North Georgia News

STATE OF GEORGIA

COUNTY OF UNION NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT

Under and by virtue of the power of sale contained in that certain Deed to Secure Debt from Wayne H Barth and Jamie C Baughman

Bragg to Mortgage Electronic Registra-tion Systems, Inc. in the original principal amount of \$166,700.00 dated 10/19/2004,

and recorded in Deed Book 549, page 325, Union County records, said Security Deed being last transferred and assigned to Citi-

Mortgage, Inc. in Deed Book 852, Page 532, the undersigned will sell at public outcry to the highest bidder for cash before the

Courthouse door in said County, during the legal hours of sale, on the first Tuesday of May, 2012 by CitiMortgage, Inc., as Attorney-in-Fact for Wayne H Barth and Jamie C Baughman Bragg the following described

Property:
All that tract or parcel of land lying and being in Land Lots 197 and 198, 8th District, 1st
Section of Union County, Georgia, containing

0.750 acres and being shown as Lot Seven (7) of Stablegate Estates on a plat of survey by B. Keith Rochester and Associates, Inc.

RS# 1534, dated July 23, 1992, last revised April 22, 1998 and recorded in Plat Book 46, Page 97, Union County Records, which de-

scription on said plat is hereby incorporated herein by reference and made a part hereof. The property is subject to the road ease-

ment as shown on said plat. The property is subject to the restrictions recorded in Deed Book 219, pages 23-28, amended in Deed

Book 220, pages 545-551, and Deed Book 228, page 514, Union County Records. The property is subject to the road right of way

granted to Union County in Deed Book 226, page 300 Union County Records. The prop-erty is subject to electric line right of way

recorded in Deed Book 141, page 616 and Deed Book 200, page 197, Union County Re-cords. Grantor also grants to Grantee a non-

exclusive perpetual easement for the use of the subdivision roads for ingress and egress to the above property. Property known as: 8370 Nottely Circle, Blairsville, 6A 30512 The indebtedness secured by said Deed to Secure Debt having been declared due and available because of default in the payment of

payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purposes of paying the

will be flade for the purposes of paying the same and all expenses of sale, including at-torney's fees, (notice having been given as provided by law).

The property will be sold as the property of The Aforesaid Grantors subject to the fol-

(1) all prior restrictive covenants, easements, rights-of-way or encumbrances; (2) all valid zoning ordinances; (3) matters which would

be disclosed by an accurate survey of the property; (4) the outstanding ad valorem taxes and assessments, if any; (5) unpaid

water and sewage bills, that constitute liens against the property, whether due and payable or not yet due and payable; and (6) mat-

ters of record superior to the security deed

Pursuant to O.C.G.A. Section 44-14-162.2 the

name of the person or entity who has the full authority to negotiate, amend, or modify the terms of the aforementioned indebted-

Nothing contained in this Notice of Sale

shall obligate Lender to negotiate, amend or

modify said indebtedness.

To the best of the undersigned's knowledge

and belief, the party in possession is Wayne H Barth and Jamie C Baughman Bragg. CitiMortgage, Inc., as Attorney-in-fact for Wayne H Barth and Jamie C Baughman

This law firm is acting as a debt collector

attempting to collect a debt, any information obtained will be used for that purpose. Pendergast & Associates, P.C.

South Terraces, Suite 1000 115 Perimeter Center Place Atlanta, GA 30346

Phone – (770) 392-0398 Toll Free – (866) 999-7088 www.penderlaw.com

NOTICE OF SALE UNDER POWER

GEORGIA, UNION COUNTY
Under and by virtue of the Power of Sale con-

tained in a Security Deed given by Michael D. Norton and Jacquelyn Norton to Mortgage Electronic Registration Systems, Inc, dated

March 5, 2009, recorded in Deed Book 792,

Page 31, Union County, Georgia Records, last assigned to Flagstar Bank, FSB, conveying

assigned to Tragstar Bank, rSb, conveying the after-described property to secure a Note in the original principal amount of One Hundred Thirty-One Thousand Thirty-Two and 00/100 DOLLARS (\$131,032.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bid-

der for cash before the courthouse door of

Union County, Georgia, within the legal hours of sale on the first Tuesday in May, 2012, 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, fail-

ure 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 pay-ing the same and all expenses of this sale, as provided in Security Deed and by law, includ-

ing attorney's fees (notice of intent to collect attorney's fees having been given). 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, MS S-110-3, Troy, MI 48098 AND 800-945-7700. Please understand that the secured creditor is not required by law

to negotiate, amend or modify the terms of

the mortgage instrument. Said property will be sold subject to any out-standing ad valorem taxes (including taxes

which are a lien, but not yet due and pay-able), any matters which might be disclosed

by an accurate survey and inspection of the

roperty, any assessments, liens, encum-rances, zoning ordinances, restrictions,

covenants, and matters of record superior to

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

To the best knowledge and belief of the

undersigned, the party in possession of the

property is Michael D. Norton and Jacquelyn Norton or a tenant or tenants and said prop-erty is more commonly known as 358 Payne

Michael D. Norton and Jacquelyn Norton Morris|Hardwick|Schneider, LLC 1301 Hightower Trail, Suite 305

THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED

ALL THAT TRACT OR PARCEL OF LAND LYING

AND BEING IN LAND LOT 14, 7TH DISTRICT, 1ST SECTION, BEING LOT 1D-1, CONTAINING 1.002 ACRES, AS PER PLAT PREPARED BY

SOUTHERN GEOSYSTEMS, LTD, GRLS #2788 W. GARY KENDALL, DATED JANUARY 16, 2008 AS RECORDED IN PLAT BOOK 60, PAGE 242

UNION COUNTY, GEORGIA RECORDS, WHICH

PLAT IS BY REFERENCE INCORPORATED HEREIN AND MADE A PART HEROF. THE

PROPERTY IS SUBJECT TO THE ROAD EASE-

MENTS AS SHOWN ON PLAT OF SURVEY. THE PROPERTY IS SUBJECT TO THE COVENANTS

AND RESTICTIONS AS RECORDED IN DEED BOOK 752, PAGES 751-752, UNION COUNTY, GEORGIA RECORDS. THE PROPERTY IS SUB-

JECT TO THE EASEMENTS IN FAVOR OF BLUE RIDGE MOUNTAIN EMC AS RECORDED IN DEED BOOK 126, PAGE 226 AND AN EASE-MENT RECORDED IN DEED BOOK 129, PAGE

696, UNION COUNTY, GEORGIA RECORDS.

NOTICE OF SALE UNDER POWER

GEORGIA, UNION COUNTY

N(Apr4,11,18,25)B

Sandy Springs, Georgia 30350 http://foreclosure.closingsource.net MHS File #: GA-91000106-12

Way, Blairsville, GA 30512. