North Georgia News

Legal Notices for April 8, 2015

STATE OF GEORGIA

UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Gary S. Callahan,
All debtors and creditors of the estate of Gary All debtors and creators of the estate of Gary S. Callahan, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment

tate are required to flake mineral to the Personal Representative(s). This 9th day of March, 2015. By: Donna Callahan Byrd 310 Carendon Ave. Nashville, TN 37205 N(Mar18,25.Apr1,8)B

STATE OF GEORGIA UNION COUNTY NOTICE TO DEBTORS AND CREDITORS

NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Gerard Talbot O'Brien,
All debtors and creditors of the estate of Gerard Talbot O'Brien, deceased, late of Union
County, Georgia, are hereby notified to render
their demands and payments to the Personal
Representative(s) of the estate, according to
the law, and all persons indebted to said estate are required to make immediate payment
to the Personal Representative(s)

tate are required to make immedit to the Personal Representative(s). This 9th day of March, 2015. By: A. Geraldine O'Brien 5740 Trackrock Gap Rd. Blairsville, Ga. 30512

STATE OF GEORGIA

UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Lee Payne,
All debtors and creditors of the estate of Lee Payne, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said es-tate are required to make immediate payment

tate are required to make minimula to the Personal Representative(s). This 10th day of March, 2015. By: James Doyle Payne 2235 Mulkey Gap Rd. Blairsville, GA. 30512 Linda Lee Payne Smith 218 Cold Syrippe Rd 218 Cold Springs Rd. Morganton, GA. 30560 N(Mar18,25,Apr1,8)B

STATE OF GEORGIA

UNION COUNTY

UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Jimmy Roger Reece,
All debtors and creditors of the estate of
Jimmy Roger Reece, deceased, late of Union
County, Georgia, are hereby notified to render
their demands and payments to the Personal
Representative(s) of the estate, according to
the law, and all persons indebted to said estate are required to make immediate payment
to the Personal Representative(s).
This 13th day of March, 2015.
By: Kellie Reece James
427 Shallowford Cir.
August, (AS 30907

August, GA 30907 N(Mar18,25,Apr1,8)B

UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Scotty Floyd Eaves,
All debtors and creditors of the estate of
Scotty Floyd Eaves, deceased, late of Union
County, Georgia, are hereby notified to render
their demands and payments to the Personal
Representative(s) of the estate, according to
the law, and all persons indebted to said estate are required to make immediate payment
to the Personal Representative(s).
This 16th day of March, 2015.
By: Lacerilla S. Eaves
237 Terrace Ln.
Blairsville, GA. 30512

Blairsville, GA. 30512 N(Mar25,Apr1,8,15)B STATE OF GEORGIA

STATE OF GEORGIA
UNION COUNTY

NOTICE TO DEBTORS AND CREDITORS

RE: Estate of Edward Harris Harwood, Jr.,
All debtors and creditors of the estate of Edward Harris Herwood, Jr., deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 1st day of April, 2015.

By: Marylou E. Harwood

47 Cobblestone
Blairsville, GA. 30512

NAPRO, 15,22,298

UNION COUNTY NOTICE TO DEBTORS AND CREDITORS

NOTICE TO DEBTORS AND CREDITORS
RE: Estate of Katrine L. Krempecke,
All debtors and creditors of the estate of Katrine L. Krempecke, deceased, late of Union
County, Georgia, are hereby notified to render
their demands and payments to the Personal
Representative(s) of the estate, according to
the law, and all persons indebted to said estate are required to make immediate payment
to the Personal Representative(s).
This 3rd day of April, 2015.
By: Donna Cox

By: Donna Cox 77 Rothgeb Ridge Rd.

