

Towns County Herald

Legal Notices for July 30, 2014

NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Juanita Benton Buice
All creditors of the estate of Juanita Benton Buice, 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 3rd day of July, 2014
Albert E. Buice
Personal Representative
955 Chastain Mill Road
Dawsonville, GA 30534
706-265-2056
T(Jul9,16,23,30)P

NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Jean W. Williamson
All creditors of the estate of Jean W. Williamson, 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 9 day of July, 2014
Lynn Williamson Jones
Ann Williamson Haymons
Personal Representatives
3072 Skyland Drive
Snellville, GA 30078
770-972-3840
T(Jul16,23,30,Aug5,13)B

NOTICE TO CREDITORS AND DEBTORS

All creditors of the estate of MARIE ALMA UNDERWOOD, a.k.a. MARIA L. UNDERWOOD, deceased of Towns County, Hiawasse, Georgia are hereby notified to render in 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 20th day of June, 2014.
John Norman Underwood
1742 Underwood Road
Hiawasse, Georgia 30546
T(Jul23,30,Aug5,13)B

STATE OF GEORGIA

COUNTY OF TOWNS

NOTICE TO DEBTORS AND CREDITORS

RE: Estate of John Joseph Ewing
All debtors and creditors of the estate of John Joseph Ewing, deceased, 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 25th day of July, 2014
Marsha Lynne Ewing, Executor
1020 Shoshayma Lane
Young Harris, GA 30582
T(Jul30,Aug6,13,20)B

PROBATE COURT OF TOWNS COUNTY

RE: ESTATE OF ROSEMARIE JAYCARD, WARD.

Date of Publication, if any: August 6, 2014
TO WHOM IT MAY CONCERN AND: All Interested Parties:

The conservator of the above estate has applied for Discharge from said trust. This is to notify the above interested parties to show cause, if any they can, why said conservator should not be discharged from office and liability. All objections must be in writing, setting forth the grounds of any such objections, and filed with the above Probate Court, 48 River St., Suite C Hiawasse, GA 30546 on or before September 8, 2014, said date being more than 30 days from the date of publication. All pleadings must be signed before a notary public or probate court clerk, and filing fees must be tendered with your pleadings, unless you qualify to file as an indigent party. Contact probate court personnel at the below address/telephone number for the required amount of filing fees.

If any objections are filed, a hearing will be scheduled for a later date. If no objections are filed, the petition may be granted without a hearing.

David Rogers
PROBATE JUDGE
By: Kerry L. Berrong
PROBATE CLERK/DEPUTY CLERK
48 River St. Suite C
Hiawasse, GA 30546
ADDRESS
706-896-3467
TELEPHONE
T(Jul16,23,30,Aug5,13)B

NOTICE OF SALE UNDER POWER,

TOWNS COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Josh S Woodard and Megan P Woodard to Mortgage Electronic Registration Systems, Inc. as nominee for SurePoint Lending and First Residential Mortgage Network, Inc. dated 4/1/2008 and recorded in Deed Book 431 Page 27, TOWNS County, Georgia records; as last transferred to or acquired by BANK OF AMERICA, N.A., conveying the after-described property to secure a Note in the original principal amount of \$ 149,205.00, 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 Court-house door of TOWNS County, Georgia, within the legal hours of sale on August 05, 2014 (being the first Tuesday of said month unless said date falls on a Federal Holiday), the following described property:

All that tract or parcel of land lying and being in Land Lots 151, 152 & 173, 7th District, 1st Section, Towns County, Georgia, containing 1.0 acre, more or less, and being Lot Fifteen (15) of Mountain Laurel Estates, as shown on a plat of survey by B. Gregory, County Surveyor, dated 10/19/81, revised 5/15/85 and recorded in Plat Book 11 page 74 Towns County records, and reference is herein made to said plat for a full and complete description herein.

Being the same property conveyed to Josh S. Woodard and Megan P. Woodard, by Warranty Deed dated November 15,

2001, of record in Deed Book 230, Page 400, in the Towns County, Georgia Records.

Being the same property commonly known as: 6340 West Laurel Lane. Young Harris. GA 30582

Tax ID No.: 0011A-021-000

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 6340 West Laurel Lane, 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): Josh S Woodard and Megan P Woodard or tenant or tenants.

