North Georgia News

Legal Notices for August 7, 2013 NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY **NOTICE OF SALE UNDER POWER**

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION

IN RE: Estate of Jeanette LaFern Townsend Vest, Deceased All debtors and creditors of the Estate of Jeanette LaFern Townsend Vest, deceased, late of Union County, Georgia, are hereby notified to render their demands and pay-ments to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 12th day of July, 2013.

By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION

N(Jul17,24,31,Aug7)B

IN RE: Estate of Diane P. Jones, Deceased All debtors and creditors of the Estate of Diane P. Jones, deceased, late of Union Coun-ty, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, ac-cording to law, and all persons indebted to said estate are required to make immediate

payment to the Personal Representative(s).
This 12th day of July, 2013.
By: Kristin Stanley,
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, GA 30512

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION IN RE: Estate of Mary Ann Ball, Deceased

All debtors and creditors of the Estate of Mary Ann Ball, deceased, late of Union County, Georgia, are hereby notified to

render their demands and payments to the Personal Representative(s) of the es-tate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 2nd day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512

N(Jul17,24,31,Aug7)B NOTICE TO DEBTORS AND CREDITORS COUNTY OF UNION

IN RE: Estate of Alline Emmalon Lovell, De-All debtors and creditors of the Estate of

Alline Emmalon 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 law, and all persons

estate, according to law, and an persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 10th day of July, 2013.

By: Kristin Stanley,
Clerk of the Probate Court

65 Courthouse Street, Suite 8 N(Jul17,24,31,Aug7)B

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION IN RE: Estate of Marcella H. Fisher, De-All debtors and creditors of the Estate of

Marcella H. Fisher, 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 law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).

This 10th day of July 2013

This 10th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul17,24,31,Aug7)B NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA, COUNTY OF UNION IN RE: Estate of Comer E. Saxon, Deceased All debtors and creditors of the Estate of Comer E. Saxon, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the es-tate, according to law, and all persons indebted to said estate are required to

By: Kristin Stanley, 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul17,24,31,Aug7)B NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION

IN RE: Estate of Lydia Elizabeth Nix Saxon, Deceased All debtors and creditors of the Estate of

Lydia Elizabeth Nix Saxon, deceased, late of Union County, Georgia, are hereby noti-fied to render their demands and payments to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal resentative(s

Representative(s).
This 12th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul17,24,31,Aug7)B NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF UNION

All debtors and creditors of the Estate of James Conrad Gilreath, deceased, late of Union County, Georgia, are hereby noti-fied to render their demands and payments to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to

make immediate payment to the Personal Representative(s). This 17th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512 NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA, COUNTY OF UNION IN RE: Estate of Elmer C. Thompson, De-All debtors and creditors of the Estate of Elmer C. Thompson, deceased, late of Union County, Georgia, are hereby noti-fied to render their demands and payments

to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal resentative(s This 19th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8

Blairsville, GA 30512

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF UNION IN RE: Estate of Guy Owenby, Deceased All debtors and creditors of the Estate of Guy Owenby, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Per-sonal Representative(s) of the estate, ac-

cording to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 26th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 N(Jul31,Aug7,14,21)B

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, COUNTY OF UNION IN RE: Estate of Eva Frazier, Deceased All debtors and creditors of the Estate of Eva Frazier, 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 law, and all persons indebted to said es-tate are required to make immediate pay-

ment to the Personal Representative(s). This 26th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512

STATE OF GEORGIA, IN RE: Estate of Jared Stanley Harn, De-All debtors and creditors of the Estate of Jared Stanley Harn, 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 law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 25th day of July, 2013.
By: Kristin Stanley,
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, GA 30512

NOTICE TO DEBTORS AND CREDITORS

PUBLIC NOTICE OF OPPORTUNITY TO COMMENT ON U.S. ARMY CAMP FRANK D. MERRILL PROPOSAL USDA - Forest Service Chattahoochee-Oconee National Forests Blue Ridge Ranger District
The USDA-Forest Service is requesting public comment on the following proposal received from the U.S. Army that involves improvements to the wastewater treatment

N(Jul31,Aug7,14,21)B

systems and facilities at the Camp Frank D. Merrill training facility located on National Forest System lands of the Chattahoochee-Oconee National Forests near Dahlonega Georgia, as follows: A proposal to commercially install a new

sewage treatment facility and sewage col-lection system and to decommission the existing sewage treatment lagoon. The system is outdated and needs to be re-placed in order to effectively service the facilities at Camp Merrill. A more detailed description and other in-formation about this proposal is available for review at the Blue Ridge R.D. office at 2042 Hwy. 515 West in Blairsville, GA. This information is also available for viewing on the Forest's website at www.fs.usda.gov/ proposal may be categorically excluded from documentation in an Environmental Assessment or an Environmental Impact Statement pursuant to 36 CFR 220.6(e). The decision will be subject to administrative

Written, facsimile, hand-delivered, oral, and electronic comments concerning this proposed action will be accepted for 30 calendar days following the date of publi-cation of this notice in the North Georgia News and The News Observer. The publication dates in the newspapers of record are the exclusive means for calculating the comment period for this analysis. Those wishing to comment should not rely upon dates or timeframe information provided by any other source. The regulations probibit extending the length of the comment hibit extending the length of the comment period.
Written comments must be submitted to

either of the following: Andy Baker, District Ranger, 2042 Hwy. 515 West, Blairsville, GA, 30512. The office business hours for

those submitting oral or hand-delivered comments are: Monday thru Friday 8:00 to 11:30 AM and 12:30 to 4:30 PM, excluding

appeal per 36 CFR 215 and the judicial rul-ing in Sequoia ForestKeeper v. Tidwell. How to Comment and Timeframe

holidays. The telephone number to call to comment or to request more information is 706-745-6928. Electronic comments must 706-743-0326. Electronic confinents must be submitted in a format such as an email message, plain text (.txt), rich text format (.rtf), or Word (.doc) to jcowart@fs.fed.us. In cases where no identifiable name is attached to a comment, a scanned signature is one way to provide verification. It is the responsibility of persons providing comments to submit them by the close of the comment period. Only those who submit timely and substantive comments will have eligibility to appeal the subsequent decision under 36 CFR 215. Individuals

and organizations wishing to be eligible to appeal must meet the information requirements of 36 CFR 215.6.

