

# North Georgia News

## Legal Notices for November 15, 2017

**SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA**  
Civil Action Number 17-CV-323-RG  
Deborah A. Templeton  
vs.  
Joe D. Templeton, Estate of  
Joe D. Templeton, Executor or  
Administrator Unknown  
**ORDER FOR SERVICE BY PUBLICATION**  
Plaintiff having moved the Court for an Order directing service to be made upon the Defendant, Joe D. Templeton, in the above-styled action by publication, and it appearing that Defendant on whom service is to be made in this case cannot be found. IT IS HEREBY ORDERED that service be made by publication as provided by law.  
This the 20th day of October, 2017.  
Honorable Judge Raymond E. George  
Superior Court of Union County  
N(Nov1,8,15,22)B

**IN THE SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA**  
RALPH D. WILLIAMS and BEVERLY E. WILLIAMS,  
Petitioner,  
v.  
ANDY THOMAS COLLINS, all persons known or unknown who may claim adversely to Petitioner's title to a portion of land lot 82 of the 16th District, 1st section of Union County, Georgia and Being that property Ralph D. Williams and Beverly E. Williams  
Respondent,  
CASE NO. 17-CV-159-RG  
SERVICE BY PUBLICATION  
TO: ANDY THOMAS COLLINS  
LAST KNOWN ADDRESS UNKNOWN  
PRESENT WHEREABOUTS UNKNOWN  
A Petition for Declaratory Judgment Pursuant to O.C.G.A. §44-5-168 has been filed in the Superior Court of Union County, Georgia by Petitioners RALPH D. WILLIAMS and BEVERLY E. WILLIAMS.  
You are therefore given notice of said suit and are directed to file any response within sixty (60) days of the Order for Publication entered by the Court on October 18, 2017. You are hereby commanded and required to file with the clerk of said Court and serve upon Daniel J. Davenport, Petitioner's attorney, whose address is 80 Town Square, P.O. Box 923, Blairsville, Georgia, an answer to the Petition.  
Witness the hand of the Honorable Raymond E. George, Superior Court Judge, Union County, this 18th day of October 2017.  
Honorable Judy Odum  
Clerk of Union County Superior Court  
N(Nov1,8,15,22)B

**NOTICE OF FORECLOSURE OF RIGHT TO REDEEM PROPERTY**  
Take notice that: The right to redeem the following described property, to wit: all that tract or parcel of land being and lying in Land Lot 214, of the 17th District, First Section, Union County, Georgia, being shown as Tract 2 on a survey for Village Lanes, LLC by Landtech Services, Inc., dated March 8, 2005, Job No. 25085-762, and being more particularly described as follows: To find the true point of beginning, begin at the intersection of the North right of way of U.S. Highway 76, being a 130 foot right of way and the West line of Land Lot 214; thence proceeding North 09 degrees and 09 minutes 51 seconds East to a point 376.78 feet to the true point of beginning; proceeding from the true point of beginning thence North 06 degrees 31 minutes 09 seconds 121.12 feet to an iron pin found; thence North 88 degrees 05 minutes 16 seconds East 92.79 feet to an iron pin found; thence North 88 degrees 10 minutes 11 seconds East 173.70 feet to an iron pin found; thence South 04 degrees 59 minutes 19 seconds East 321.01 feet to the North right of way of U.S. Highway 76; thence South 61 degrees 07 minutes 19 seconds West 21.87 feet to an iron pin set; thence leaving U.S. Highway 76 North 04 degrees 59 minutes 19 seconds West 210.78 feet to an iron pin found; thence South 88 degrees 10 minutes 45 seconds West 270.67 feet to the point of beginning, said tract of land containing .862 acres, more or less; will expire and be forever foreclosed and barred on and after the day of November 22, 2017. The tax deed to which this notice relates is dated the 1st day of July, 2014, and is recorded in Deed Book 982 Page 216-217 of the Union County Records. The property may be redeemed at any time before the day of November 22, 2017, by payment of the redemption price as fixed and provided by law to the undersigned at the following address: Lance Law Firm, 57 Sears Way, Blairsville, GA 30512. Please be governed accordingly.  
N(Nov1-Nov22)B