STATE OF GEORGIA NOTICE TO DEBTORS AND CREDITORS

RE: Estate of June Lovell, All debtors and creditors of the estate of June Lovell, deceased, late of Union County, Georgia, are hereby notified to render their demands and

payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 16th day of March, 2015. By: Patricia Louise Satterfield, f/k/a Goodman

194 Youngstown Baptist Ch. Rd. Blairsville, GA. 30512 N(Apr8,15,22,29)B

STATE OF GEORGIA

NOTICE TO DEBTORS AND CREDITORS

MOTICE TO DEBTORS AND CREDITORS
RE: Estate of William Joseph Nanney,
All debtors and creditors of the estate of William Joseph Nanney, deceased, late of Union
County, Georgia, are hereby notified to render
their demands and payments to the Personal
Representative(s) of the estate, according to
the law, and all persons indebted to said estate are required to make immediate payment
to the Personal Representative(s).
This 3rd day of April, 2015.
By: Scott Nanney

By: Scott Nanney 6514 Wauka View Dr.

Clermont, GA 30527 N(Apr8,15,22,29)B NOTICE OF PETITION TO CHANGE NAME

15-CV-136-RG

15-CV-136-RG Notice is hereby given Maryann Kang Dills, the undersigned, filed her petition to the Superior Court of Union County, Georgia on the 27 day of March, 2015, praying for a change in the name of petitioner from Maryann Kang Dills to Maryann Kang. 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 30 days of the filing of said petition.

This 27 day of March, 2015
Petitioner: Maryann Kang Dills N(Apr1,8,15,22)P

GEORGIA, UNION COUNTY

Rebecca Ann Young has petitioned (for Letters of Administration) to be appointed Adminis-trator of the estate of Gladys Christene Wigley,

IN THE PROBATE COURT

ESTATE NO. 15-41

COUNTY OF UNION
STATE OF GEORGIA
IN RE: ESTATE OF
GLADYS CHRISTENE WIGLEY, DECEASED

PETITION FOR LETTERS OF ADMINISTRATION

deceased, of said County. (The petitioner has also applied for waiver of bond and/or grant of certain powers contained in O.C.G.A. §53-12-261.) All interested parties are hereby noti-fied to show cause why said petition should not be granted. All objections to the petition not be granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with the court on or before May 4, 2015. 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. tion may be granted without a hearing.

DWain Brackett
PROBATE JUDGE
By: Kristin Stanley
PROBATE CLERK
65 Courthouse St., Ste. 8
Blairsville, GA 30512
(706) 439-6006

NOTICE OF LAND PATENT / LAND GRANT RUILLE UP LANU PATENT / LAND GRANT Ernest Michael Andrews, Jr. claims the "for-ever" benefit of the land patent / land grant and occupies the land located at 160 Turkey Trail, Blairsville, Georgia. Documentation of this claim is posted online and may be down-loaded from ADrive.com using this link to the download page: http://goo.gl/1vlGoR NAMB15222PP

Notice of Intent to Dissolve Union Agricultural Institute, Inc., a Georgia Corporation with its registered office at 18 Pockery R. Bil has been delivered to the Secretary of State for filing in accordance with Georgia Business Code.

NOTICE
Open Position - Enotah Judicial Circuit - Juvenile Judge
The Superior Court Judges of the Enotah Judicial Circuit are appointing a Juvenile Judge to preside over juvenile court proceedings in Lumpkin, Towns, Union and White Counties.
The appointment is for a four-year term be-The appointment is for a four-year term, beginning July 1, 2015. Applicants must be at least 30 years of age, a member in good standing with the State Bar of Georgia, a citizen of Georgia for at least 5 years, and have practiced law for at least 5 years. Interested applicants should submit a resume and cover letter to Superior Court Chief Judge Murphy Miller, 65 Courthouse Road, Box 2, Blairsville, GA 30512 no later than May 1, 2015. Juvenile Court Judges are appointed by the Superior Court Judges of the circuit to four-year terms. Full-time judges cannot practice law while holding office. The appointment is for a four-year term, be

law while holding office.

