

# Towns County Herald

## Legal Notices for October 8, 2014

**NOTICE OF 2ND DUI CONVICTION**  
Toby Gene Bateman, Jr.  
Address: 934 Sunnyside Road, Hiawassee, GA 30546  
Date of Arrest: 9/1/2011  
Disposition Date: 5/30/2014  
Entered plea of guilty, sentence 12 months probation, serve 10 days in County Jail, \$1000 fine, 240 hours community service.

T(0c18)

**NOTICE TO DEBTORS AND CREDITORS**  
**STATE OF GEORGIA, COUNTY OF TOWNS**  
RE: Estate of Sara Oberia Wyatt Bryson, All creditors of the estate of Sara Oberia Wyatt Bryson, 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 17th day of September, 2014  
Joyce B. Lockman  
Personal Representative  
PO Box 1249  
Young Harris, GA 30582  
706-379-0989  
T(Sept24-Oct15)B

**NOTICE TO CREDITORS AND DEBTORS**  
**STATE OF GEORGIA**  
**COUNTY OF TOWNS**  
RE: ESTATE OF ANNE SNYDER BOGAERT, A.K.A. ANNE MARIE BOGAERT  
All creditors of the estate of ANNE MARIE BOGAERT, deceased of Towns County, Hiawassee, 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 8th day of September, 2014.  
BRETT C. SNYDER  
6506 Contempo Lane  
Boca Raton, Florida 33433  
T(Sept17,24,Oct1,8)B

**NOTICE TO DEBTORS AND CREDITORS**  
**STATE OF GEORGIA**  
**COUNTY OF TOWNS**  
RE: Estate of Ira Paul Plott  
All creditors of the estate of Ira Paul Plott, 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 October, 2014  
Mary Ruth McCallum  
Personal Representative  
205 Manor Place  
Cornelia, GA 30531  
706-778-7508  
T(0c18,15,22,29)P

**NOTICE TO DEBTORS AND CREDITORS**  
**STATE OF GEORGIA**  
**COUNTY OF TOWNS**  
RE: Estate of Jimmie Alford Taylor  
All creditors of the estate of Jimmie Alford Taylor, 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 October, 2014  
Oleta Taylor  
Personal Representative  
350 Glen Road,  
Hiawassee, GA 30546  
706-896-2609  
T(0c18,15,22,29)P

**NOTICE TO DEBTORS AND CREDITORS**  
**STATE OF GEORGIA**  
**COUNTY OF TOWNS**  
RE: Estate of Randall K. Cruse, Sr.  
All creditors of the estate of Randall K. Cruse, Sr., 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 1st day of October, 2014  
Brenda Mitchell  
Personal Representative  
3163 Gull's Wharf  
Gainesville, GA 30501  
678-971-5318  
T(0c18,15,22,29)P

**IN THE SUPERIOR COURT OF TOWNS COUNTY**  
**STATE OF GEORGIA**  
In Re: Petition of Maurice Green, Administrator of the Estate of Ishmael Newt Green, Petition vs. All the World, Defendants; Complaint - Petition to Quiet Title (to remove cloud upon the title); filed August 2, 2014 in Civil Action 14-CV-121 RG; the Order for service by Publication is dated August 25, 2014; notice is directed and addressed to Defendants who reside outside the State of Ga. and whose residence is unknown commanding you to be and appear at the Superior Court of Towns County within 30 days of the date of the order for service by publication; the date upon which such party is called upon to appear shall be the appearance day of the said referenced case, being October 30, 2014. Witness: Cecil Dyer, Clerk Superior Court, Towns County, Georgia; Honorable Raymond George, Judge. Prepared and submitted by: Charles Gignilliat, Ga. Bar No 293250, Attorney for Petitioner, P.O. Box 282, Hiawassee, Ga. 30546, 706-896-1057, Fax 706-896-7419.  
T(Sept17,24,Oct1,8)P