**NOTICE OF MERGER**  
Notice is given that articles of merger which will effect a merger by and between Four Oaks Bank & Trust Company, a North Carolina bank, with and into United Community Bank, a Georgia bank, have been delivered to the Department of Banking and Finance for filing in accordance with the Georgia Financial Institutions Code. The name of the surviving bank in the merger is United Community Bank, a bank chartered in the State of Georgia. A copy of the articles of merger may be examined upon request at United Community Bank, 177 Highway 515 East, Blairsville, Georgia 30512.  
N(Nov8,15)B

**NOTICE OF MERGER**  
Notice is given that articles of merger which will effect a merger by and between Four Oaks Fincorp, Inc., a North Carolina corporation, with and into United Community Banks, Inc., a Georgia corporation, has been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The name of the surviving corporation in the merger is United Community Banks, Inc., a corporation incorporated in the State of Georgia. The registered office of such corporation is located at 177 Highway 515 East, Blairsville, Georgia, 30512, and its registered agent at such address is Brad Miller.  
N(Nov8,15)B

**IN THE JUVENILE COURT OF Union County STATE OF GEORGIA**  
IN THE INTEREST OF:  
N.D.  
DOB: 06-06-2007  
SEX: MALE  
case no. 144-17J-64a  
W.D.  
DOB: 10-05-2012  
SEX: MALE  
case no. 144-17J-65a  
CHILDREN UNDER THE AGE OF EIGHTEEN  
NOTICE OF DEPENDENCY HEARING  
TO: CRYSTAL DUNKLE, MOTHER OF THE ABOVE-NAMED CHILDREN  
By Order for Service by Publication dated the 1st day of November, 2017, you are hereby notified that on the 20th day of July, 2017, the Union County Department of Family and Children Services, Georgia Department of Human Services, filed a Petition for Temporary Custody (Dependency) against you as to the above-named children alleging the children are dependent. You are required to file with the Clerk of Juvenile Court, and to serve upon Special Assistant Attorney General Stephany L. Zaic an answer in writing within sixty (60) days of the date of the Order for Service by Publication.  
This Court will conduct a final hearing upon the allegations of the Petition and enter an order of disposition on the 24th day of January, 2018 at 10:00 o'clock a.m. in the Union County Courthouse in Blairsville, Georgia.  
The children and other parties involved may be represented by a lawyer at all stages of these proceedings. If you want a lawyer, you may choose and hire your own lawyer. If you want to hire a lawyer, please contact your lawyer immediately. If you want a lawyer but are not able to hire a lawyer without undue financial hardship, you may ask for a lawyer to be appointed to represent you. The Court would inquire into your financial circumstances and if the Court finds you to be financially unable to hire a lawyer, then a lawyer will be appointed to represent you. If you want a lawyer appointed to represent you, you must let the Court or the officer of this Court handling this case know that you want a lawyer immediately.  
WITNESS, the Honorable Jeremy Clough, Judge of said Court, this the 1st day of November, 2017.  
Honorable Jeremy Clough  
Judge, Juvenile Court  
Union County, Georgia  
Enotah Judicial Circuit  
N(Nov8,15,22,29)B