This notice serves purpose that Blairsville Flea Market and Storage will hold a public auction pursuant to the Georgia Self Stor-age Act: Georgia Code Section 10-4-210 to 10-4-215, on August 16, 2013 at the Blairs-ville Super Flea Market and Storage, locat-ed at 27 Orbit Drive, Blairsville, GA 30512, County of Union, State of Georgia. Unit A8 Amelia Brown, Unit M13 Heather Nickle, Unit F4 Kasey Hiland, Unit A5 Robert Montgomery. This auction will be a cash sale to the highest bidder. Sale subject to cancellation in the event of a settlement between owner and obligated party.

NOTICE OF INCORPORATION Notice is given that Articles of Incorpora-tion that will incorporate Reece Mountain Property Owners Association, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Nonprofit Corporation Code. The initial registered office of the corporation is located at 57 Sears Way, Blairsville, GA 30512 and its initial registered agent at such address is Jack Lance, Jr. Patton & Lance Law Firm, LLC

NOTICE OF INCORPORATION Notice is given that Articles of Incorpora-tion that will incorporate Pleasant Mead-

Jack Lance, Jr., Attorney at Law

ows Property Owners Association, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Nonprofit Corporation Code. The initial regis-tered office of the corporation is located at 57 Sears Way, Blairsville, GA 30512 and its initial registered agent at such address is Jack Lance, Jr. Patton & Lance Law Firm, LLC Jack Lance, Jr., Attorney at Law NOTICE OF INCORPORATION Notice is given that Articles of Incorpora-tion that will incorporate Lakeside Property

Owners Association, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Nonprofit Corporation Code. The initial registered office of the corporation is located at 57 Sears Way, Blairsville, GA 30512 and its initial

registered agent at such address is Jack Lance, Jr. Patton & Lance Law Firm, LLC Jack Lance, Jr., Attorney at Law NOTICE OF INCORPORATION Notice is given that Articles of Incorpora-tion that will incorporate River Ridge on the Toccoa Property Owners Association, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Nonprofit Corporation Code. The initial registered office of the corporation is located at 57 Sears Way, Blairsville, GA

30512 and its initial registered agent at such address is Jack Lance, Jr. Patton & Lance Law Firm, LLC Jack Lance, Jr., Attorney at Law

NOTICE OF INCORPORATION Notice is given that Articles of Incorporation that will incorporate Riverside on Lake Nottely Property Owners Association, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Nonprofit Corporation Code. The initial registered office of the corporation is located at 57 Sears Way, Blairsville, GA 30512 and its initial registered agent at such address is Jack Lance, Jr. Patton & Lance Law Firm, LLC Jack Lance, Jr., Attorney at Law

REQUEST FOR PROPOSALS FOR CONSTRUCTION MANAGEMENT-AT-RISK FOR FACILITY PROJECTS FOR THE UNION COUN-

TY SCHOOL DISTRICT
The Union County School System will receive proposals until August 30, 2013 at 3:00 pm for Construction Management-at-Risk services for certain facility projections for a term from January 1, 2014 through December 31, 2018. The projects are the

following:
Agricultural Science Center, High School Classroom Additions, Middle School Class-room Additions, Multi-Use Fine Art Audito-rium, Primary School Classroom Additions, Stadium Field House. Copies of the RFP are available by faxing or emailing a request for the RFP to: CM RFP, Attention Mr. Gary Steppe Union County Schools 124 Hughes Street make immediate payment to the Personal Representative(s).
This 12th day of July, 2013. Blairsville, GA 30512 Phone 706-745-2322 • Fax 706-745-0525 Email: gsteppe@ucschools.org
The Union County Board of Education re-

> **NOTICE OF UNCLAIMED PROPERTY VALUE AT MORE THAN \$75** Pursuant to O.C.G.A 17-5-54, any party claiming an interest in the following property is hereby notified that on July 23, 2013, said property was located in the evidence room of the Union County Sheriff's Office in Union County, Georgia.

posals and to waive technicalities.

Produzee Mauser 88 Rifle, serial number EG078 Robert McMann Criket .22 Caliber Rifle, serial number 100290 Thomas Cole Huggins Marlin 917V Rifle, serial number 96681037 Hugh reed Conduct giving rise to said order: said property was stored in the Union County Sheriff's Office Evidence Room for over 90 days and no person has laid claim to said

Any party claiming an interest in said prop-

Property Description Owner

erty is hereby further notified that you must file a claim in accordance with 0.C.G.A. 17- within 30 days of the fourth publication of the Notice of Disposition of Unclaimed Property in the North Georgia News by serving said claim to the undersigned seiz-IN RE: Estate of James Conrad Gilreath, ing agency by certified mail, return receipt requested. The serial number to the above listed items have been partially hidden, owner must be able to prove which case the items was seized from or have valid proof of purchase indicating the complete serial number. Mack Mason, Sheriff Union County, Ga. 378 Beasley Street Blairsville, Ga. 3051 (706)439-6066 GEORGIA, UNION COUNTY PROBATE COURT