Bank of America is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

Bank of America
Home Loan Assistance Dept.
7105 Corporate Drive
Plano, TX 75024
(800) 846-2222

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.

BANK OF AMERICA, N.A. as agent and Attorney in Fact for Josh S Woodard and Megan P Woodard
Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400.
1016-667499642A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1016-667499642A

T(Jul9,16,23,30)B

NOTICE OF FORECLOSURE

SALE UNDER POWER

TOWNS COUNTY, GEORGIA

THIS IS AN ATTEMPT 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 Bruce King to Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, dated August 30, 2013, and recorded in Deed Book 540, Page 57, Towns County, Georgia Records, as last transferred to Mortgage Research Center, LLC d/b/a Veterans United Home Loans by assignment recorded on April 21, 2014 in Book 549 Page 119 in the Office of the Clerk of Superior Court of Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Fifty Thousand and 0/100 dollars (\$150,000.00), 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 County, Georgia, within the legal hours of sale on August 5, 2014, the following described property:

All that tract or parcel of land lying and being in Land Lot 145, 18th District, 1st Section, Towns County, Georgia, being shown as Tract 1, containing 4.81 acres on plat of survey prepared by Appalachian Surveying Company, Inc., dated January 25, 2007 and filed and recorded in Plat Book 29, Page 271, Towns County, Georgia, Records, which plat is incorporated herein by reference.

Also conveyed herewith is the 20 foot right of way to reach the above described property as described in a warranty deed from Earl Arrowood to Charles N. Petty or Zelma D. Petty dated August 25, 1972 and filed and recorded in the Towns County, Georgia Records on September 2, 1972.

This being a portion of the same property conveyed in a warranty deed from Earl Arrowood to Charles N. Petty or Zelma D. Petty dated August 25, 1972 and filed and recorded in the Towns County, Georgia Records on September 2, 1972.

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).

Your mortgage servicer can be contacted at 877-909-9416 - Loss Mitigation Dept, or by writing to c/o Central Loan Administration & Reporting, 425 Phillips Blvd, Ewing, New Jersey 08626, to discuss possible alternatives to avoid foreclosure.

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 Bruce King or tenant(s); and said property is more commonly known as 1227 Garland Drive, Hiawasse, GA 30546.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure.

Mortgage Research Center, LLC d/b/a Veterans United Home Loans as Attorney in Fact for Bruce King.

Brock & Scott, PLLC
4360 Chamblee Dunwoody Road
Suite 310
Atlanta, GA 30341
404-789-2661
B&S file no.: 14-03816
T(Jul9,16,23,30)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 LINDA HARDY UNDERWOOD and JANETTE HARDY WILLIAMS to UNITED COMMUNITY BANK, dated September 13, 2004, recorded September 22, 2004, in Deed Book 314, Page 621, Towns County, Georgia records, as last modified by Modification of Security Deed dated December 17, 2010, recorded in Deed Book 488, Page 84, Towns County, Georgia records; also that certain Assignment of Rents dated December 17, 2010, recorded in Deed Book 491, Page 566, Towns County, Georgia records, said Security Deed being given to secure a Note from LINDA HARDY UNDERWOOD dated December 17, 2010, in the original principal amount of One Hundred Twelve Thousand Seven Hundred Fifty Four and 40/100 (\$12,754.40) 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 August, 2014, the following described property:

All that tract or parcel of land lying and being in the 17th District, 1st Section, Land Lot 50 and being bounded as follows:
Beginning on an iron peg 50 feet from center of Highway 76, approximately 5 miles from Hiawasse, GA; then running N 0 10W 237.7 feet to a rock; thence S 89 52E 141.9 feet to an iron peg; thence N 18 44E 446.93 feet to an iron peg; at a fence; thence N 89 51 W 408 feet to an iron peg on county road; thence with said road, S 15 W 171.5 feet to an iron peg; thence S 7 30 W 140 feet to an iron peg; thence S 18 15 E 147 feet to an iron peg; thence S 1 30 E 201 feet; thence S 77 25 E 139 feet to the point of beginning, containing 4.4 acres, more or less.

This being all the property conveyed to Linda Hardy Underwood and Janette Hardy Williams at Deed Book U-1, Page 22, Towns County, Georgia records.