**IN THE SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA**  
DEBORAH A. TEMPLESTON, PLAINTIFF  
VS.  
JOE D. TEMPLETON, ESTATE OF JOE D. TEMPLETON, EXECUTOR OR ADMINISTRATOR UNKNOWN, DEFENDANT  
NOTICE AND ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON OCTOBER 20, 2017 REQUIRING THE FOLLOWING:  
TO: JOE D. TEMPLETON OR EXECUTOR OR ADMINISTRATOR OF THE ESTATE OF JOE D. TEMPLETON  
This is to notify you that Deborah A. Templeton has filed a Petition for a Declaratory Judgment under O.C.G.A. "9-4-1 through 9-4-10 and shows as follows:  
1. Plaintiff has been declared the owner of 2.66 acres of land in Union County, Georgia in Land Lot 23, 8th District, 1st Section of said County, Georgia as further described in Deed Book 127, Page 435 for a complete legal description.  
2. Plaintiff and Joe D. Templeton were divorced in the Superior Court of Union County, Georgia by Judgment dated September 10, 2008, nunc pro tunc to July 15, 2008. Said Judgment was filed with the Clerk of said Court on September 12, 2008.  
3. Defendant Joe D. Templeton, never signed a deed to Plaintiff pursuant to such Judgment.  
4. Neither his son, Jonathan Wesley Templeton nor is grandson, Jonah Zachariah Templeton know his place of death.  
5. Plaintiff does not know his place of death, but was informed that his last residence was 24327 Avenue 120, Porterville, California 93257.  
6. There are over 73,134 death records since 2010 for Joe or Joseph Templeton  
7. That without further information, it would be impossible to serve his Estate.  
8. Since Joe D. Templeton was served for the purposes of a divorce and there was no answer and this Court awarded the property to Plaintiff, this Court, under its equity powers, should award the property to Plaintiff and execute a recordable Order in her favor.  
9. This Court order that any claim by Joe D. Templeton be determined by said Judgment against Joe D. Templeton would be necessary to prohibit there ever being an actual controversy.  
Therefore: a) Plaintiff prays that Defendant and his heirs be served by certified mail and publication at said known address; and b) Plaintiff prays that a hearing be held for determination of Plaintiff's rights or limitations thereof, if any.  
This the 24th day of October, 2017  
By: Deborah A. Templeton through her attorney of record, David E. Barrett, LLC  
108 Blue Ridge Highway, Suite 6  
Blairsville, GA 30512  
(706) 745-0250  
(706) 745-0234  
N(Nov1-Nov22)B

**IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA**  
IN RE: ESTATE OF DONALD ARTHUR GLOECKLER, DECEASED  
ESTATE NO. 17-123  
NOTICE  
IN RE: The Petition to Probate Will in Solemn Form in the above-referenced estate having been duly filed,  
TO: Unknown Heirs  
This is to notify you to file objection, if there is any, to the Petition to Probate Will in Solemn Form, in this Court on or before December 11, 2017. BE NOTIFIED FURTHER: All objections to the Petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a Probate Court Clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Contact Probate Court personnel 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.  
Dwain Brackett  
Judge of the Probate Court  
By: Kristin Stanley  
Clerk of the Probate Court  
65 Courthouse St., Suite 8  
Blairsville, GA 30512  
Address  
(706) 439-6006  
Telephone Number  
N(Nov15,22,29,Dec9)B

**NOTICE**  
(For Discharge from Office and all Liability)  
PROBATE COURT OF UNION COUNTY  
Re: PETITION OF MICHAEL CIFERRI FOR DISCHARGE AS EXECUTOR OF THE ESTATE OF DONALD LEWIS SPERONI, DECEASED.  
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 November 27, 2017.  
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.  
Dwain Brackett  
Probate Judge  
By: Kristin Stanley  
Probate Court Clerk  
65 Courthouse Street  
Blairsville, GA 30512  
(706)439-6006  
N(Nov15)B

**NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY**  
By virtue of a Power of Sale contained in that certain Security Deed from Jeremy Charles Lands, Nicole Lands to MORTGAGE FINANCIAL GROUP INC, dated July 31, 2013, recorded August 1, 2013, in Deed Book 949, Page 406, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Seven Hundred Thirty-Three and 00/100 dollars (\$123,733.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Union County Courthouse, within the legal hours of sale on the first Tuesday in December, 2017, all property described in said Security Deed including but not limited to the following described property:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE NINTH DISTRICT, 1ST SECTION, LAND LOT 217, OF UNION COUNTY, GEORGIA, AND BEING LOT 2, OF DEER RUN SUBDIVISION, CONTAINING 1.00 ACRE MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY ROCHESTER & ASSOCIATES, INC. DATED NOVEMBER 20, 1989, AND RECORDED IN UNION COUNTY, GEORGIA RECORDS IN PLAT BOOK U, PAGE 277. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY.  
Said legal description being controlling, however the property is more commonly known as 559 DEER RUN RD, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.  
Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed.  
To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is Jeremy Charles Lands, Nicole Lands, or tenants(s).  
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed.  
Please note that, pursuant to O.C.G.A. § 44-14-162.2, you are not entitled by law to an amendment or modification of the terms of your loan. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: BAYVIEW LOAN SERVICING,LLC, Loss Mitigation Dept., 4425 Ponce de Leon Blvd., 5th Floor, Coral Gables, FL 33146, Telephone Number: 800-771-0299.  
BAYVIEW LOAN SERVICING, LLC A DELAWARE LIMITED LIABILITY COMPANY  
as Attorney in Fact for  
KENYA L. PATTON  
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: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071  
Telephone Number: (877) 813-0992 Case No. PNY-16-07157-5  
Ad Run Dates 11/08/2017, 11/15/2017, 11/22/2017, 11/29/2017  
www.rubinelublin.com/property-listings.phpc  
N(Nov8,15,22,29)B

**NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY**  
By virtue of a Power of Sale contained in that certain Security Deed from Jeremy Charles Lands, Nicole Lands to MORTGAGE FINANCIAL GROUP INC, dated July 31, 2013, recorded August 1, 2013, in Deed Book 949, Page 406, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Seven Hundred Thirty-Three and 00/100 dollars (\$123,733.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Union County Courthouse, within the legal hours of sale on the first Tuesday in December, 2017, all property described in said Security Deed including but not limited to the following described property:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 285, 9TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, BEING TRACT 2, CONTAINING 5.001 ACRES, AS DESCRIBED BY THAT PLAT OF SURVEY BY CLEVELAND & COX LAND SURVEYING, LLC, RLS #2894, DATED 9/29/06, RECORDED IN PLAT BOOK 59, PAGE 36, UNION COUNTY RECORDS, WHICH DESCRIPTION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY AS SHOWN ON PLAT.  
GRANTOR GRANTS TO GRANTEE A TWELVE FOOT (12') PERPETUAL NON-EXCLUSIVE EASEMENT FROM APPLE VALLEY ROAD (NOW KNOWN AS MADELINE WAY) FOR UTILITY, PEDESTRIAN AND VEHICULAR ACCESS, INGRESS AND EGRESS IN, TO, OVER ACROSS AND THROUGH THE ABOVE REFERENCED PROPERTY. THE PROPERTY ADDRESS ACCORDING TO THE SYSTEM OF NUMBERING CURRENTLY EMPLOYED IN UNION COUNTY, GEORGIA IS 98 MADELINE WAY, BLAIRSVILLE, GEORGIA 30512.  
Said legal description being controlling, however the property is more commonly known as 98 MADELINE WAY F/K/A 320 APPLE VALLEY RD EAST, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.  
Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed.  
To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is KENYA L. PATTON, or tenants(s).  
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed.  
Please note that, pursuant to O.C.G.A. § 44-14-162.2, you are not entitled by law to an amendment or modification of the terms of your loan. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: PennyMac Loan Services, LLC, Loss Mitigation Dept., 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-549-3583.  
PENNYMAC LOAN SERVICES, LLC  
as Attorney in Fact for  
JEREMY CHARLES LANDS, NICOLE LANDS  
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: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071  
Telephone Number: (877) 813-0992 Case No. PNY-16-07157-5  
Ad Run Dates 11/08/2017, 11/15/2017, 11/22/2017, 11/29/2017  
www.rubinelublin.com/property-listings.phpc  
N(Nov8,15,22,29)B

