Towns County Herald

Legal Notices for January 16, 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
Carol Baldwin,
Executor
Post Office 414
Rockford, AL 35136
TLJanW,23,30,Feb6

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 undersigned.
This the 4th day of January, 2013
Ruby Garrett,
Executor
PO Box 382
Hiawassee, GA 30546
TLJanW,23,30Feb6P

NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF TOWNS
Because of default in the payment of the indebtedness and other breach of the security deed executed by Derek D Taylor and Mary Ann W Taylor to Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P. dated March 29, 2006, and recorded in Deed Book 460, Page 155, Towns County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, N.A. by Assignment, securing a Note in the original principal amount of $312,000.00, the holder thereof pursuant to said Deed and Note hereby accelerate and declared the entire amount of said indebtedness due and payable, and exercise the power of sale contained in said Deed and Note, on Tuesday February 5, 2013 during the legal hours of sale, before the Courthouse door in said County, sell at public auction to the highest bidder for cash the property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159, 17th DISTRICT, 3rd SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 3.407 ACRES, AND BEING A PORTION OF THE PLAT OF SURVEY BY T. KIRBY AND ASSOCIATES, INC. DATED DECEMBER 20, RECORDED IN PLAT BOOK 38, PAGE 118, TOWNS COUNTY RECORDS, WHICH PROPERTY IS ON SALD PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.
THE GRANTOR GRANTS TO GRANTEE A PERPETUAL NONEXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND THE RIGHT TO RUN UTILITIES IN AND OVER THE AREA DESCRIBED PROPERLY ALONG THE NORTHWESTERLY SIDE OF VICTORIA WOODS ROAD.
THE PROPERTY IS CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 602, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS ALSO CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 604, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS SOLD SUBJECT TO ANY OUTSTANDING AD VALOREM TAXES (including taxes which are a lien, whether or not not due and payable), the right of redemption of the United States of America 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.
The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.
The property is or may be in the possession of a tenant or tenants pursuant to a lease or lease or tenant(s).
Wesley Williams & Associates, LLC as Attorney-in-Fact for Arvind Raina and Maninder Kaur
File No. 12-02010-FC
SHAPIRO & SWERTLINER, LLP
Attorney for Secured Creditor
2872 Woodcock Blvd., Suite 100
Atlanta, GA 30341-3941
(770) 220-2535/KB
Attorney Docket No. 0
*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
TLJanW,16,23,30

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
Under and by virtue of the Power of Sale contained in the Secured Deed given by Norman W Ithelson to Mortgage Electronic Registration Systems, Inc., dated September 28, 2007, recorded in Deed Book 417, Page 722, Towns County Georgia Records, said Deed transferred to M&T Bank by assignment recorded in Deed Book 516, Page 517, Towns County, Georgia Records, conveying the hereinafter described property to secure a Note in the original principal amount of TWO HUNDRED SEVENTY-FOUR THOUSAND DOLLARS ($240,000.00), with interest thereon from the date hereinafter set out at such place as may be designated by the holder of said Note, and the Deed Secured by said Security Deed has been and is hereby declared to be in default, and the holder of said Note and Deed has elected to declare the entire unpaid principal and all other sums owing thereunder immediately due and payable, and the holder of said Note and Deed has elected to exercise the power of sale contained in said Deed and Security Deed, and, pursuant thereto, on or during the legal hours of sale, before the Courthouse door in said County, sell at public auction to the highest bidder for cash the property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159, 17th DISTRICT, 3rd SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 3.407 ACRES, AND BEING A PORTION OF THE PLAT OF SURVEY BY T. KIRBY AND ASSOCIATES, INC. DATED DECEMBER 20, RECORDED IN PLAT BOOK 38, PAGE 118, TOWNS COUNTY RECORDS, WHICH PROPERTY ON SALD PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.
THE GRANTOR GRANTS TO GRANTEE A PERPETUAL NONEXCLUSIVE EASEMENT FOR INGRESS, EGRESS AND THE RIGHT TO RUN UTILITIES IN AND OVER THE AREA DESCRIBED PROPERLY ALONG THE NORTHWESTERLY SIDE OF VICTORIA WOODS ROAD.
THE PROPERTY IS CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 602, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS ALSO CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 604, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS SOLD SUBJECT TO ANY OUTSTANDING AD VALOREM TAXES (including taxes which are a lien, whether or not not due and payable), the right of redemption of the United States of America 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.
The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.
The property is or may be in the possession of a tenant or tenants pursuant to a lease or lease or tenant(s).
Wells Fargo Bank, N.A. as Attorney-in-Fact for Arvind Raina and Maninder Kaur
File No. 12-02010-FC
SHAPIRO & SWERTLINER, LLP
Attorney for Secured Creditor
2872 Woodcock Blvd., Suite 100
Atlanta, GA 30341-3941
(770) 220-2535/KB
Attorney Docket No. 0
*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
TLJanW,16,23,30

NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF TOWNS
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Arvind Raina and Maninder Kaur to Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P dated March 29, 2006, and recorded in Deed Book 460, Page 155, Towns County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, N.A. by Assignment, securing a Note in the original principal amount of $312,000.00, the holder thereof pursuant to said Deed and Note hereby accelerate and declared the entire amount of said indebtedness due and payable, and exercise the power of sale contained in said Deed and Note, on Tuesday February 5, 2013 during the legal hours of sale, before the Courthouse door in said County, sell at public auction to the highest bidder for cash the property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159, 17th DISTRICT, 3rd SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 3.407 ACRES, AND BEING A PORTION OF THE PLAT OF SURVEY BY T. KIRBY AND ASSOCIATES, INC. DATED DECEMBER 20, RECORDED IN PLAT BOOK 38, PAGE 118, TOWNS COUNTY RECORDS, WHICH PROPERTY ON SALD PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.
THE PROPERTY IS ALSO CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 602, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS ALSO CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 604, TOWNS COUNTY GEORGIA RECORDS.
THE PROPERTY IS CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 94, PAGE 607, TOWNS COUNTY GEORGIA RECORDS.
Said property is commonly known as 2558 VICTORIA WOODS ROAD.
The indebtedness secured by said Security Deed has been and is hereby declared to be in default because of default under the terms of said Note, including but not limited to the failure to pay the indebtedness and other breach of the security deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses 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 following items which may affect the title of said property: Any outstanding ad valorem taxes, which would be disclosed by an accurate survey or by an inspection of the property; any outstanding liens, including but not limited to ad valorem taxes, materialmen's liens upon said property, any assessments; all outstanding bills for public utilities which be considered a lien against property; all restrictions covenants, easements, rights-of-way and 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 JAMES A. WAGES SR. AND SANDRA FAY WAGES.
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: Robin Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Corners, 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.pdf
TLJanW,16,23,30