In Re: Estate of Mary Ester Peck, Deceased Estate No. 2013-112

Petition for Letters of Administration
Debra LaTullip has petitioned to be appointed Administrator(s) of the estate of Mary Ester Peck, deceased, of said County Mary Ester Peck, 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 notified to show cause why said petition should 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 August 19, 2013. 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 Clerk 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul24,31,Aug7,14)B GEORGIA, UNION COUNTY PROBATE COURT In Re: Estate of Joan Wilkins Beall, De-Estate No. 2013-102 Petition for Letters of Administration Ashley Wilkins has petitioned to be ap-pointed Administrator(s) of the estate of Joan Wilkins Beall, 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 notified to show cause why said petition should not be granted. All objections to the netting must

the court on or before April 22, 2013. 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

granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with

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 Clerk 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul17,24,31,Aug7)B NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING 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 Kenneth M Heffley and Lisa L Heffley to Mortgage Electronic Registration Systems, Inc. as nominee for Ampro Mortgage, A Division of United Financial Mortgage Corre

vision of United Financial Mortgage Corp., dated September 9, 2005, recorded in Deed Book 603, Page 403, Union County, Georgia Records, as last transferred to Nationstar Mortgage LLC by assignment recorded in Deed Book 943, Page 95, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED THOUSAND AND 0/100 DOLLARS (\$300,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Union County, Georgia, or at such place as may be lawthe original of a such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2013, the following described property: SEE EXHIBIT "A" ATTACHED HERE-TO AND MADE A PART HEREOF The debt secured by said Security Deed has been and is bereby declared due because of among 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 Se-curity 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 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. Nationstar Mortgage LLC is the holder of the Note and 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: Nation-Star Mortgage LLC, 350 Highland Drive, Lewisville, TX 75067, 888-850-9398x3705. To the best knowledge and belief of the undersigned, the party in possession of the property is Kenneth Heffley and Lisa Heffley or a tenant or tenants and said property is more commonly known as 6085 Souther Farm Drive, 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 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. Nationstar Mortgage LLC as Attorney in Fact for Kenneth M Heffley and Lisa L Heffley McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www. foreclosurehotline.net MR/ekh 9/3/13 Our file no. 5423813-FT2 EXHIBIT "A" All that tract or parcel of aldn lying and being in the 16th District. 1st Section. Land Lot 98

the 16th District, 1st Section, Land Lot 98 of Union County, Georgia, and being Lot 8 of Souther Mill Estates Subdivision, contain-

ing 1.220 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc., dated June 2, 1995, and revised Janu-

ary 13, 2004, and recorded in Union County Records in Plat Book 55, Page 136. Said plat

is incorporated herein, by reference hereto,

for a full and complete description of the above described property. Also Conveyed is an easement for ingress and egress to the

above described property. MR/ekh 9/3/13 Our file no. 5423813 - FT2

By virtue of the power of sale contained in a Security Deed from Kenny A. Payne to Mortgage Electronic Registration Systems Inc., as nominee for Primary Capital Advisors, LC, its successors and assigns dated June 10, 2009 recorded in Deed Book 803,

Page 773-784, Union County Records, and last assigned to JPMorgan Chase Bank, National Association, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THOUSAND AND 00/100 (\$100,000.00), with interest thereon as est forth therein there 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, during the legal hours of sale on the first Tuesday, September 3, 2013 the following described property, to wit: All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 288 of Union County, Georgia, containing
1.42 acres, more or less, and being Tract A,
as shown on a plat of survey by Blairsville
Surveying Co., dated 10/6/94 and recorded
in the Union County records in Plat Book
33 page 140, and said plat is incorporated
herein by reference berget for a full and

herein, by reference hereto, for a full and complete description of the above prop-Subject to an easement to Blue Ridge Mountain EMC recorded in the Union County records in Deed Book 175 page 654 and in Deed Book 217 page 20. Subject to the DOT right of way as recorded in Deed Book 13 pages 317-318 Union

County records. Subject to the right of way granted to Union County, Georgia, in Deed Book 198 page 146 Union County records.
Subject to a water line easement and powerline easement as shown o said plat. Also conveyed herewith is a non-exclusive perpetual easement for the use of the road shown on the plat for ingress and egrees to the above property.

The Debt secured by said Security Deed has been and is hereby declared due because of nonpayment of the indebtedness when due and in the manner provided in the Note and Security Deed. The debt remaining in default the sale will be made

maining in default, the sale will be made for the purpose of paying the same and all expenses of 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 assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

To the best knowledge and belief of the undersigned, the party in possession of the property Kenny A. Payne or, a tenant or tenants, and said property was or is com-monly known as 7428 Greenhaven Lane Blairsville, GA 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 JPMorgan Chase Bank, National Associa-As Attorney in Fact for

Kenny A. Payne M&B File No.: 13-19328 Publication Dates: August 7, 14, 21, 28 2013 2013
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR, ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. N(Aug7,14,21,28)B

a Security Deed given by Frances Brown to Mortgage Electronic Registration Systems,

Inc. as nominee for Suntrust Mortgage, Inc. dated 8/24/2007 and recorded in Deed Book 725 Page 687, UNION County, Georgia

NOTICE OF SALE UNDER POWER, UNION COUNTY
Pursuant to the Power of Sale contained in

records: as last transferred to or acquired by Federal National Mortgage Association, conveying the after-described property to secure a Note in the original principal amount of \$ 148,000.00, with interest at the rate specified therein, there will be sold by the undersigned 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 September 03, 2013 (being the first Tuesday of said month unless said date falls on a Federal Holiday), the following described property:
All that tract or parcel of land lying and being in the 16th District, lst Section, Land Lot 97 of Union County, Georgia, and being Lot 23 of Choestoe Village, containing 0.15 acres, more or less, as shown on a plat of survey by Jack Stanley, Union County cords in Plat Book U, Page 305. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. All that tract or parcel of land lying and being in the 16th District, 1st Section, Land Lot 97 of Union County, Georgia, and being Tract C of Choestoe Village, containing 0.036 acres, more or less, as shown on a

plat of survey by Rochester & Associates, Inc., dated January 25, 1993 last revised January 16, 1996 and recorded in Union County Records in Plat Book 33, Page 241. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. Also conveyed is a non-exclusive perpetual easement for the use of the subdivision road for ingress and egress to the above described property. The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-vided 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 is commonly known as 3928 Litton Lane, Blairsville, GA 30512 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or par-ties) in possession of the subject property is (are): Frances Brown or tenant or ten-Seterus, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

is not required by law to negotiate, amend or modify the terms of the loan. 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) unpaid water or sew-

866.570.5277 Note, however, that such entity or individual

age bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey

Seterus, Inc.