IN THE SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA IN RE: the Name Change of:

IN NE: UNE NAME OF ADULT
Alexis Rae Gross, Petitioner
Civil Action Case Number 15-CV-112-RG
NOTICE OF PETITION TO
CHANGE NAME OF ADULT
Alexis Rae Gross filed a petition in the Union
County Superior Court on March 11, 2015, to

county Superior Court of march 11, 2015, to change the name from: Alexis Rae Gross to Alexis Rae Shrum. Any interested party has the right to appear in this case and file objections within 30 days after the petition was filed. Dated 3/10/15 Alexis Rae Gross, Petitioner

Alexis Rae Gross 50 Rock Ridge Way Blairsville, GA 30512 N(Mar18,25,Apr1,8)P

NOTICE OF PETITION TO CHANGE NAME

STATE OF GEORGIA
COUNTY OF UNION
Notice is hereby given that Thomas Neal Moon,
the undersigned, filed his petition to the Superior Court of Union County, Georgia on the 13th rior court of vinion county, deorgia on the 1stn day of March, 2015, praying for a change in the name of Petitioner from Thomas Neal Moon to Richard Neal Moon. 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 30 days of the filing of each netting.

said petition.
This 17 day of March, 2015
Cary D. Cox
Attorney for Petitioner
PO Box 748
Blairsville, GA 30514

NOTICE OF ADOPTION
To: VANESSA TOWNSON, legal and biological mother of a female child Makynzie Grace Blankenship, whose last known address is: 263 Springdale Lane, Dallas, GA 30157

You are hereby notified that on October 17, 2014, a Petition for Adoption of a female child born to you Vanessa Townson on May 1, 2012 in Douglasville, Georgia, was filed in the Superior Court of Union County, Georgia, Adoption No. SG-14-A10-7. On February 18, 2015, the Court passed an Order fixing a hearing upon said Petition for May 14, 2015, at 9:00am in the Chambers of Judge Stanley Gunter, Blairsville, Union County, Georgia. All parental rights you may have with respect

to the minor child will be lost and you will neito the minor child will be lost and you will nei-ther receive notice nor be entitled to object to the adoption of the child unless you appear in the pending adoption action and show cause why your rights to the child should not be ter-minated by adoption. Brandi Price

Attorney at Law 5680 New Northside Drive, NW Atlanta, GA 30328

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR

THAT PURPOSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Keith Evans and Michelle Evans to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns, dated March 26, 2007, recorded in Deed Book 699, Page 761, Union County, Georgia Records, as last transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-7 by assignment recorded in Deed Book 903, Page 246, Union CERTIFICATES, SERIES 2007-7 by assignment recorded in Deed Book 903, Page 246, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SIXTY-THREE THOUSAND SEVEN HUNDRED AND 0/100 DOLLARS (\$263,700.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Union County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in May, 2015, the following described property: May, 2015, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE SEÉ EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF The debt secured by said Se-curity Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remain-ing in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law including attoracy's fees (notice of inof this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-7 is the holder of the Security Deed to the prop-ASST-BACKED CERTIFICATES, SERIES 2007-7 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing, 8742 Lucent Blvd STE 300, Highlands Ranch, CO 80129 800-306-6059. To the best knowledge and belief of the undersigned, the party in possession of the property is Keith Evans and Michelle Evans or a tenant or tenants and said property is more commonly known as said property is more commonly known as 138 Eagle Bend Rd, Blairsville, Georgia 30512-138 Eagle Bend Rd, Blairsville, Georgia 305121817. 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. The Bank of New York Mellon FKA The Bank of New York Kellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-7 as Attorney in Fact for Keith Evans and Michelle Evans McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net EXHIBIT 30076 www.foreclosurehotline.net EXHIBIT 30076 www.foreclosurehotline.net EXHIBIT
"A" All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 223 of Union County, Georgia, containing 1.000 acre, more or less, and being more particularly described as Tract One (1) as shown on a plat of survey by Southern Geosystems, Ltd., RLS #2298, dated March 31, 2004, last revised Jan-uary 16, 2006, filed and recorded in Plat Book 58, Page 209 in Union County, Georgia records. Said plat is incorporated into this instrument, by reference hereto, for a complete and accuby reference hereto, for a complete and accu-rate description of the above described propby reterence inerto, for a comprete and accurate description of the above described property. Said property is subject to the powerline easement as shown on the above referenced plat. Said property is subject to the following restrictions: 1. The property is for single family residential purposes only. 2. No junk, trash, rubbish or hazardous materials or waste, or anything which emits a foul or obnoxious odor shall be kept, stored or buried upon the property. 3. No utility trailer, no wrecked, unicensed (untagged) motor vehicle, nor household appliance shall be kept or stored on the property. 4. No animals, birds, livestock, poultry, or fowl of any kind shall be raised, kept or bred on the property, except for ordinary pets (i.e. cats, dogs, pet birds) which may be kept thereon in reasonable numbers as pets for the pleasure and use of the occupants, but not for any commercial use or purpose. Pigs are not pleasure and use of the occupants, but not for any commercial use or purpose. Pigs are not to be considered household pets. This deed is given subject to all easements and restrictions of record, if any. MR/crp1 5/5/15 Our file no. 567314 - FT1