LESS AND EXCEPT: All that tract or parcel of land lying and being in Land Lot 50, 17th District, 1st Section, Towns County, Georgia, and being designated tract One (1) consisting of 1.22 acres, more or less, as more fully shown on plat of survey for Stephen Patton and Jason Ledford, prepared by Landtech Services, Inc., Registered Surveyor, dated January 30, 2007 and recorded in Plat Book 36, Page 262 of the Towns County, Georgia records which survey is incorporated herein by reference for a complete description of said property.

Also conveyed herein is all of Grantor's right, title and interest in that land lying between the above described tract and the centerline of County Road Number 124 subject to the right of way of said road.

Also conveyed herein is all of Grantor's right, title and interest in that land lying between the above described tract and the centerline of U.S. Highway Number 76 subject to the right of way of said road.

The above property is conveyed subject to all utilities, rights of way, setbacks, buffers, and easements per the above referenced survey.

The above property is conveyed subject to the Georgia Department of Transportation Construction and Maintenance Easement as recorded in Deed Book 190, Page 731-734 of the Towns County, Georgia records.

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 LINDA HARDY UNDERWOOD and JANETTE HARDY WILLIAMS or a tenant or tenants.

UNITED COMMUNITY BANK,
as attorney in Fact for LINDA HARDY UNDERWOOD and JANETTE HARDY WILLIAMS
L. Lou Allen
Stites & Harbison, PLLC
520 West Main Street
Blue Ridge, Georgia 30513
(706) 632-7923
File No. 7484A-03647
T(Jul9,16,23,30)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 CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD to TOWNS COUNTY BANK N/K/A UNITED COMMUNITY BANK, dated July 7, 2000, recorded July 11, 2000, in Deed Book 203, Page 718, Towns County, Georgia records, as last modified by Modification of Security Deed dated September 4, 2012, recorded in Deed Book 520, Page 102, Towns County, Georgia records, said Security Deed being given to secure a Note from JACQUELINE ARROWOOD and CLINTON ARROWOOD dated September 4, 2012, in the original principal amount of Two Hundred Sixteen Thousand Eight Hundred Seventy and 29/100 (\$216,870.29) 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 August, 2014, the following described property:

All that tract or parcel of land situate, lying and being in the 1st Section, 17th District, Land Lot 91, Towns County, Georgia, containing 35 acres more or less, being more particularly described as follows:
Beginning at a Locust Stake on Western right of way Highway 288 and running West 24 Rods to Rock Corner; Thence a Northwest Direction across Long Ridge a distance of 79 Rods to Center of Wood Road; Thence a North direction from the center of the Wood Road 22 Rods; thence a Northwest direction 17.5 Rods to Maple Tree on creek at line of Jack Shook; thence Southwest up Old Creek Run and Hog Creek a distance of 31.1 Rods to a Beech Tree; and to the line of Boyd Shook; thence a Southeast direction with Boyd Shook's line 17.6 Rods to a White Oak Tree and Locust Stake 2 Rods below Wood Road; thence Southwest direction 20 to 30 feet below Wood Road a distance of about 45.5 Rods to Rock Corner at Boyd Shook's line at wire fence; thence due East with the line of the property of Boyd Shook and John Burch 116 Rods to iron stake; thence North 2 Rods to Iron Stake; thence East 23 Rods to Locust Stake on Highway 288. Thence North with right of way at Highway 288 to a Locust Stake and beginning Corner;

Also conveyed herewith is a right of Ingress and Egress along the 12 foot Wood Road known as the Chain Gang Road.

LESS AND EXCEPT: All that tract or parcel of land lying and being in Land Lot 91, 17th District, 1st Section, Towns County, Georgia, and being Tract Two (2), containing 10.161 acres, more or less, and Tract Three (3), containing 1.344 acres, more or less, as shown on plat of survey by Northstar Land Surveying, Inc., dated 10/10/2003, recorded in Plat Book 30, Page 298, Towns County, Georgia records, which description on said plat is incorporated herein by reference 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 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 CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD or a tenant or tenants.

TOWNS COUNTY BANK N/K/A UNITED COMMUNITY BANK,
as attorney in Fact for CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD
L. Lou Allen
Stites & Harbison, PLLC
520 West Main Street
Blue Ridge, Georgia 30513
(706) 632-7923
File No. 7484A-03660

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

T(Jul9,16,23,30)B