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ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 285, 9TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, BEING TRACT 2, CONTAINING 5.001 ACRES, AS DESCRIBED BY THAT PLAT OF SURVEY BY CLEVELAND & COX LAND SURVEYING, LLC, RLS #2894, DATED 9/29/06, RECORDED IN PLAT BOOK 59, PAGE 36, UNION COUNTY RECORDS, WHICH DESCRIPTION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY AS SHOWN ON PLAT.  
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Said legal description being controlling, however the property is more commonly known as 98 MADELINE WAY F/K/A 320 APPLE VALLEY RD EAST, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.  
Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed.  
To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is KENYA L. PATTON, or tenants(s).  
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.  
This 2nd day of November, 2017.  
Apex Bank as Attorney in Fact for Johnny Pete Gray  
By:  
C. Chad Young  
Patty & Young Attorneys at Law, LLC  
Attorneys for Apex Bank  
P.O. Box 727  
Ringgold, GA 30736  
N(Nov8,15,22,29)B

**NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY**  
By virtue of a Power of Sale contained in that certain Security Deed from Jeremy Charles Lands, Nicole Lands to MORTGAGE FINANCIAL GROUP INC, dated July 31, 2013, recorded August 1, 2013, in Deed Book 949, Page 406, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Seven Hundred Thirty-Three and 00/100 dollars (\$123,733.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Union County Courthouse, within the legal hours of sale on the first Tuesday in December, 2017, all property described in said Security Deed including but not limited to the following described property:  
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Said legal description being controlling, however the property is more commonly known as 98 MADELINE WAY F/K/A 320 APPLE VALLEY RD EAST, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.  
Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.  
The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:  
Ditech Financial LLC 2100 East Elliot Rd Bldg 94 Attn: Mail Stop T325  
Tempe, AZ, 85284 877-816-9125  
Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.  
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.  
DITECH FINANCIAL LLC, as Attorney-in-Fact for  
GARY K. SWANSON AND BETSY N. SWANSON  
RAS Crane LLC 10700 Abbott's Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112  
Firm File No. 17-102912 - AnM  
N(Nov8,15,22,29)B

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By virtue of a Power of Sale contained in that certain Security Deed from Jeremy Charles Lands, Nicole Lands to MORTGAGE FINANCIAL GROUP INC, dated July 31, 2013, recorded August 1, 2013, in Deed Book 949, Page 406, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Seven Hundred Thirty-Three and 00/100 dollars (\$123,733.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Union County Courthouse, within the legal hours of sale on the first Tuesday in December, 2017, all property described in said Security Deed including but not limited to the following described property:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 285, 9TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, BEING TRACT 2, CONTAINING 5.001 ACRES, AS DESCRIBED BY THAT PLAT OF SURVEY BY CLEVELAND & COX LAND SURVEYING, LLC, RLS #2894, DATED 9/29/06, RECORDED IN PLAT BOOK 59, PAGE 36, UNION COUNTY RECORDS, WHICH DESCRIPTION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY AS SHOWN ON PLAT.  
GRANTOR GRANTS TO GRANTEE A TWELVE FOOT (12') PERPETUAL NON-EXCLUSIVE EASEMENT FROM APPLE VALLEY ROAD (NOW KNOWN AS MADELINE WAY) FOR UTILITY, PEDESTRIAN AND VEHICULAR ACCESS, INGRESS AND EGRESS IN, TO, OVER ACROSS AND THROUGH THE ABOVE REFERENCED PROPERTY. THE PROPERTY ADDRESS ACCORDING TO THE SYSTEM OF NUMBERING CURRENTLY EMPLOYED IN UNION COUNTY, GEORGIA IS 98 MADELINE WAY, BLAIRSVILLE, GEORGIA 30512.  
Said legal description being controlling, however the property is more commonly known as 98 MADELINE WAY F/K/A 320 APPLE VALLEY RD EAST, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same and all expenses of sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.  
Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed.  
This 2nd day of November, 2017.  
Apex Bank as Attorney in Fact for Johnny Pete Gray  
By:  
C. Chad Young  
Patty & Young Attorneys at Law, LLC  
Attorneys for Apex Bank  
P.O. Box 727  
Ringgold, GA 30736  
N(Nov8,15,22,29)B

**NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY**  
By virtue of a Power of Sale contained in that certain Security Deed from Jeremy Charles Lands, Nicole Lands to MORTGAGE FINANCIAL GROUP INC, dated July 31, 2013, recorded August 1, 2013, in Deed Book 949, Page 406, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Three Thousand Seven Hundred Thirty-Three and 00/100 dollars (\$123,733.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to PennyMac Loan Services, LLC, there will be sold at public outcry to the highest bidder for cash at the Union County Courthouse, within the legal hours of sale on the first Tuesday in December, 2017, all property described in said Security Deed including but not limited to the following described property:  
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE NINTH DISTRICT, 1ST SECTION, LAND LOT 217, OF UNION COUNTY, GEORGIA, AND BEING LOT 2, OF DEER RUN SUBDIVISION, CONTAINING 1.00 ACRE MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY ROCHESTER & ASSOCIATES, INC. DATED NOVEMBER 20, 1989, AND RECORDED IN UNION COUNTY, GEORGIA RECORDS IN PLAT BOOK U, PAGE 277. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY.  
Said legal description being controlling, however the property is more commonly known as 559 DEER RUN RD, BLAIRSVILLE, GA 30512.  
The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.  
Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants; and any other matters of record superior to said Security Deed.  
To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is KENYA L. PATTON, or tenants(s).  
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed.  
Please note that, pursuant to O.C.G.A. § 44-14-162.2, you are not entitled by law to an amendment or modification of the terms of your loan. The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: PennyMac Loan Services, LLC, Loss Mitigation Dept., 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361, Telephone Number: 1-866-549-3583.  
PENNYMAC LOAN SERVICES, LLC  
as Attorney in Fact for  
JEREMY CHARLES LANDS, NICOLE LANDS  
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: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071  
Telephone Number: (877) 813-0992 Case No. PNY-16-07157-5  
Ad Run Dates 11/08/2017, 11/15/2017, 11/22/2017, 11/29/2017  
www.rubinelublin.com/property-listings.phpc  
N(Nov8,15,22,29)B

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ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 285, 9TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, BEING TRACT 2, CONTAINING 5.001 ACRES, AS DESCRIBED BY THAT PLAT OF SURVEY BY CLEVELAND & COX LAND SURVEYING, LLC, RLS #2894, DATED 9/29/06, RECORDED IN PLAT BOOK 59, PAGE 36, UNION COUNTY RECORDS, WHICH DESCRIPTION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO ALL EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY AS SHOWN ON PLAT.  
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Said legal description being controlling, however the property is more commonly known as 98 MADELINE WAY F/K/A 320 APPLE VALLEY RD EAST, BLAIRSVILLE, GA 30512.  
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Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether or not yet due and payable); (2) the right of redemption of any taxing authority; (3) any matters which might be disclosed by an accurate survey and inspection of the property; and (4) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.  
Said sale will be conducted subject to the following: (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed.  
The name, address, and telephone number of the individual or entity who has full authority to negotiate, amend, and modify all terms of the mortgage is as follows:  
Ditech Financial LLC 2100 East Elliot Rd Bldg 94 Attn: Mail Stop T325  
Tempe, AZ, 85284 877-816-9125  
Note that pursuant to O.C.G.A. § 44-14-162.2, the above individual or entity is not required by law to negotiate, amend, or modify the terms of the mortgage.  
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.  
DITECH FINANCIAL LLC, as Attorney-in-Fact for  
GARY K. SWANSON AND BETSY N. SWANSON  
RAS Crane LLC 10700 Abbott's Bridge Road Suite 170 Duluth, GA 30097 Phone: 470.321.7112  
Firm File No. 17-102912 - AnM  
N(Nov8,15,22,29)B

**NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY**  
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Said property will be sold subject to the following: (1) any outstanding ad valorem taxes (including taxes which are a lien, whether