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THAT PURPUSE.
Under and by virtue of the Power of Sale contained in a Security Deed given by Steven Franklin and Pamala Franklin to Appalachian Community Bank, dated February 26, 2003, recorded in Deed Book 455, Page 771, Union County, Georgia Records, as last transferred to Bank of America, National Association by assignment recorded in Deed Book 904, rage 258, Union County, Georgia Records, convey-ing the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-FIVE THOUSAND AND 0/100 NUNDRED I WENTY-FIVE THOUSAND AND O/TOU DOLLARS (\$125,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Union County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale as all atteritative, within the regal notins to sale on the first Tuesday in May, 2015, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the inpossible events or detailt, failure to pay the in-debtedness as and when due and in the man-ner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Bank of America, N.A. is the holder of the Security Deed to the property in accordance with OCGA § 44-14-16-12. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219 800-446-8939. To the best knowledge and belief of the undersigned, the party in possession of the 446-8939. To the best knowledge and belief of the undersigned, the party in possession of the property is Steven Franklin and Pamala Franklin or a tenant or tenants and said property is more commonly known as 2695 Watts Creek Road, Blairsville, Georgia 30512. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bank-ruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Bank of America, N.A. as Attorney in Fact for Steven Franklin and Pamala Franklin McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www. Alabama Road Roswell, Georgia 30076 www. foreclosurehotline.net EXHIBIT "A" All that tract or parcel of land lying and being in the 7th District, 1st Section, Land Lot 52 of Union County, Georgia and being Tract 2, containing

1.195 acres, more or less, as shown on a pla

of survey by Tamrok Associates, Inc., dated August 2, 1995 and recorded in Union County Records in Plat Book 48, Page 129. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. MR/hq1 5/5/15 Our file no.

NOTICE OF SALE UNDER POWER

NOTICE OF SALE ONDER TOWER
STATE OF GEORGIA, COUNTY OF UNION
Under and by virtue of the Power of Sale
contained in a Deed to Secure Debt given by
KENNETH H. ROGOZ to MORTGAGE ELECTRONIC contained in a Deed to Secure Debt given by KENNETH H. ROGOZ to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PRIMARY CAPITAL ADVISORS LC , dated 08/20/2004, and Recorded on 08/24/2004 as Book No. 540 and Page No. 577-600, UNION County, Georgia records, as last assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$112,800.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the UNION County Courthouse within the legal hours of sale on the first Tuesday in May, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 10TH DISTRICT, 1ST SECTION, LAND LOT 93 OF UNION COUNTY, GEORGIA AND BEING LOT 19 OF HIGHLAND FALLS COTTAGES, CONTAINING 0.074 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., DATED FEBRUARY 21,1997, LAST REVISED MARCH 5,1999 AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK 42, PAGES 170. SAID PLAT IS INCOPPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. The debt secured by said beed to Secure Debt has FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed Secure Debt Resquest the debt remains in to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE COAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 holds the duly endorsed Note and is the current assignee of the Security Deed to the property. NATIONSTAR MORTGAGE, LLC, acting on behalf of and, as necessary, in consultation with HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, NATIONSTAR MORTGAGE, LLC may be contacted at: NATIONSTAR MORTGAGE, LLC, R950 CYPRESS WATERS BLVD., COPPELL, TX 75019, 877-450-8638. Please note that, pursuant to O.C.G.A. § 44-14-162.2. CYPRESS WATERS BLVD., COPPELL, TX 75019, 877-450-8638. Please note that, pursuant to O.G.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 283 HIGHLAND FORGE, BLAIRSVILLE, GEORGIA 30512 is/are: KENNETH H. ROGOZ or tenant/ tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be dishigh taxes which are a feet, but into yet use and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances accements, restrictions covenants. dinances, easements, restrictions, covenants,