**ADVERTISEMENT FOR BIDS**  
Federal Project No. BR000-0000-00(303)  
Towns County  
Sealed proposals for furnishing 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., October 17, 2014 and publicly opened.  
0.440 Mile of Construction of a Bridge and Approaches on US 76/SR 2 Over Hightower Creek.  
(E)  
Contract Time: 9/30/2016  
Proposal Guaranty: 5%  
District Office: Gainesville  
Price of Plans: DBE: 11.00  
Plans specifications may be inspected at the District Office as indicated. Copies of the standard specifications (S35) 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(0c11,8)B

**NOTICE OF ARTICLES OF INCORPORATION**  
Notice is given that Articles of Incorporation that will incorporate Kangaroo House, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation is located at 2363 Hidden Valley Road, Hiawassee, Georgia 30546 and its initial registered agent at such address is Phillip Coppage.  
T(0c11,8)P

**NOTICE OF PETITION TO CHANGE NAME**  
Notice is hereby given that GAGAN PARWANA, the undersigned, filed his petition in the Superior Court of Towns County, Georgia, on the 26th day of September, 2014, praying for a change in the name of petitioner from GAGAN PARWANA to JOHN SINGH PARWANA. Notice is hereby given pursuant to law to any interested or affected party to appear in said Court and to file objections to such name change. Objections must be filed with said Court within thirty (30) days of the filing of this petition.  
This 26th day of September, 2014.  
Clerk, Towns County Superior Court  
Pamela Kendall Floyd, P.C.  
Attorney at Law  
Post Office Box 1114  
Hiawassee, Georgia 30546  
Telephone: 706-896-7070  
Facsimile: 706-896-6343  
Email: pkflaw@yahoo.com  
T(0c18,15,22,29)B

**CITATION**  
**IN THE SUPERIOR COURT OF**  
**TOWNS COUNTY**  
**GEORGIA**  
DEPARTMENT OF TRANSPORTATION  
DOCKET NO. \_\_\_\_\_  
VS. IN REM \_\_\_\_\_  
0.004 acres of land; and  
Park Sterling Bank; Internal Revenue Service; Federal Deposit Insurance Corporation as Receiver for Bank of Hiawassee; Towns County Tax Commissioner; and City of Hiawassee  
The said named persons and any and all other persons known and unknown claiming any right, title, power, interest, ownership, equity, claim or demand in and to the lands hereinafter described, and all occupants, tenants, lessees, licensees and all holders, owners and users of ways and easements in, across, over and under said land are hereby notified, under the provisions of the Official Code of Georgia Annotated Sections 32-3-4 through 32-3-19, providing for the exercise of the power of eminent domain by the State of Georgia, or any of its subdivisions, or by any county of such State, as follows:  
That the above stated case, being a condemnation in rem against the property hereinafter described, was filed in said Court on the 26th day of September, 2014; That, in accordance with provisions of the aforesaid Official Code, a Declaration of Taking, duly authorized and properly executed as provided by the Official Code, has been made and filed in said case, declaring the necessity for and exercising the power of taking the said described lands for State-aid public road purposes, thereby vesting the title to same in the Department of Transportation; and, in pursuance of such authority, the Department of Transportation has deposited with the Clerk of the Superior Court of said County \$1,000.00 as the just compensation for the said lands described; and all persons claiming such fund or any interest therein, are hereby required to make known their claims to the Court;  
In accordance with the provisions of the Official Code of Georgia Annotated, the Plaintiff-Condemor has prayed the Court for immediate possession of said property, and all persons having any interest in or claim against such property, as above set forth, are required by the Order of the Judge of said Court to surrender possession of the property to the Department of Transportation no later than 30 days from filing of the Declaration of Taking.  
That in accordance with the Official Code of Georgia Annotated Section 32-3-13 through 32-3-19, if the owner, or any of the owners, or any person having a claim against or interest in said property, shall be dissatisfied with the compensation, as estimated in the Declaration of Taking and deposited in Court, such person or persons, or any of them, shall have the right, at any time subsequent to the filing of the Declaration and the deposit of the fund into Court but not later than 30 days following the date of service as provided for in the Official Code of Georgia Annotated Sections 32-3-8 through 32-3-10 to file with the Court a notice of appeal, the same to be in writing and made a part of the record in the proceedings.  
The said property, as thus affected, is described as follows:  
Project Number: CSSTP-0007-00 (495) Towns County  
Parcel Number:15  
Required R/W:0.004 acres of land  
Property Owners: Park Sterling Bank; Internal Revenue Service; Federal Deposit Insurance Corporation as Receiver for Bank of Hiawassee; Towns County Tax Commissioner; and City of Hiawassee  
All that tract or parcel of land lying and being in Land Lot 112 of the 18th Land District of Lumpkin County, Georgia, being more particularly described as follows:  
BEGINNING at the point of intersection on between the southeastern right of way line of River Street (N) with the northeastern right of way line of State Route 2/State Route 17/ US 76/ Main Street, said point being 30.00 feet left of and opposite station 458+71.87 on the construction centerline of State Route 2/ State Route 17/US 76/N Main Street on Georgia Highway Project CSSTP-0007-00 (495); running thence northeasterly along said existing southeastern right of way line of River Street (N) a distance of 15.50 feet to a point 45.50 feet left of and opposite station 458+71.89 on said centerline; thence S 6° 52' 03" E a distance of 27.57 feet to a point 30.00 feet left of and opposite station 458+94.50 on said centerline, said point also being a point on said northeastern right of way line of State Route 2/State Route 17/US 76/N Main Street; thence northwesterly along said existing northeastern right of way line a distance of 22.63 feet back to the point of BEGINNING. Said described land being the required right of way and is shown colored yellow on the attached plats marked Annex 1-A.

