

# Towns County Herald

## Legal Notices for December 31, 2014

### NOTICE TO DEBTORS AND CREDITORS

State of Georgia  
County of Towns  
RE: Estate of William L. Bryan  
All creditors of William L. Bryan, 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 December, 2014.  
Faith J. Lanphar  
Personal Representative  
850 S. Tamiami, Unit #135  
Sarasota, FL 34236  
571-326-9531  
T(Dec10,17,24,31)P

### NOTICE TO DEBTORS AND CREDITORS

State of Georgia  
County of Towns  
RE: Estate of Janet Ann McNeely  
All creditors of Janet Ann McNeely, 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 15th day of December, 2014.  
Annette Fisher  
Personal Representative  
97 Boxdale Ct.,  
Toccoa, GA 30577  
706-886-0056  
T(Dec17,24,31,Jan7)P

### NOTICE OF INTENT TO INCORPORATE

**LIMITED LIABILITY COMPANY**  
Notice is given that the Articles of Incorporation which will incorporate CHATUGE HOME CONCIERGE, LLC, 707 Bell Creek Road, Hiawassee, Georgia 30546, has been delivered to the Secretary of State for filing in accordance with the applicable provisions of the Georgia Corporation Code. The initial registered office of the corporation will be located at 707 Bell Creek Road, Hiawassee, Towns County, Georgia 30546, and its initial registered agent at such address is Priscilla Stilwell.  
T(Dec24,31)B

### NOTICE TO DEBTORS AND CREDITORS

**STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: Estate of Edward Grady Eller  
All creditors of the estate of Edward Grady Eller, 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 December, 2014  
Judy Carpenter  
Personal Representative  
PO Box 863  
Blairsville, GA 30514  
T(Dec24,31,Jan7,14)P

**NOTICE**  
(For Discharge from Office and all Liability)  
**PROBATE COURT OF TOWNS COUNTY**  
RE: PETITION OF BRENDA J. TRIMBLE FOR DISCHARGE AS EXECUTOR OF THE ESTATE OF FRED RILEY TRIMBLE, DECEASED.  
TO: All Interested Parties  
and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before January 12, 2015.  
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.  
David Rogers  
PROBATE JUDGE  
By: Kerry L. Berrong  
PROBATE CLERK/DEPUTY CLERK  
48 River St. Suite C  
Hiawassee, GA 30546  
ADDRESS  
706-896-3467  
TELEPHONE NUMBER  
T(Dec31)B

**NOTICE**  
City of Young Harris, Georgia  
P.O. Box 122, Young Harris,  
Georgia 30582-0122  
Sewerage System Improvements  
ADVERTISEMENT FOR BIDS  
Sealed Bids for the construction of the Sewerage System Improvements, Additions to the Existing Water Pollution Control Plant, April 2014 will be received, by City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582, until 2:00 p.m. local time on Tuesday, January 27, 2015, at which time the Bids received will be publicly opened and read. No submitted bid may be withdrawn after the scheduled closing time for receipt of bids for a period of ninety (90) days. The Project consists of construction of:  
Approximately 4,700 linear feet of 8-inch gravity sewer line complete with manholes and other appurtenances as required.  
Time of construction is 120 consecutive calendar days.

Proposals for the complete work in one general contract shall be made on the proposal form provided and shall contain prices in words and figures for the work bid on.  
All Bidders must have or be capable of acquiring a State of Georgia Utility Contractors License prior to bid award. Contractor must employ during construction a state Utility Manager certificate holder who will have oversight of the work. Documentation of these qualifications will be required prior to bid award. See Instructions to Bidders, Article 13.09.  
The Issuing Office for the Bidding Documents is: G. Ben Turnipseed Engineers, Inc. 2255 Cumberland Parkway, Building 400, Atlanta, Georgia, 30339. Contact person is Kellie Barber, 770-333-0700, kbarber@gbtengineers.com. Prospective Bidders may examine the Bidding Documents at the Issuing Office on Mondays through Fridays between the hours of 8:00 a.m. to 5:00 p.m. and may obtain copies of the Bidding Documents from the Issuing Office as described below.  
Bidding Documents also may be examined at the office of City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582; Atlanta Builders Exchange in Atlanta, Georgia and the offices of the Engineer, G. Ben Turnipseed Engineers, Inc., in Atlanta and Augusta.