etc. The sale will be conducted sub-ject to (1) confirmation that the sale is not pro-hibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed. Pursuant to 0.C.G.A. Section 9-13-172.1, which Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph. HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 as Attorney in Fact for KENNETH H. ROGOZ. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION DBTAINED WILL BE USED FOR THAT PURPOSE. 00000005042353 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398. 341-5398.

STATE OF GEORGIA COUNTY OF UNION NOTICE OF SALE UNDER POWER

NOTICE OF SALE UNDER POWER
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Betty Y. Ray and Jack Ray to Mortgage Electronic Registration Systems, Inc. as nominee for GE Money Bank and its successors and assigns dated May 23, 2007, and recorded in Deed Book 712, Page 166, and Deed Book 981, Page 346, Union County Records, said Security Deed having been last sold, assigned, transferred and conveyed to PHH Mortgage Corporation by Assignment, securing a Note in the original principal amount of \$98,373.00, the holder thereof pursuant to said Deed and the holder thereof pursuant to said Deed and Note thereby secured has declared the entire and unit or said interteetiness due and payane and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, May 5, 2015, during the legal hours of sale, before the Courthouse door in said County, sell at public

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 12, 10TH DISTRICT, 1ST SECTION OF UNION COUNTY, GEORGIA, CONTAINING 0.691 ACRES AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, INC., RS NUMBER 2653, DATED 07/27/95 AND RECORDED IN PLAT BOOK 34 PAGE 121 UNION COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFERENCE AND MADE A PART HEREOF. HEREOF.

Said property is known as 1858 Mocking Bird Lane, Blairsville, GA 30512, 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 outsatu property win be solu subject to any our-standing ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any tax-ing authority, any matters which might be dis-closed by an accurate survey and inspection

closed 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 belong if said visible had instituted as and the balance, if any, will be distributed as

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.

with the secured creditor. The property is or may be in the possession of Betty Y Ray, a/k/a Betty Ray a/k/a Betty York, successor in interest or tenant(s). PHH Mortgage Corporation as Attorney-in-Fact for Betty Y. Ray and Jack Ray File no. 15-050935

SHAPIRO, SWERTFEGER & HASTY, LLP* Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 Atlanta, GA 30341-3941 (770) 220-2535/CH

www.swertfeger.net
*THE LAW FIRM IS ACTING AS A DEBT COLLEC-TOR. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by William Lee to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc. dba America's Wholesale Home Loans, inc. doa America's windowsale Lender, its successors and assigns, dated June 7, 2007, recorded in Deed Book 712, Page 380, Union County, Georgia Records, as last transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 by assignment recorded in Deed Book 827, Page assignment recorded in Deed Book 827, Page 160, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY THOUSAND AND 0/100 DOL-LADS (628-000 00). NOTE IN the Original principal allowing to Note In the Original principal and the Note of attorney's fees having been given). Said prop-erty will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any mat-ters which might be disclosed by an accurate ters 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 Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 is the belder of the Sewrith Bood to the preparty in certificateniouers of the CWABS, Inc., ASSEI-BACKED CERTIFICATES, SERIES 2007-10 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Specialized Loan Servicing, 8742 Lucent Blvd STE 300, Highlands Ranch, C0 80129 800-306-6059. To the best knowledge and belief of the undersigned, the party in possession of the property is William Lee or a tenant or tenants and said property is more commonly known as 8474 Timber Ridge Rd N, Blairsville, Georgia 30512. 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. The Bank of New York Mellon FKA The York Mellon FKA The York Mellon FKA The York Mellon FKA The Yor New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 as Attorney in Fact for William Lee McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www. foreclosurehotline.net EXHIBIT "4" All that roreclosurehotline.net EXHIBIT "A" All that tract or parcel of land lying and being in the 7th District, 1st Section, Land Lot 56 of Union County, Georgia, and being Tract 1, containing 2.000 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc., dated December 22, 1998, and recorded in Union County Records in Plat Book 45, Page 158. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. Also conveyed herewith is a perpetual 40 foot easement from Timber Ridge Road (County Road #113) to the subject property. MR/kr8 5/5/15 Our file no. 5316912 - FT1

