failure to do so the party seeking service against you will apply to the Court for the relief sought in the aforementioned Petitions. If you do not file a written answer to the Petition by May 12, 2014, the Court may terminate your parental rights.  
The Court will conduct a hearing to determine whether one or more grounds alleged in the Petitions for terminating your, and each of your, parental rights exist. If the Court finds that one or more grounds exist, the Court will proceed at that hearing or a later hearing to determine whether parental rights should be terminated. Notice of the date, time and location of the hearing will be mailed to you by the Clerk of Superior Court after you file an answer or thirty (30) days from the date of service if you do not file an answer.  
You have the right to be represented by a lawyer in this case. If you want a lawyer and cannot afford one, the Court will appoint a lawyer for you. You may contact the Cherokee County, NC Clerk of Superior Court immediately to ask for a Court-appointed lawyer. If you are represented by a lawyer appointed previously in an abuse, neglect or dependency case, that lawyer will continue to represent you unless the Court orders otherwise. A lawyer has been temporarily assigned to represent you in this case. You are encouraged to contact immediately the Cherokee County, NC Clerk of Superior Court to learn the lawyer who has been temporarily assigned to represent you. At the first hearing, the Court will determine whether you qualify for a court-appointed lawyer. If you do not qualify, the lawyer now assigned to represent you will be released. This is a new case, and any lawyer appointed to represent you in another case will not represent you in this case unless the Court appoints that person again. You may contact the Clerk of Superior Court in writing at the following address: Clerk of Superior Court; Cherokee County Courthouse; 75 Peachtree Street; Murphy, North Carolina 28906. You may contact the Clerk of Superior Court by telephone by calling the following number: 1-828-837-8500.  
You are entitled to attend any hearing affecting your parental rights. If you provide your address to the Clerk of Superior Court, the Clerk will mail you notice of date, time and location of any hearing conducted in the above-captioned matter.  
This the 26th day of March, 2014.  
R. Scott Lindsay  
Attorney for the Cherokee County  
Department of Social Services  
P. O. Box 580  
Murphy, North Carolina 28906  
Telephone No: (828) 837-2921;  
Fax No: (828) 837-2707  
T(Apr2,9,16)B

### IN THE PROBATE COURT

#### COUNTY OF TOWNS STATE OF GEORGIA

IN RE: ESTATE OF  
David James Griffith, DECEASED  
ESTATE NO. 2014-15  
NOTICE

AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON March 26, 2014, REQUIRING THE FOLLOWING:

TO: Jeffrey Keith Griffith  
(List here all heirs having unknown addresses to be served by publication)  
This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before April 28, 2014.  
BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All pleadings/objections must be signed before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact probate court personnel at the following address/telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objections are filed, the petition may be granted without a hearing.  
48 River St. Suite C  
Hiawassee, GA 30546  
706-896-3467  
David Rogers  
Judge of the Probate Court  
By: Kerry L. Berrong  
Clerk/Deputy Clerk of the Probate Court  
T(Apr2,9,16,23)B

### NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY  
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR 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 Nancy J Schaper to Bank of America, NA, dated October 28, 2002, recorded in Deed Book 268, Page 490, Towns County, Georgia Records, as last transferred to Nationstar Mortgage LLC by assignment recorded in Deed Book 524, Page 498, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-TWO THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$152,200.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in May, 2014, 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 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" basis without any representation, warranty or recourse against the above-named 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; any 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 KAREN A. SHAW, THE ESTATE AND/OR HEIRS-AT-LAW OF KAREN A. SHAW, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Reverse Mortgage Solutions, Inc., Loss Mitigation Dept., 2727 Spring Creek Dr, Spring, TX 77373, Telephone Number: 866-503-5559.  
REVERSE MORTGAGE SOLUTIONS, INC.  
as Attorney in Fact for  
KAREN A. SHAW

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Corners, GA 30092  
Telephone Number: (877) 813-0992  
Case No. RMU-13-06505-4  
Ad Run Dates 04/09/2014, 04/16/2014, 04/23/2014, 04/30/2014  
www.rublinlublin.com/property-listings.  
php  
T(Apr9,16,23,30)B

### NOTICE OF SALE UNDER POWER

#### GEORGIA, TOWNS COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from KAREN A. SHAW to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ONE REVERSE MORTGAGE, LLC, dated August 24, 2012, recorded September 14, 2012, in Deed Book 519, Page 728, 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 Forty-Four Thousand Five Hundred and 00/100 dollars (\$244,500.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Reverse Mortgage Solutions, Inc., there will be sold 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 May, 2014, all property described in said Security Deed including but not limited to the following described property:

TAX ID NUMBER(S): H003 412  
LAND SITUATED IN THE COUNTY OF TOWNS IN THE STATE OF GA  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 117 & 118, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA CONTAINING 0.167 ACRES AND BEING LOT TWELVE (12) OF PLANTATION VILLAS AS SHOWN ON A PLAT OF SURVEY BY LANDTECH SERVICES INC., JAMES L. ALEXANDER, R.L.S. # 2653, DATED 09/20/07 AND REVISED 09/26/07 AND AS RECORDED IN PLAT BOOK 37, PAGE 246 AND SHOWN IN PLAT BOOK 29, PAGE 164 TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
COMMONLY KNOWN AS: 402 LONG VIEW DRIVE, HIWASSEE, GA 30546  
Said legal description being controlling, however the property is more commonly known as 402 LONG VIEW DRIVE, HIWASSEE, 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. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named 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; any 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 KAREN A. SHAW, THE ESTATE AND/OR HEIRS-AT-LAW OF KAREN A. SHAW, or tenants(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Reverse Mortgage Solutions, Inc., Loss Mitigation Dept., 2727 Spring Creek Dr, Spring, TX 77373, Telephone Number: 866-503-5559.  
REVERSE MORTGAGE SOLUTIONS, INC.  
as Attorney in Fact for  
KAREN A. SHAW