PO Box 4121

Loss Mitigation

Reaverton, OR 97076-4121

and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited. 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. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial 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 immediately above. Federal National Mortgage Association as agent and Attorney in Fact for Frances Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. 1168-1194A THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL

COUNTY OF UNION Because of a default in the payment of the indebtedness secured by a Security Deed executed by David L. Forney and Marci A. Forney to Appalachian Community Bank dated July 31, 2003, and recorded in Deed

NOTICE OF SALE UNDER POWER

BE USED FOR THAT PURPOSE. 1168-1194A

N(Aug7,14,21,28)B

Book 481, Page 188, Union 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 \$270,750.00, 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, Sep-tember 3, 2013, 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 the 9th District, 1st Section, Land Lot 91 of Union County, Georgia, containing 2.068 acres, more or less, and being Tract 1 as shown on a plat of survey by LandTech Services, Inc., dated July 15, 2003 and recorded in Union County Records in Plat Book 53, Page 48. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property.

Records in Deed Book 295, Page 503. Said property is known as 174 Nix Lance Drive, Blairsville, GA 30512, together with all fixtures and personal property attached to and constituting a part of said property, 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 as-sessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and

Also conveyed herewith is a 20 foot wide

ingress and egress easement as shown on the plat and also recorded in Union County

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 David L. Forney and Marci A. Forney, successor in interest or tenant(s). Wells Fargo Bank, N.A. as Attorney-in-Fact for David L. Forney and Marci A. Forney File no. 13-041320

SHAPIRO. SWERTFEGER & HASTY. LLP*

Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 2872 WOODCOOK BIVE, SOURE TOO
Atlanta, GA 30341-3941
(770) 220-2535/KMM
www.swertfeger.net
**THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.

Loy D. Hammontree & Betty H. Hammontree executed and delivered to the United States of America, acting through the United States Department of Agriculture, a Deed to Secure Debt conveying certain real estate located in Union County, Georgia, and said Deed to Secure Debt was recorded in the Deed to Secure Debt was recorded in the Office of the Clerk of the Superior Court for Union County, Georgia, in Book # 76, Page# 291; and WHEREAS, on 01/07/77, for value received,

the subject loan was assumed by an Assumption Agreement, whereby the interest in this real property was conveyed to Ste-ven N. Lance & Patsy C. Lane; and WHEREAS, on 01/07/77, for value received, Steven N. Lance & Patsy C. Lane executed and delivered to the United States of America, acting through the United States De-partment of Agriculture, a Deed to Secure Debt conveying certain real estate located in Union County, Georgia, and said Deed to Secure Debt was recorded in the Office of the Clerk of the Superior Court for Union County, Georgia, in Book # 95, Page# 278; WHEREAS, on 05/20/88, for value received,

the subject loan was assumed by an Assumption Agreement, whereby the interest in this real property was conveyed to Helen L. Nichols; and WHEREAS, on 05/20/88, for value received, Helen L. Nichols executed and delivered to the United States of America, acting through the United States Department of Agriculture, a Deed to Secure Debt conveying certain real estate located in Union

County, Georgia, and said Deed to Secure Debt was recorded in the Office of the Clerk of the Superior Court for Union County, Georgia, in Book # 160, Page# 203; and WHEREAS, on 12/22/88, for value received, the subject loan was assumed by an Assumption Agreement, whereby the interest in this real property was conveyed to William A. Hunnicutt & Carolyn A. Hunnicutt;

liam A. Hunnicutt & Carolyn A. nunnicutt, and WHEREAS, on 12/22/88, for value received, William A. Hunnicutt & Carolyn A. Hunnicutt executed and delivered to the United States of America, acting through the United States Department of Agriculture, a Deed to Secure Debt conveying certain real estate located in Union County, Georgia, and said Deed to Secure Debt was recorded in the Deed to Secure Debt was recorded in the Office of the Clerk of the Superior Court for Union County, Georgia, in Book # 165, Page# WHEREAS, the United States of America now holds the above described security deeds covering the said real estate; and WHEREAS, the Deeds to Secure Debt held by the United States of America provides

that should default occur, the holder may declare the entire indebtedness secured by the Deeds to Secure Debt due and pay-

able and, in compliance with the power of sale provisions contained in said security

deeds proceed to sell the property at public

outcry; and WHEREAS, after default, the United States of America has declared all of the indebtedness secured by the Deeds to Secure Debt due and payable and hereby certifies that it has complied with all of its loan servicing regulations;
NOW, THEREFORE, the said United States of America, acting as aforesaid, under and in compliance with the power of sale provision contained in the Deeds to Secure Debt, will proceed to sell at public outery, for cash or extified finds to the highest higher in front certified funds to the highest bidder in front of the Courthouse in Union County, during the legal hours of sale, on the 3rd day of September, 2013, the following-described

property conveyed in the Deeds to Secure Debt, to Wit:

All that tract or parcel of land lying and be-ing in part of Lot of Land #206 and 207 in the 9th District, 1st Section of Union County, Georgia and being Lot #16 of Leslie Estates Subdivision as shown on a plat of survey made by Bruce Hunt, County Surveyor, in May 1972, said plat being recorded in Plat Book B, Page 285, in the Office of the Clerk of the Superior Court of Union County, Georgia, said plat reading as follows: Beginning at an iron pin in the North right of way line of Leah Drive, said iron pin being located North 63 degrees 30 minutes West 260 feet from the point where the North right of way line of Leah Drive intersects the East right of way line of U.S. Highway #19 & 129; thence North 5 degrees West 176 feet to an iron pin set; thence North 85 degrees East 150 feet to an iron pin set in the West right of way line of Leah Drive; thence four courses and distances along and with the said right of way line of Leah Drive as it meanders in a South-Southwest direction as follows: South 5 degrees East 86 feet, South 14 degrees West 45 feet, South 57 degrees West 47 feet, South 68 degrees 30 minutes West 98 feet to the

point of beginning. to reflect the new rates and terms assump tion of that certain Deed to Secure Debt dated May 20, 1988, executed by Helen L. Nichols and recorded in Deed Book 160, Page 203, in the Union County, Georgia, Clerk of Court records. The above described property will be sold subject to any and all outstanding real estate taxes that are due and payable.