STATE OF GEORGIA
COUNTY OF UNION
NOTICE OF SALE UNDER POWER
Under and by virtue of the power of sale contained in a Security Deed from FRANK PACK
to UNITED COMMUNITY BANK D/B/A UNION
COUNTY BANK N/K/A UNITED COMMUNITY
BANK, dated September 1, 1998, recorded September 3, 1998, in Deed Book 298, Page 298,
Union County Septrair proofes as modified. tember 3, 1998, in Deed Book 298, Page 298, Union County, Georgia records, as modified, said Security Deed being given to secure an indebtedness from FRANK PACK; there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse

highest bidder for cash before the Courthouse door at Union County, Georgia, within the legal hours of sale on the first Tuesday in May, 2015, the following described property:

All that tract or parcel of land lying and being in the 9th district, 1st Section, Land Lot 274, Union County, Georgia, containing 0.37 acres, as shown on a plat of survey by M. E. Richards, Union County Surveyor, dated January 8, 1987, recorded in Plat Book S, page 107, Union County records and more particularly described as follows: Beginning at Station No. 36+08.41 on the sixty (60) foot right of way of the Blairsville By-Pass, run thence along the right of way of Old U.S. Highway 19, N 56 29 41 E 48.790 feet to an iron pir, thence S 64 17 40 W 95.00 feet to an iron pin; thence S 64 17 40 W 95.00 feet to an iron pin; thence N 90 00 30 W 132 73 feet to a rich of way marker. S 64 17 40 W 95.00 feet to an iron pin; thence N 09 00 20 W 132.73 feet to a right of way marker on the Blairsville By-Pass; thence ale

39 E 85.44 feet to the point of beginning.
All that tract or parcel of land lying and being in Land Lot 274 of the 9th Land District of Ing in Land Lot 2/4 of the 9m Land District of Union County, Georgia, and being more particularly described as follows: Beginning at the intersection of the property line between the land of the Grantor and lands now or formerly owned by Robert J. Colwell with the Northern property line of lands now or formerly owned by First Baptist Church of Blairsville, said point also being 171 00 feet right of and expected. by FIRSt Baptist Church of Balarsville, said point also being 171.09 feet right of and opposite Station 34+25.64 on the Mainline Centerline of Georgia Highway Project APD-056-2(5); running thence southwesterly along said property line between the lands of said Grantor and lands now or formerly owned by the First Baptist Church of Blairsville to a point 126.32 feet right of and opposite Station 33+59.32 on said centerline; thence northwesterly along a straight line to a point 84.76 feet right of and opposite Station 34+06.41 on said centerline; thence northeesterly along a straight line to opposite Station 34+0.41 on Said centerine; thence northeasterly along a straight line to a point 80 feet right of and opposite Station 34+87 on said centerline; thence northeasterly along a line 80 feet right of and parallel to said centerline to the intersection of said property line between the lands of Grantor and land now or formerly owned by Robert J. Colwell at a point 80 feet right of and opposite Station 35+20.55 on said centerline; thence south-easterly along said later property line back to the point of beginning.

The debt secured by said Security Deed has

been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, easements, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

the Security Deed first set out above

The Security Used INTS SET OUT BOVE.

To the best knowledge and belief of the undersigned, the party in possession of the property is FRANK PACK or a tenant or tenants.