The title, estate, or interest in the above described land, required by condemor and now taken by condemor for public use is as follows: Fee simple title to the above described land as shown colored yellow on the plats dated 15th day of May, 2013; Last Revised: Sheet No. 11 on March 3, 2014, and Sheet No. 15 on June 20, 2014 and attached to Appendix "A" to Exhibit "A" as Annex 1-A.  
This 26th day of September, 2014.  
Janie Walls, Deputy Clerk  
Towns County Superior Court  
T(0c11,8)B

**NOTICE OF SALE UNDER POWER**  
**IN SECURITY DEED**  
**STATE OF GEORGIA**  
**COUNTY OF TOWNS**  
Under and by virtue of the Power of Sale contained in the Deed to Secure Debt and Security Agreement from Brandon Derick Dills and Carolyn Holloway Dills to The Bank of Hiawassee, a division of Citizens South Bank dated November 23, 2010, and recorded in Deed Book 485, Page 80, in the offices of the Clerk of the Superior Court of Towns County, Georgia; as assigned to Citizens South Bank by that certain Master Assignment recorded in Deed Book 486, Page 790, aforesaid records (as same may have been modified from time to time, collectively the "Security Deed"), and pursuant to that certain Discharge of Debtor entered August 28, 2014 in Chapter 7 Case No. 14-20871-jrs filed in the United States Bankruptcy Court, Northern District of Georgia; the undersigned will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in November, 2014, the following described real property, to wit:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 308 & 309, 18TH DISTRICT, 1ST SECTION OF TOWNS COUNTY, GEORGIA, CONTAINING 4.10 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY B. GREGORY, COUNTY SURVEYOR, DATED 3/16/83, RECORDED IN PLAT BOOK 7, PAGE 194, TOWNS COUNTY, GEORGIA RECORDS AND MORE PARTICULARLY DESCRIBED AS FOLLOWS:  
BEGINNING AT THE END OF A ROAD, SAID POINT BEING 4.752 FEET FROM THE JUNCTION OF GA HIGHWAY 17-75 AND MILL CREEK ROAD, RUN THENCE N 75 E 95 FEET TO A POINT; THENCE N 86 E 408 FEET TO A ROCK ON THE USF LINE; THENCE S 7 W 482 FEET TO AN IRON PIN ON THE NORTH RIGHT OF WAY OF A ROAD; THENCE ALONG THE ROAD N 82 W 78 FEET, N 79 W 100 FEET, N 87 W 121 FEET TO AN IRON PIN; THENCE LEAVING THE ROAD N 20 W 409 FEET TO THE POINT OF BEGINNING.  
THE GRANTOR GRANTS TO GRANTEE A PERPETUAL WATER RIGHT TO THE SPRING ON THE GRANTOR'S REMAINING PROPERTY.  
THE GRANTOR GRANTS TO GRANTEE A PERPETUAL EASEMENT FOR INGRESS AND EGRESS TO THE ABOVE DESCRIBED PROPERTY SAID EASEMENT TO RUN FROM THE COUNTY ROAD ALONG THE ROAD RUNNING SOUTH OF THE ABOVE DESCRIBED PROPERTY RUNNING TO THE U.S. FOREST PROPERTY.  
LESS AND EXCEPT  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 309, 18TH DISTRICT, 1ST SECTION OF TOWNS COUNTY, GEORGIA, CONTAINING 0.98 ACRES, MORE OR LESS AS SHOWN ON A PLAT OF SURVEY BY BLAIRSVILLE SURVEYING CO., ROBERT J. BREEDLOVE, R.L.S. DATED APRIL 29, 1997 AS REVISED JUNE 6, 1997, JUNE 13, 1997 AND FEBRUARY 2, 1998 AND RECORDED IN PLAT BOOK 22, PAGE 88, TOWNS COUNTY, GEORGIA RECORDS. SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE ALSO CONVEYED IS ALL THAT LAND LYING BETWEEN THE SOUTHERLY BOUNDARY LINE OF SAID AND THE CENTER LINE SAID PROPERTY AND MILL CREEK ROAD (RUNNING ALONG SAID UNIMPROVED SUBDIVISION ROAD WESTERLY APPROXIMATELY 1350 FEET MORE OR LESS TO MILL CREEK ROAD, NOW KNOWN AS DILLS ROAD, BEING COUNTY ROAD #92) OVER THE PRESENTLY EXISTING UNIMPROVED SUBDIVISION ROAD, AS SHOWN ON PLAT OF SURVEY RECORDED IN PLAT BOOK 14, PAGE 68 OF THE TOWNS COUNTY, GEORGIA RECORDS.  