The failure of any high bidder to pay the purchase price and close the sale shall, at the option of the United States of America, be cause for rejection of the bid, and, if the bid is rejected, the United States of America shall have the option of making the sale to the next highest bidder who is ready, willing and able to comply with the terms thereof. The proceeds of said sale will first be applied to the payment of the indebtedness to the United States of America, other charges, and the expenses of sale, as provided in the above-described Deeds to Secure Debt. This the 26th day of July, 2013. UNITED STATES OF AMERICA By: Deborah Wright-Mason, Acting Director for Direct Loss Mitigation and Bankruptcy/Foreclosure Sections

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF UNION Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by LORRIE K MASHBURN AND CLIFFORD R JONES JR to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR PHH MORTGAGE CORPORA-TION, dated 09/23/2009, and Recorded on

United States Department of Agriculture,

N(Aug7.14.21.28)B

110N , dated u9/23/2009, and necorded on 09/23/2009 as Book No. 813 and Page No. 626, UNION County, Georgia records, as last assigned to PHI MORTGAGE CORPORATION (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$98,188.00, with inter-est 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 September 2013, the following described property ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN THE 9TH DISTRICT 1ST SECTION; LAND LOT 36 OF UNION COUNTY, GEORGIA, CONTAINING 1.56 ACRES, MORE OR LESS, AND BEING DESCRIBED AS FOL-LOWS; BEGINNING AT THE POINT WHERE THE CEN-TERLINE OF AN OLD ROAD BETWEEN THIS PROPERTY AND THE LOVE PROPERTY INTERSECTS THE SOUTH RIGHT-OF-WAY LINE OF THE JOHN SMITH MILL ROAD: THENCE THREE(3) COURSES AND DISTANCES ALONG AND WITH THE SAID SOUTH RIGHT-OF-WAY

LINE OF JOHN SMITH MILL ROAD AS FOL-

LOWS: N 65 DEGREES E 190 FEET, N 75 DE-GREES E 74 FEET, N 80 DEGREES E 41 FEET,

THENCE S 432 FEET TO THE CENTERLINE OF A CREEK; THENCE TWO (2) COURSES AND DISTANCES ALONG AND WITH THE SAID CENTERLINE AS FOLLOWS: N 88 DEGREES W 45 FEET, SOUTH 80 DEGREES WEST 48 FEET TO THE POINT WHERE THE SAID CENTER TERLINE OF THE CREEK INTERSECTS THE CENTERLINE OF THE OLD ROAD; THENCE FOUR (4) COURSES AND DISTANCES ALONG WITH THE SAID CENTERLINE OF THE OLD ROAD AS FOLLOWS: N 3 DEGREES 45' W 76 FEET, N 25 DEGREES 30' W 84 FEET, N 41 DEGREES 15' W 94 FEET, N 41 DEGREES W 138 FEET TO THE POINT OF BEGINNING. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of pay-ing 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). PHH MORTGAGE CORPORATION holds the duly endorsed Note and is the current assignee of the Security Deed to the property. PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP., acting on behalf of and, as necessary, in consultation with PHH MORTGAGE CORPORATION (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, PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP. may be contacted at: PHH MORTGAGE CORP. F/K/A CENDANT MORTGAGE CORP. 2001 BISHOPS GATE BLVD., MT. LAUREL, NJ 08054, 800-750-2518. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the sub-ject property known as 7064 JOHN SMITH ROAD E, BLAIRSVILLE, GEORGIA 30512 is/ are: LORRIE K MASHBURN AND CLIFFORD R JONES JR or tenant/tenants. Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the security deed. 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. PHH MORTGAGE CORPORATION AS Attorney in Fact for LORRIE K MASH-BURN AND CLIFFORD R JONES JR. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AT-TEMPTING TO COLLECT A DEBT. ANY INFOR-MATION OBTAINED WILL BE USED FOR THAT PURPOSE. 20120028701447 BARRETT DAF-FIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398. N(Aug7,14,21,28)B **NOTICE OF SALE UNDER POWER** GEORGIA, UNION COUNTY
Because of default in the payment of the indebtedness, secured by a Security Deed executed by Steven L. Mercer to Mortgage Electronic Registration Systems, Inc. as nominee for United Community Mortgage

indebtedness due and payable and pursu-ant to the power of sale contained in said deed, will on the first Tuesday in September, 2013 , during the legal hours of sale, at the Courthouse door in Union County, sell at public outcry to the highest bidder for cash,

Services, Inc., its successors and assigns dated February 19, 2008 in the amount of \$70,000.00, and recorded in Deed Book 749,

Page 228, Union County, Georgia Records; as last transferred to Ocwen Loan Servic-ing, LLC by assignment; the undersigned,

Ocwen Loan Servicing, LLC pursuant to said deed and the note thereby secured, has declared the entire amount of said

the property described in said deed to-wit: All that tract or parcel of land lying and be-ing in the 8th District, 1st Section, Land Lot 21 of Union County, Georgia, and being Lot 32 of Timberlake Acres Subdivision, con-taining 0.47 acres, more or less, as shown on a plat of survey by Lane S. Bishop and Associates, dated December 6, 1989, and recorded in Union County Records in Plat Book W, Page 223, and being more particu-larly described as follows: Beginning on the West Right of Way of Voylestown Road and the Southeast corner of Lot #2, run thence N 43 degrees 00 minutes West 111.56 feet to a stake; thence N 60 degrees 20 minutes West 104.49 feet to a stake; thence N 52 degrees 09 minutes East 130.0 feet to a stake; thence S 40 degrees 48 minutes East 204.14 feet to an iron pin on the Right of Way of Voylestown Road; thence along the Road S 49 degrees 45 minutes 19 seconds West a CH 90.61 to the Point of Beginning. Also conveyed is a water right to the existing spring fed water system. Subject to the certifium coverants recorded in Poed. Issuing spring let water system. Supject of the restrictive covenants recorded in Deed Book 101, Pages 68-69, Union County Deed Records. Also conveyed is a non-exclusive perpetual easement for the use of the subdivision roads for ingress and egress to the above described property. above described property. which has the property address of 8911 Voylestown Road, Morganton, Georgia, to-gether with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. 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

and telephone number of the individual or entity who shall have full authority to negotiate, amend, and modify all terms of the Security Deed and the note thereby sethe Security Deed and the note thereby secured in accordance with O.C.G.A. Section 44-14-162.2(a).

Said property will be sold as the property of Steven L. Mercer and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. Pursuant to 0.C.G.A. 44-14-162.2, the name, address and telephone number of the indi-vidual or entity who shall have the full au-thority to negotiate, amend, or modify all

terms of the above-described mortgage is as follows: Ocwen Loan Servicing, LLC Two Ravinia Dr. , Suite 500 Atlanta, GA 30346

Phone Number: 678-855-7067. The forego-ing notwithstanding, nothing in O.G.C.A. 44-14-162.2 shall require the secured creditor

of the loan with the holder of the security Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed. Notice has been also given, in writing and by certified mail, return receipt requested, to the borrower, of the name, address,

to negotiate, amend or modify the terms of the mortgage instrument. Ocwen Loan Servicing, LLC Steven L. Mercer McCurdy & Candler, L.L.C. (404) 373-1612 ww.mccurdycandler.com The North Georgia News Publication Dates: 08-07-2013, 08-14-2013, 08-21-2013, 08-28-2013 File No. 13-01269 /FNMA/ajackson THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA COUNTY OF UNION NOTICE OF SALE UNDER POWER WHEREAS, on 09/17/73, for value received, Under and by virtue of the power of sale contained in a Security Deed from RICH-

ARD E. JACOBS, JR. to UNITED COMMUNITY BANK, dated August 21, 2007, recorded August 24, 2007, in Deed Book 724, Page 243, Union County, Georgia records, as last modified by Modification of Security Deed dated March 26, 2011, recorded in Deed Book 869, Page 270, Union County, Georgia records; also that certain Assignment of Rents dated March 26, 2011, recorded in Rents dated March 26, 2011, recorded in Deed Book 869, Page 161, Union County, Georgia records, said Security Deed being given to secure a Note from RICHARD E. JACOBS, JR. and CAROLE BUSHELL GLO-VAN dated March 26, 2011, in the original principal amount of Sixty One Thousand Nine Hundred Seventy Six and 91/100 (\$61,976.91) Dollars, with interest from date at a rate per cent per annum on the unpaid balance until paid: there will be unpaid balance until paid; there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door at Union County, Georgia, within the legal hours of sale on the first Tuesday in September, 2013, the following described property:
All that tract or parcel of land lying and being in the 8th District, 1st Section, Land Lots 58 and 97, of Union County, Georgia, containing 1.97 acres, more or less, and being further identified as Lots Two (2) and

Three (3) of Timber Trace Subdivision, as shown on a plat of survey by Lane S. Bish-op, dated September 9, 1988, and recorded in Union County, Georgia records in Plat Book U, Page 90. Said plat is incorporated into this instrument by reference hereto for a complete and accurate description of the above conveyed property.

Also conveyed is a non-exclusive perpetual easement for the use of subdivision roads for ingress and egress to the above described property.
Included herewith is a 1998 Oak Mobile
Home, VIN Number GAFLW34A272620K12 &
GAFLW34B272620K12. GAFLW34B272620K12.

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 (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.

To the best knowledge and belief of the undersigned, the party in possession of the property is RICHARD E. JACOBS, JR. or a tenant or tenants. UNITED COMMUNITY BANK, as attorney in Fact for RICHARD E. JACOBS, Stites & Harbison, PLLC 520 West Main Street Blue Ridge, Georgia 30513

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. UNDED FOR THAT PORPOSE.
Under and by virtue of the Power of Sale
contained in a Security Deed given by
Charles R. Hood and Chrystal C. Hood to
United Community Mortgage Services, Inc.,
dated August 11, 2005, recorded in Deed

(706) 632-7923 File No. 7484A-03531

Book 597, Page 231, Union County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 701, Page 181, Union County, Georgia Records, conveying the after-described property to secure a Note in the retiginal principal amount of ONE HUNDRED. original principal amount of ONE HUNDRED SEVENTY THOUSAND AND 0/100 DOLLARS (\$170,000.00), 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, Geor-

gia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2013, the following described property: SEE EXHIBIT "A" ATTACHED HERE-TO AND MADE A PART HEREOF The debt secured by said Security Deed has been and other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Se-curity 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 in-tent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (includ-ing 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. Wells Fargo Bank, N.A. is the holder of the Note and 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: Wells Fargo Home Mortgage a div. of Wells Fargo Bank, N.A., PO Box 1035, Des Moines, IA 50306, 1-800-416-1472. To the best knowledge and belief of the undersigned, the party in possession of the property is Chrystal Cook Hood n/k/a Chrystal Lynn Cook or a tenant or tenants and said property is more commonly known as 4003 Summerhill Trail, 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 confirma-tion and audit of the status of the loan with the holder of the security dead Wells Farno the holder of the security deed. Wells Fargo Bank, N.A. as Attorney in Fact for Charles R. Hood and Chrystal C. Hood McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Geor gia 30076 www.foreclosurehotline.net MR/ pxl 9/3/13 Our file no. 5268513-FT7 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 294, 17th District, 1st Section, Union County, Georgia, containing 1.64 acres and being shown as Lot One (1) on a plat of survey by Blairsville Surveying Co., RS #2228, dated 10/29/97 and recorded in Plat Book 39 page 158 of the Union County Superior Court Clerk, which plat is incorporated herein by reference hereto for a full and complete description. Subject to the road easement as shown on said plat. Subject to the restrictions recorded in Deed Book 251 page 324 Union County records. Subject to the utility easement granted to Blue Ridge Mountain EMC as shown on said

tems, Inc. as nominee for First Community Mortgage, Inc., dated 07/3262012, recorded in Deed Book 915, Page 19, Union County, Georgia records, as last transferred to FLAGSTAR BANK, FSB by assignment recorded or to be recorded in the Union Coun-

plat. Subject to the shared well agreement

recorded in Deed Book 277 pages 448-449 Union County records. MR/pxl 9/3/13 Our

GEORGIA, UNION COUNTY
THIS IS AN ATTEMPT TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE

Under and by virtue of the Power of Sale

contained in a Security Deed given by Douglas W. Galloway and Maria Galloway to Mortgage Electronic Registration Sys-

file no. 5268513 - FT7

USED FOR THAT PURPOSE

NOTICE OF SALE UNDER POWER

ty, Georgia records conveying the after-described property to secure a Note in the original principal amount of Two Hundred One Thousand Five Hundred Twenty-Three and 00/100 DOLLARS (\$201,523.00), interest thereon as set forth therein, there will be sold at public outcry to the high-est bidder for cash before the courthouse door of Union County, Georgia, within the legal hours of sale on the first Tuesday in eptember, 2013, the following described property: ALL THAT TRACT OR PARCEL OF LAND LY-ALL HAI HABLUR PARGEL OF LAND LTING AND BEING IN LAND LOTS 260, 261,280,
AND 281, 9TH DISTRICT, 1ST SECTION,
UNION COUNTY, GEORGIA, BEING SHOWN
AS LOT 22 OF BRACKER CREEK RETREAT ON
PLAT OF SURVEY BY ROCHESTER AND AS-SOCIATES, INC., DATED 7/13/95, RECORDED IN PLAT BOOK 33, PAGE 171, UNION COUNTY RECORDS, WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFER-ENCE AND MADE A PART HEREOF.
THIS PROPERTY IS SUBJECT TO THE ROAD-WAY EASEMENT AS SHOWN ON SAID PLAT. THIS PROPERTY IS SUBJECT TO THE RE-STRICTIONS RECORDED IN DEED BOOK 234,

PAGES 201-202, AMENDED IN DEED BOOK 242, PAGE 594, AND IN DEED BOOK 256, PAGES 676-681, UNION COUNTY RECORDS.

THE PROPERTY IS SUBJECT TO THE POWER

LINE EASEMENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 237, PAGE

174, UNION COUNTY RECORDS.
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 re-maining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Secu-rity 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 The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098, 800-945-7700. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of

negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the parties in possession of the property are DOUGLAS W. GALLOWAY and MARIA GALLOWAY or a tenant or ten-ants and said property is more commonly known as 299 CRAIG THOMPSON DR, BLAIRSVILLE, GA 30512. The sale will be conducted subject (1) to confirmation that the sale is not prohibited 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 FLAGSTAR BANK, FSB as Attorney in Fact for DOUGLAS W. GAL-LOWAY and MARIA GALLOWAY Weissman, Nowack, Curry, & Wilco P.C. Attn: Lender Services One Alliance Center, 4th Floor 3500 Lenox Road Atlanta, GA 30326 Our File# 016247-001129 N(Aug7,14,21,28)B **NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY** Because of default in the payment of the indebtedness, secured by a Security Deed executed by Larry G. Gooch to Mortgage Electronic Registration Systems, Inc. as nominee for Shelter Mortgage Company, LLC dba Fairfield Mtg, its successors and

able and pursuant to the power of sale contained in said deed, will on the first Tuesday in September, 2013, during the legal hours of sale, at the Courthouse door in Union County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

LLC dba Fairfield Mtg, its successors and assigns dated January 17, 2006 in the amount of \$216,000.00, and recorded in Deed Book 626, Page 214, Union County, Georgia Records; as last transferred to Ocwen Loan Servicing, LLC by assignment; the undersigned, Ocwen Loan Servicing, LLC pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale con-

said deed to-wit:
All that tract or parcel of land situate, lying and being in Land Lots 305 & 306, 9th
District, 1st Section, Union County, Georgia,
and being shown as Lot Sixty-Two (62),
containing 1.383 acres of The Mountain,
Phase II, as shown on Plat of Survey by
Rochester & Associates, Inc., RS# 1534,
dated October 12, 1993, last revised March
3, 1997, and recorded in Plat Rook 38 Page 3, 1997, and recorded in Plat Book 38, Page 52, in the Union County Records which de-scription on said plat is incorporated herein by reference and made a part hereof. The property is conveyed subject to the road easements as shown on said plat. The property is conveyed subject to the Restrictions recorded in Deed Book 220, Pages 117-120, Union County Records. The property is conveyed subject to the Road Right-of-Way granted to Union County, Georgia, in Deed Book 260, Page 67, Union County Records. The property is subject to the Water Agreement recorded in Deed Book 332, Pages 91-96, Union County Records. which has the property address of 615 Sunny View Drive, Blairsville, Georgia, to-gether with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions ments, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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

and telephone number of the individual or entity who shall have full authority to negotiate, amend, and modify all terms of the Security Deed and the note thereby secured in accordance with O.C.G.A. Section 44-14-162.2(a). Said property will be sold as the property of Larry G. Gooch and the proceeds of said sale will be applied to the payment of said. indebtedness, the expense of said sale, all as provided in said deed, and the under-signed will execute a deed to the purchaser as provided in the aforementioned Security Deed. Pursuant to O.C.G.A. 44-14-162.2, the name, address and telephone number of the indi-vidual or entity who shall have the full au-thority to negotiate, amend, or modify all

terms of the above-described mortgage is as follows: Ocwen Loan Servicing, LLC Two Ravinia Dr., Suite 500 Atlanta, GA 30346 Phone Number: 678-855-7067. The forego-

ing notwithstanding, nothing in O.G.C.A. 44-14-162.2 shall require the secured creditor

Notice has been given of intention to col-lect attorneys' fees in accordance with the terms of the note secured by said deed.

Notice has been also given, in writing and by certified mail, return receipt requested, to the borrower, of the name, address,

to negotiate, amend or modify the terms of the mortgage instrument. Ocwen Loan Servicing, LLC Attorney in Fact for Larry G. Gooch McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com The North Georgia News Publication Dates: 08-07-2013, 08-14-2013. 08-21-2013, 08-28-2013 File No. 09-21739 /FHLMC/kcarr THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA, COUNTY OF UNION

IN RE: Estate of Clara Mae King, Deceased All debtors and creditors of the Estate of Clara Mae King, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate of the country tate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 2nd day of August, 2013.
By: Kristin Stanley,
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, 6A 30512 N(Aug7,14,21,28)B

NOTICE TO DEBTORS AND CREDITORS

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA, **COUNTY OF UNION** IN RE: Estate of Raymond Lee McClure, All debtors and creditors of the Estate of Raymond Lee McClure, 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 law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 29th day of July, 2013.
By: Kristin Stanley,
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, GA 30512 N(Aug7,14,21,28)B **NOTICE TO DEBTORS AND CREDITORS** STATE OF GEORGIA, COUNTY OF UNION

All debtors and creditors of the Estate of Roger Sheppard Howell, Jr., deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the

IN RE: Estate of Roger Sheppard Howell, Jr.,

estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 28th day of July, 2013.
By: Kristin Stanley,
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, GA 30512 NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT GEORGIA, UNION COUNTY PROBATE COURT IN RE: Estate of Jimmy Carl Copeland, De-

Estate No. 13-119 The petition of Geraldine Copeland, for a year's support from the estate of Jimmy Carl Copeland, deceased, for decedent's surviving spouse, having been duly filed, all interested persons are hereby notified to show cause, if any they have, on or be-fore September 3, 2013, why said petition should not be granted.
All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All pleadings/objections must be signed before a natary public or before a

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 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(Aug7,14,21,28)B NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA,

IN RE: Estate of Jane B. Thompson, De-

All debtors and creditors of the Estate of Jane B. Thompson, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the es-tate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 24th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court

65 Courthouse Street, Suite 8

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA,

IN RE: Estate of Tommy Ray Cook, De-

N(Jul31,Aug7,14,21)B

COUNTY OF UNION

COUNTY OF UNION

All debtors and creditors of the Estate of Tommy Ray Cook, 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 law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 25th day of July, 2013. By: Kristin Stanley, Clerk of the Probate Court 65 Courthouse Street, Suite 8 Blairsville, GA 30512 N(Jul31.Aug7.14.21)B STATE OF GEORGIA **COUNTY OF UNION**

that certain Security Deed from Tommy R. Cook to Kenneth and Eloise Cook, dated 20th Day of October, 2006, recorded in Deed Book 676, Page 267-268, Union County, Georgia records, said Security Deed having been given to secure a Note of even date in the original principal amount of Eff. date in the original principal amount of Fif-ty Thousand and 00/100 (\$50,000.00) Dol-lars with interest thereon as provided for therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Union County, Georgia,

within the legal hours of sale on the first

NOTICE OF SALE LINDER POWER IN

By virtue of a Power of Sale contained in

SECURITY DEED

Tuesday in September, 2013, the following described property: All that tract or parcel of land lying and being in Land Lot 124, 16th District, 1st Section of Union County, Georgia, containing 12.19 acres as shown on a plat of survey by William F. Rolader, RS #2042, dated 3/15/89, and recorded in Plat Book U, Page 199, Union County records, which description on said plat is incorporated herein by reference and made a part hereof. Subject to a non-exclusive easement of ingress and egress over the existing road as shown on said plat and the reservation described in a warranty deed recorded in Deed Book 142, pages 679-680, Union County records. ALSO: An easement of ingress and egress and an exclusive water right as described in a warranty deed recorded in Deed Book 1442, page 681, Union County records. LESS & EXCEPT THE FOLLOWING: A 2.50 acre tract as shown on a plat of survey by Blairsville Surveying Co., RS#2228, dated 11/23/98, revised 2/17/06 and recorded in Plat Book 58, page 139, Union County records, conveyed to Kenneth Cook by warranty deed 5/11/06, and recorded in Deed Book 646, page 137, Union County records and further conveyed to Kenneth

records and further conveyed to Kenneth Cook and Eloise L. Cook by warranty deed dated 5/11/06, and recorded in Deed Book

647, page 327, Union County records. A 5.0 acre tract as shown on a plat of survey by Blairsville Surveying Co., R.S #2228,

dated 10/24/94, and recorded in Plat Book 31, page 231, Union County records. Said property is commonly known as: 4897

Kenneth Cook Drive, 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, including but not limited to the nonpayment of the indebtedness as and when due. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorney's fees and all other payments provided for under the terms of the Security Deed and Said property will be sold subject to the following items which may affect the title to said property: all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property; special assessments; all outstanding bills for public unities which constitute liens upon said property; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the parties in possession of the property are Tommy R. Cook or the Es-tate of Tommy R. Cook or tenant(s).

Contact: Cary D. Cox CARY D. COX, P.C. P.O. Box 748 Blairsville, GA 30514 (706) 745-7420 This law firm is attempting to col-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

KENNETH COOK AND ELOISE COOK as Attorney in Fact for TOMMY R. COOK OR THE ESTATE OF TOMMY

R. COOK