UNITED COMMUNITY BANK D/B/A UNION COUNTY BANK N/K/A UNITED COMMUNITY BANK,

OUT OF THE SET OF THE STANK DAY O as attorney in Fact for FRANK PACK L. Lou Allen Stites & Harbison, PLLC

520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923 File No. 7484A-02631

NOTICE OF SALE UNDER POWER

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY Under and by virtue of the Power of Sale contained in that Security Deed given by Alice Elizabeth Kerr aka Libby Duncan Kerr nka Libby Duncan Shook to The Bank of Hiawassee, a division of Citizens South Bank, being dated June 23, 2011, recorded in Deed Book 871 Pages 391-398, Union County Georgia records, said Security Deed securing a note dated June 23, 2011, from Libby Duncan Shook to The Bank of Hiawassee, a division of Citizens cords, said Security Deed securing a note dated June 23, 2011, from Libby Duncan Shook to The Bank of Hiawassee, a division of Citizens South Bank, in the original principal amount of \$21,236.25, with interest thereon as set forth therein, Citizens South Bank having subsequently merged with Park Sterling Bank bank and Park Sterling Bank being the surviving entity as evidenced by Affidavit regarding Articles of Merger as recorded in Deed Book 917 Pages 439-443 Union County Clerk's office, which debt is secured by the aforementioned Security Deed, there will be sold at public outcry to the highest bidder for cash before the court-house door of Union County, Georgia, within the legal hours of sale on the first Tuesday in May, 2015, the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 211, 17TH DISTRICT, IST SECTION OF UNION COUNTY GEORGIA, CONTAINING 3.78 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY BLAIRSVILLE SURVEYING COMPANY, DATED APRIL 25, 2011, AND FILED AND RECORDED IN PLAT BOOK 64 PAGE 45 UNION COUNTY GEORGIA RECORDS WHICH DESCRIPTION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF. WHICH DESCRIPTION IS INCOMPORATED HERE-IN BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO ALL MATTERS AS SHOWN ON THE ABOVE REFERENCED PLAT OF SURVEY. ALSO CONVEYED HEREWITH IS A RIGHT OF WAY DESCRIBED AS FOLLOWS: BEGINNING AT THE HULLINDER FORK AND DOWN THE BRANCH TO THIS DEDDETTY THE SAME DESINE GIGHT EETS.

THIS PROPERTY, THE SAME BEING EIGHT FEET WIDE.
ALSO CONVEYED HEREWITH IS A TWELVE FOOT
WIDE EASEMENT STARTING AT BITTER CREEK
ROAD AT THE GRANTOR'S NORTHERN PROPERTY LINE; THENCE IN A SOUTHEAST DIRECTION
WITH GRANTOR'S PROPERTY LINE TO BITTER
CREEK AND TO REACH THE ABOVE DESCRIBED
PROPERTY

PROPERTY.
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed, and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).
Said property will be sold subject to any outstanding ad valorem taxes, any matters which might be disclosed by an accurate survey and

standing ao valoren taxes, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, and matters of record superior to the Security Deed

first set out above. The individual or entity that has full authority The individual of entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Keshia Dye of Park Sterling Bank, 458 Hwy 515 East, Blairsville, GA 30512; (706)-439-6212. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument

mortgage instrument.
Said property will be sold as the property of Alice Elizabeth Kerr a/k/a Libby Duncan Kerr n/k/a Libby Duncan Shook. To the best knowledge and belief of the undersigned, the party in possession of the property is Alice Elizabeth Kerr a/k/a Libby Duncan Kerr n/k/a Libby Duncan Shook, or a tenant or tenants. Parker Sterling Bank, successor by merger to Citizens South Bank, which did business as The Bank of Hiawassee, a division of Citizens South Bank, as attorney in fact for Alice Elizabeth Kerr a/k/a Libby Duncan Kerr n/k/a Libby Duncan Shook.

Bruce L. Ferguson Bruce L. Ferguson, P.C. 150 S. Main Street, Ste. D Hiawassee, GA 30546

(706)-896-9699
THIS LAW FIRM IS ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE
USED FOR THAT PURPOSE.