Copies of the plans and specifications may be obtained from G. Ben Turnipseed Engineers, Inc., 2255 Cumberland Parkway, Building 400, Atlanta, Georgia 30339 upon receipt of the following amounts:  
Specifications \$150.00  
Plans \$150.00  
Reduced Drawings Available (Extra Set) \$150.00  
Upon receipt of all documents in undamaged condition within thirty (30) days after the date of opening of bids, one-half of the deposit will be refunded. The difference between the deposit and the amount refunded represents the cost of reproduction. No refund will be made for documents received after thirty (30) days or in damaged condition.  
A pre-bid conference will not be held.  
Bid security shall be furnished in accordance with the Instructions to Bidders.  
Note(s) to User: Bidders shall submit proof of qualifications to perform the Work as described in the Instructions to Bidders.  
The Owner reserves the right to reject any or all bids and to waive informalities.  
Owner: CITY OF YOUNG HARRIS, GEORGIA  
By:  
Title:  
Date: December 16, 2014  
T(Dec17-Jan29)B

**NOTICE OF SEIZURE OF PERSONAL PROPERTY VALUED AT LESS THAN \$25,000**  
Pursuant to O.C.G.A. §16-13-49(n), any party claiming an interest in the following property is hereby notified that on the 30th of October, 2014, said property was seized by the undersigned agency in Towns County, Georgia.  
Property Seized:  
PROPERTY ONE: 1999 GMC Yukon vehicle, VIN 1GKEC13R2XJ751560, GA tag, PTK2769  
Conduct giving rise to said seizure: Said PROPERTY ONE was found in the possession of Juan Yovani Aguirre-Nambo on October 30, 2014, in close proximity to a quantity of COCAINE. Said property was intended to facilitate the use, possession, possession with intent to distribute, and distribution of COCAINE, in violation of the Georgia Controlled Substances Act, or was the proceeds of said illegal activities. Further, the said vehicle was being operated by Juan Yovani Aguirre-Nambo in Towns County, Georgia, at the time of his arrest for violations of the Georgia Controlled Substances Act. The owner(s) of said property is purported to be:  
Monica Nambo & Juan Aguirre-Nambo  
4470 Berkshire Road  
Forest Park, Georgia 30297  
Any party claiming an interest in said property is hereby further notified that you must file any claim in accordance with O.C.G.A. §16-13-49(n) (4) within 30 days of the second publication of this Notice of Seizure in the Towns County Herald by serving said claim to the undersigned seizing agency and the District Attorney by certified mail, return receipt requested.  
This 22nd day of December, 2014  
District Attorney  
Enotah Judicial Circuit  
SEIZING AGENCY:  
Tracy James  
Hiawassee Police Department  
P.O. Box 549  
Hiawassee, Georgia 30546  
(706) 896-2203  
By: Cathy A. Cox-Brakefield  
Chief Assistant District Attorney  
65 Courthouse Street, Box 6  
Blairsville, Georgia 30512  
(706) 439-6027  
T(Dec31,Jan7,14)B

**NOTICE**  
City of Young Harris, Georgia  
P.O. Box 122, Young Harris,  
Georgia 30582-0122  
Additions to Existing WPCP  
ADVERTISEMENT FOR BIDS  
Sealed Bids for the construction of the Sewerage System Improvements, Additions to the Existing Water Pollution Control Plant, April 2014 will be received, by City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582, until 3:00 p.m. local time on Tuesday, January 27, 2015, at which time the Bids received will be publicly opened and read. No submitted bid may be withdrawn after the scheduled closing time for receipt of bids for a period of ninety (90) days. The Project consists of construction of:  
Additions to the existing water pollution control plant to include an influent structure, an aeration basin, a final clarifier, filters, an ultraviolet disinfection system, an effluent pump station, a temperature control system, an aerobic digester, a sludge dewatering building, a standby generator and a chemical feed system, all complete with appurtenances.  
Time of construction is 450 consecutive calendar days.  
Proposals for the complete work in one general contract shall be made on the proposal form provided and shall contain prices in words and figures for the work bid on.  
All Bidders must have or be capable of acquiring a State of Georgia Utility Contractors License prior to bid award. Contractor must employ during construction a state Utility Manager certificate holder who will have oversight of the work. Documentation of these qualifications will be required prior to bid award. See Instructions to Bidders, Article 13.09.  
The Issuing Office for the Bidding Documents is: G. Ben Turnipseed Engineers, Inc. 2255 Cumberland Parkway, Building 400, Atlanta, Georgia, 30339. Contact person is Kellie Barber, 770-333-0700, kbarber@gbtengineers.com. Prospective Bidders may examine the Bidding Documents at the Issuing Office on Mondays through Fridays between the hours of 8:00 a.m. to 5:00 p.m. and may obtain copies of the Bidding Documents from the Issuing Office as described below.  
Bidding Documents also may be examined at the office of City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582; Atlanta Builders Exchange in Atlanta, Georgia and the offices of the Engineer, G. Ben Turnipseed Engineers, Inc., in Atlanta and Augusta.