KNOWN AS: 3.12 ACRES ON DILLS RD., HIWASSEE, GA 30546.  
In addition, under and by virtue of the power of sale contained in the Security Deed, the undersigned will also sell at public outcry to the highest bidder for cash before the door of the Courthouse of Towns County, Georgia, immediately following the sale of the above-described real property, the following described personal property owned by Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills, or their successors-in-title and secured by the Security Deed, to wit:  
All personal property described in and subject to the Security Deed, which is hereby incorporated by this reference.  
Less and except any fixtures subject to the security interest on the above-described real property.  
The debt secured by the Security Deed is evidenced by a Promissory Note, dated November 23, 2010, from Brandon Derick Dills to Bank of Hiawassee, a division of Citizens South Bank, in the original principal amount of \$34,485.50, (as same may have been further modified, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other indebtedness.  
Default has occurred and continues under the terms of the Note and Security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note and secured by the Security Deed and the failure to comply with the terms and conditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable according to its terms.  
The above-described real property will be sold to the highest and best bidder for cash as the property of Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills, the proceeds to be applied to the payment of said indebtedness, attorneys' fees, and the lawful expenses of said sale, all as provided in the Note and Security Deed. The sale shall be subject to the following: all outstanding ad valorem taxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior assessments, easements, restrictions or matters of record.  
To the best of the undersigned's knowledge and belief, the real property is presently owned by Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills.  
To the best of the undersigned's knowledge and belief, the party in possession of the real property is Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills, and tenants holding under them.  
All personal property will be sold in one lot to the highest and best bidder for cash as the property of Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills, or their successors-in-title, on an "as is, where is" basis and without representation, warranty or recourse, express or implied, of the undersigned, and subject to all matters of record affecting said personal property, the proceeds to be applied to the payment of said indebtedness, attorneys' fees and the lawful expenses of said sale, all as provided in the Security Deed.

Park Sterling Bank, successor by merger to Citizens South Bank, as successor in interest to Bank of Hiawassee, as Attorney-in-Fact for Brandon Derick Dills and Carolyn Holloway Dills a/k/a Carolyn Nicole Dills.  
M. Todd Westfall, Esquire  
Howick, Westfall, McBryan & Kaplan, LLP  
Suite 600, One Tower Creek  
3101 Towercreek Parkway  
Atlanta, Georgia 30339  
(678) 501-7951  
T(0c18,15,22,29)B

**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 Arvind Raina and Maninder Kaur to Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P. dated August 6, 2009, and recorded in Deed Book 460, Page 636, 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 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, November 4, 2014, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 159, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 3.407 ACRES, AND BEING AS TRACT ONE (1) ON A PLAT OF SURVEY BY T. KIRBY AND ASSOCIATES, INC. DATED 02/22/2008, RECORDED IN PLAT BOOK 38, PAGE 118, TOWNS COUNTY RECORDS WHICH DESCRIPTION ON SAID 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 WATER AND UTILITIES TO THE ABOVE DESCRIBED PROPERTY ALONG THE EASEMENT AS SHOWN ON SAID PLAT, RUNNING FROM VICTORIA WOODS ROAD. THE PROPERTY IS CONVEYED SUBJECT TO THE EASEMENT TO BLUE RIDGE MOUNTAIN EMC AS RECORDED IN DEED BOOK 216, PAGE 602, TOWNS COUNTY GEORGIA RECORDS.  
THE PROPERTY IS ALSO CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD AS PERTAINS TO VICTORIA WOODS SUBDIVISION RECORDED IN DEED BOOK 94, PAGES 130-133 AND DEED BOOK 94, PAGES 207-209, TOWNS COUNTY GEORGIA RECORDS.  
PROPERTY IS CONVEYED SUBJECT TO THAT PERPETUAL WATER RIGHT TO THE SPRING LOCATED ON THE ABOVE DESCRIBED PROPERTY AND THE RIGHT TO RUN THE NECESSARY WATER LINE TO MAINTAIN SAME, ALONG WITH OTHER CONDITIONS AND LIMITATIONS AS RESERVED BY JERRY SANDERS IN DEED BOOK 199, PAGES 505-506, TOWNS COUNTY CLERKS OFFICE.

Said property is known as 1490 Ada Lane, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed 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 Arvind Raina and Maninder Kaur, successor in interest or tenants(s).  
Wells Fargo Bank, N.A. as Attorney-in-Fact for Arvind Raina and Maninder Kaur  
File no. 12-037205  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfeget.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FO-NOS]  
T(0c18,15,22,29)B

Said property is known as 1490 Ada Lane, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed 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 Arvind Raina and Maninder Kaur, successor in interest or tenants(s).  
Wells Fargo Bank, N.A. as Attorney-in-Fact for Arvind Raina and Maninder Kaur  
File no. 12-037205  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfeget.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FO-NOS]  
T(0c18,15,22,29)B

Said property is known as 1490 Ada Lane, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed 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 Arvind Raina and Maninder Kaur, successor in interest or tenants(s).  
Wells Fargo Bank, N.A. as Attorney-in-Fact for Arvind Raina and Maninder Kaur  
File no. 12-037205  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
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T(0c18,15,22,29)B