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 JAMES A. Mulkey and Heather R. Astin to GreenPoint Credit, LLC, dated July 13, 2001 and recorded in Deed Book 223, Page 183, in the Office of the Clerk of Superior Court, Towns County, Georgia, said Security Deed having been given to secure a Note of even date in the original principal amount of Thirty-Four Thousand Six Hundred Ninety-Two and 71/100 Dollars ($70,462.71) with interest thereon as set forth therein, which has 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 Bonds, Series 2002-A, effective 2002-A, will be sold at public outcry to the highest bidder for cash before the Courthouse door in Towns County, Georgia, within the legal hours of sale on the first Tuesday of February, 2013, by virtue of said Security Deed.
All that tract or parcel of land lying and being in the 17th District, 1st Section, Towns County, Georgia, containing 1.00 acres, more or less, and being shown as a Plat of Survey by B. Gregory, County Surveyor, dated October 2, 2000, recorded in Plat Book 11, Page 251, Towns County records, which recorded plat is hereby incorporated herein by reference and made a part hereof, together with a non-exclusive perpetual easement for ingress and egress for the above mentioned property over a 30 foot road easement as shown on said plat, the property being conveyed subject to the easement to Blue Ridge Mountain Electric Membership Corporation.
Said property is commonly known as 2558 VICTORIA WOODS ROAD.
The indebtedness secured by said Security Deed has been and is hereby declared to be in default because of default under the terms of said Note, including but not limited to the failure to pay the indebtedness and other breach of the security deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses 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 following items which may affect the title of said property: Any outstanding ad valorem taxes, which would be disclosed by an accurate survey or by an inspection of the property; any outstanding liens, including but not limited to ad valorem taxes, materialmen's liens upon said property, any assessments; all outstanding bills for public utilities which be considered a lien against property; all restrictions covenants, easements, rights-of-way and 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 JAMES A. Mulkey and Heather R. Astin or tenant(s).
Wells Fargo Bank, N.A., as Trustee on behalf of Madison Avenue Manufactured Housing Contract Asset-Backed Certificates, Series 2002-A
as Attorney-in-Fact for
James A. Mulkey and Heather R. Astin
Contact:
Shapiro & Associates, LLC
1930 N. Druid Hills Rd., Suite B
Atlanta, Georgia 30329
(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 COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
TLJanW,16,23,30

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
By virtue of a Power of Sale contained in that certain Security Deed given by 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 in Deed Book 476, Page 435, Page 467-473, Towns County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal sum of One Hundred Seventeen Thousand One Hundred Eight and 00/100 dollars ($117,108.00), with interest thereon as set forth 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, the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 155, 17th DISTRICT, 1ST SECTION OF TOWNS COUNTY, GEORGIA, AND BEING PARCEL 1 OF THE EDGAR ALLISON SUBDIVISION, CONTAINING 1.00 ACRES, MORE OR LESS AS PER A PLAT OF SURVEY PREPARED BY J. GREGORY, COUNTY SURVEYOR, DATED APRIL 1978, SAID PLAT BEING RECORDED IN PLAT BOOK 5, PAGE 154, TOWNS COUNTY RECORDS, WHICH PROPERTY IS HEREIN INCORPORATED FOR A FULL AND COMPLETE DESCRIPTION THEREOF, LYING ON THE SOUTH SIDE OF SURE LAKE; YOUNG HARRIS, GA 30582 TAX PARCEL ID NUMBER: 055 A 001
Said legal description being controlling, however the property is commonly known as 2469 LEIGHSE LN, YOUNG HARRIS, GA 30582
The indebtedness secured by said Security Deed has been and is hereby declared to be in default because of default under the terms of said Note, including but not limited to the failure to pay the indebtedness and other breach of the security deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses of the sale, including attorneys' fees 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 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 the United States of America 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.
The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.
TLJanW,16,23,30

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 RITA PATRICK AND ESTER PATRICK to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR FIRST MERIT MORTGAGE, INC., dated February 13, 2006, recorded in Deed Book 460, 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 Six 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 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, 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 LAND LOT 301, 1ST DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, AND BEING PARCEL 1 OF THE CHRISTMAS PLACE, 1.015 ACRES, MORE OR LESS, OF VALLEY VIEW ESTATES AS MORE FULLY SHOWN ON PLAT OF SURVEY RALLEY HILL ROAD, PREPARED BY NORTHSTAR LAND SURVEYING, INC., REGISTERED SURVEY, DATED JULY 1, 2002, REVISED SEPTEMBER 26, 2002 AND RECORDED IN PLAT BOOK 25, PAGE 70 OF THE COMPLETED DESCRIPTION OF SAID PROPERTY THE PROPERTY IS CONVEYED TOGETHER WITH AND SUBJECT TO THE RESTRICTIVE COVENANTS FOR VALLEY VIEW ESTATES AS RECORDED IN DEED BOOK 170 PAGES 170-177 AND 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 RECORDED IN DEED BOOK 252, PAGE 219 AND DEED BOOK 252, PAGE 217 OF THE TOWNS COUNTY RECORDS. COMMONLY KNOWN AS 3294 MALLORN CIRCLE, HIAWASSEE, GA 30546. HOWEVER, BY SHOWING THIS ADDRESS THE COMPANY DOES NOT WARRANT THE LOCATION OF THE PROPERTY.
Said property will be sold on an "as-is" basis 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 the United States of America 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.
The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the secured creditor.
The property is or may be in the possession of a tenant or tenants pursuant to a lease or lease or tenant(s).
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: Robin Lublin, LLC, 3740 Davinci Court, Suite 150, Peachtree Corners, 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.pdf
TLJanW,16,23,30