Copies of the plans and specifications may be obtained from G. Ben Turnipseed Engineers, Inc., 2255 Cumberland Parkway, Building 400, Atlanta, Georgia 30339 upon receipt of the following amounts:  
Specifications \$200.00  
Plans \$400.00  
Reduced Drawings Available (Extra Set) \$400.00  
Upon receipt of all documents in undamaged condition within thirty (30) days after the date of opening of bids, one-half of the deposit will be refunded. The difference between the deposit and the amount refunded represents the cost of reproduction. No refund will be made for documents received after thirty (30) days or in damaged condition.  
A pre-bid conference will not be held.  
Bid security shall be furnished in accordance with the Instructions to Bidders.  
Note(s) to User: Bidders shall submit proof of qualifications to perform the Work as described in the Instructions to Bidders.  
The Owner reserves the right to reject any or all bids and to waive informalities.  
Owner: CITY OF YOUNG HARRIS, GEORGIA  
By:  
Title:  
Date: December 16, 2014  
T(Dec17-Jan28)B

**NOTICE**  
(For Discharge from Office and all Liability)  
**PROBATE COURT OF TOWNS COUNTY**  
RE: PETITION OF RODNEY DARRELL NICHOLSON FOR DISCHARGE AS ADMINISTRATOR OF THE ESTATE OF CLAUDE RAYMOND NICHOLSON, DECEASED.  
TO: Shane Nicholson & All Interested Parties  
and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before January 12, 2015.  
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.  
David Rogers  
PROBATE JUDGE  
By: Kerry L. Berrong  
PROBATE CLERK/DEPUTY CLERK  
48 River St. Suite C  
Hiawassee, GA 30546  
ADDRESS  
706-896-3467  
TELEPHONE NUMBER  
T(Dec17,24,31,Jan7)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, 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 THE FOLLOWING DESCRIBED PROPERTY, TO WIT:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEYOR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF.  
THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.  
THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.  
Said property is known as 4579 Hiawassee River Ests, 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.  
Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd  
File no. 14-049428  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Robert Panaccione and Patricia Panaccione to Mortgage Electronic Registration Systems, Inc. as nominee for Americas First Home Mortgage Co. dated June 23, 2006, and recorded in Deed Book 375, Page 806, 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 \$145,000.00, 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, January 6, 2015, 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 47, 17th District, 1st Section, Towns County, Georgia, containing 1.074 acres, more or less, and being shown as Lot 7 of Ragayle Village Subdivision on a plat of survey prepared by Tamrok Associates, Inc., dated 2/15/01 and recorded in Plat Book 28, Page 41, Towns County, Georgia records, said plat being incorporated herein by reference for a more complete description of said property.  
Grantor grants to Grantee a non-exclusive perpetual easement for the use of the subdivision roads for ingress and egress to the above described property.  
Subject to the Declaration of Protective Covenants as recorded in Deed Book 224, Page 708-713 and Deed Book 227, Page 486-491, Towns County, Georgia records.  
Subject to an easement to Blue Ridge Mountain EMC as recorded in Deed Book 213, Page 564, Towns County, Georgia records.  
Subject to easements and other matters of survey as shown on the above referenced plat.  
Subject to an easement and Joint Driveway Agreement as recorded in Deed Book 354, Page 514, towns County, Georgia records and in Nat Book 35, page 152, Towns County, Georgia records.  
Subject to a right of way deed as recorded in Deed Book T-1, page 250, Towns County, Georgia records.  
Said property is known as 1514 Millennium Drive, Young Harris, GA 30582, 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 Robert Panaccione and Patricia Panaccione, successor in interest or tenant(s).  
Wells Fargo Bank, N.A. as Attorney-in-Fact for Robert Panaccione and Patricia Panaccione  
File no. 13-044823  
SHAPIRO, SWERTFEGER & HASTY, LLP\*  
Attorneys and Counselors at Law  
2872 Woodcock Blvd., Suite 100  
Atlanta, GA 30341-3941  
(770) 220-2535/KMM  
www.swertfege.net  
\*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
[FC-NOS]  
T(Dec10,17,24,31)B

**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 Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, 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, January 6, 2015, during the legal hours of sale, before the Courthouse door in