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Ruben Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Corners, GA 30092  
Telephone Number: (877) 813-0992  
Case No. RMU-13-06505-4  
Ad Run Dates 04/09/2014, 04/16/2014, 04/23/2014, 04/30/2014  
www.rublinlublin.com/property-listings.  
php  
T(Apr9,16,23,30)B

### NOTICE OF SALE UNDER POWER

#### GEORGIA, TOWNS COUNTY

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR 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 Stephen E Patton and Paige H Patton to Americas First Home Mortgage Co., Inc., dated March 15, 2007, recorded in Deed Book 399, Page 799, Towns County, Georgia Records, as last transferred to PNC Bank, National Association successor by merger to National City Bank by assignment recorded in Deed Book 547, Page 634, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED THIRTY-NINE THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$239,200.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in May, 2014, 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. PNC Bank, National Association successor by merger to National City Bank is the holder of the 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: PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654. To the best knowledge and belief of the undersigned, the party in possession of the property is Stephen E Patton or a tenant or tenants and said property is more commonly known as 1204 Dogwood Trail, 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. PNC Bank, National Association successor by merger to National City Bank as Attorney in Fact for Stephen E Patton and Paige H Patton McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/jgn 5/6/14 Our file no. 5310611-FT8 EXHIBIT "A" All that tract or parcel of land lying and being in LL 150, 18th District, 1st Section, Towns County, and being Tract 1, containing 0.50 acres, more or less as shown on a plat of survey for Joseph E. Reece and Teresa Reece, by Northstar Land Surveying, Inc., W. Gary Kendall, RLS. Dated 1-23-01, and recorded in Plat Book 26, Page 135, Towns County, Georgia records, said plat being incorporated herein by reference; together with all of Grantor's right, title and interest to that land lying and between the centerline of Dogwood Trail and the afore-described lot, subject to the road right of way; and together with all the Grantor's right, title and interest to that land lying below the 1933 foot contour line of Lake Chatuge and adjacent to the Southern most line of said tract (shown as "Lia" on said plat of survey), for access to and from the waters of Lake Chatuge as the same fluctuate, and subject to the easement rights of the Tennessee Valley Authority. The afore-described property being known as 1204 Dogwood Trail, Hiawassee, Georgia 30546. Also conveyed herewith is a perpetual, non-exclusive 10 foot easement for access to Lake Chatuge over and across the 10 foot easement shown across Tract 2, as shown on a plat of survey done by Northstar Surveying & Mapping, Inc., dated January 23, 2001, revised December 27, 2006 and recorded at Plat Book 37, Page 26 and adjacent to the Southern strip of land leading to Lake Chatuge. Grantor herein reserves perpetual, non-exclusive 10 foot easement 10 feet in width over and across the 10 foot easement shown on Tract 1 as shown on the revised plat of survey referenced above leading from Dogwood Trail to the 1933 contour line. MR/jgn 5/6/14 Our file no. 5310611 - FT8  
T(Apr9,16,23,30)B

### 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 WESLEY J. BERRY to UNITED COMMUNITY BANK, dated July 3, 2009, recorded July 7, 2009, in Deed Book 458, Page 705 and re-recorded in Deed Book 459, Page 38, Towns County, Georgia records, as last modified by Modification of Security Deed dated April 11, 2011, recorded in Deed Book 494, Page 380, Towns County, Georgia records, said Security Deed being given to secure a Note from WESLEY J. BERRY and MELODY D. LANKFORD dated April 11, 2011, in the original principal amount of One Hundred Sixty One Thousand Eight Hundred Three and 33/100 (\$161,803.33) Dollars, 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 highest bidder for cash before the Courthouse door at Towns County, Georgia, within the legal hours of sale on the first Tuesday in May, 2014, the following described property:

All that tract or parcel of land lying and being in Land Lots 90 and 91, 17th District, 1st Section, Towns County, Georgia, being designated as Lot 18, The Woodlands Subdivision, containing 1.78 acres, more or less, as shown on a plat of survey by Landtech Services, Inc., dated January 8, 2007 recorded in Plat Book 38, Pages 251-253, Towns County, Georgia Records, which description on said plat is incorporated herein by reference and made a part hereof.

Also herewith is a non-exclusive perpetual easement for Ingress, Egress and Utilities along Red Bud Lane as shown on the above referenced plat of survey.  
Subject to Restrictive Covenants as recorded in Deed Book 458, Page 331, Towns County, Georgia Records.

Subject to all matters appearing on the above referenced plat of survey.  
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, 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 WESLEY J. BERRY or a tenant or tenants.  
UNITED COMMUNITY BANK,  
as attorney in Fact for WESLEY J. BERRY  
L. Lou Allen  
Stites & Harbison, PLLC  
520 West Main Street  
Blue Ridge, Georgia 30513  
(706) 632-7923  
File No. 7484A-03639  
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
T(Apr9,16,23,30)B