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 JAMES A. Mulkey and Heather R. Astin to GreenPoint Credit, LLC, dated July 13, 2001 and recorded in Deed Book 223, Page 183, in the Office of the Clerk of Superior Court, Towns County, Georgia, said Security Deed having been given to secure a Note of even date, July 13, 2001, in the original principal amount of Thirty-Four Thousand Four Hundred Sixty-Two and 71/100 Dollars ($70,462.71) with interest thereon as set forth therein, which has 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 Bonds, Series 2002-A, effective 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, by virtue of said Security Deed.
All that tract or parcel of land lying and being in the 17th District, 1st Section, Towns County, Georgia, containing 1.00 acres, more or less, and being shown as a Plat of Survey by B. Gregory, County Surveyor, dated October 2, 2000, recorded in Plat Book 11, Page 251, Towns County records, which recorded plat is hereby incorporated herein by reference and made a part hereof, together with a non-exclusive perpetual easement for ingress and egress for the above mentioned property over a 30 foot road easement as shown on said plat, the property being conveyed subject to the easement to Blue Ridge Mountain Electric Membership Corporation.
Said property is commonly known as 2558 VICTORIA WOODS ROAD.
The indebtedness secured by said Security Deed has been and is hereby declared to be in default because of default under the terms of said Note, including but not limited to the failure to pay the indebtedness and other breach of the security deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses 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 following items which may affect the title of said property: Any outstanding ad valorem taxes, which would be disclosed by an accurate survey or by an inspection of the property; any outstanding liens, including but not limited to ad valorem taxes, materialmen's liens upon said property, any assessments; all outstanding bills for public utilities which be considered a lien against property; all restrictions covenants, easements, rights-of-way and 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 JAMES A. Mulkey and Heather R. Astin or tenant(s).
Wells Fargo Bank, N.A., as Trustee on behalf of Madison Avenue Manufactured Housing Contract Asset-Backed Certificates, Series 2002-A
as Attorney-in-Fact for
James A. Mulkey and Heather R. Astin
Contact:
Shapiro & Associates, LLC
1930 N. Druid Hills Rd., Suite B
Atlanta, Georgia 30329
(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 COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
TLJanW,16,23,30

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 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 07/30/2002 and Recorded on 08/20/2009 as Book No. 461 and Page No. 493, TOWNS County, Georgia records, as last assigned to PHH MORTGAGE CORPORATION (the Secured Creditor), by assignment, conveying the after-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 outcry to the highest bidder for cash at the TOWNS County Courthouse within the legal hours of sale on the first Tuesday in February, 2013, the following described property:
ALL PARCEL OF REAL LYING AND BEING IN LAND LOT 280, 14TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, BEING LOT 2, CONTAINING 0.757 ACRES, MORE OR LESS, OF TURTLE COVE IN BALD MOUNTAIN PARK AS SHOWN ON A PLAT OF SURVEY BY SEVEVEE CONSULTING SERVICES, GEORGIA REGISTERED SURVEYOR NO. 2157, DATED JUNE 2, 1997, 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 CONDITIONS ASSOCIATED WITH BALD MOUNTAIN PLAT OF SURVEY.
SUBJECT TO THAT EASEMENTS TO BLUE RIDGE MOUNTAIN EMC AS FILED AND RECORDED IN DEED BOOK 94, PAGES 602 TOWNS COUNTY, GEORGIA RECORDS.
SUBJECT TO EASEMENTS FOR INGRESS AND UTILITY 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 payable pursuant to the power of sale in said 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 the 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 is the duly endorsed Note and is the current assignee of the Security Deed in the property. PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP. is the agent of the party in possession of the subject property. PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP. is the current owner (or on the loan), is the entity with the full authority to negotiate, amend and execute 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 CENDANT MORTGAGE CORP., 2001 BISHOP GATE BLVD., MT. LAUREL, NJ 08054, 800-750-2216. Please note that pursuant to O.C.G.A. § 44-14-162.2, the secured creditor 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. Such property and the party/parties in possession of the subject property are 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 Deed to Secure Debt. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2012002870154 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.
TLJanW,16,23,30

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. WOODS TO ALL PARTIES, N.A., dated 07/30/2002, and Recorded on 08/07/2002 as Book No. 249 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 sum 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 February, 2013, the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 144 AND 147 OF THE 18 LAND DISTRICT, AND 1ST SECTION OF TOWNS COUNTY, GEORGIA, AS SHOWN ON A PLAT OF SURVEY BY GEORGE TRENT PERRY, GEORGIA REGISTERED PROFESSIONAL LAND SURVEYOR NO. 1238, AND RECORDED IN PLAT BOOK 5, PAGE 204, TOWNS COUNTY RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:
TO FIND THE TRUE POINT OF BEGINNING, START AT THE INTERSECTION OF THE EAST-ERLY SIDE OF SCATARWAY ROAD WITH THE SOUTHERLY SIDE OF A BUSINESS KNOWN 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 TO THE NORTH 30 DEGREES 39 MINUTES EAST A DISTANCE OF 49.86 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 30 DEGREES 39 MINUTES EAST ALONG THE EASTERLY SIDE OF SCATARWAY ROAD, A DISTANCE OF 161.53 FEET; THENCE SOUTH 59 DEGREES 21 MINUTES 44 SECONDS EAST, A DISTANCE OF 51.48 FEET; THENCE SOUTH 19 DEGREES 43 MINUTES 25 SECONDS WEST, A DISTANCE OF 6.91 FEET TO THE NORTHERLY SIDE OF A ROAD; THENCE FOLLOWING 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 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 the 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. is the duly endorsed Note and is the current assignee of the Security Deed in the property. WELLS FARGO HOME MORTGAGE, A DIVISION OF WELLS FARGO BANK, N.A. is the agent of said party, as necessary, in consultation with WELLS FARGO BANK, N.A. (the current owner on the loan), is the entity with the full authority to negotiate, amend and execute 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, 866-259-7228. Please note that pursuant to O.C.G.A. § 44-14-162.2, the secured creditor 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 398 SCATARWAY ROAD, HIAWASSEE, GEORGIA 30546 is/are: THE OCCUPANT 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 Deed to Secure Debt. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 2012002104275 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.
TLJanW,16,23,30

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 Book 480, Page 276, Towns County, Georgia records, said Security Deed being given to secure a Note of CHATUGE PROPERTIES, LLC, with interest from date of note per annum on the unpaid balance until paid; there will be sold by the undersigned at public outcry to the highest bidder for cash at the Towns County Courthouse door in said County, 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, and 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 15, containing 1.622 acres, more or less, Lot 16, containing 1.901 acres, more or less, and Lot 17, containing 1.901 acres, more or less, all as shown on a plat of survey by Northstar Land Surveying Inc., R. Gary Kendall, RLS #2785, dated December 20, 2003, revised March 30, 2004 and filed and recorded in Plat Book 34, Page 160, Towns County, Georgia records which description on said plat is incorporated herein by reference.
Subject to all matters and conditions as shown on the above referenced plat of survey.
Subject to the Deed of Easement as filed and recorded in Deed Book 77, Page 470 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 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. Because the debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any and all other matters of record superior to the security deed first hereto above set out, if any.
To the best knowledge and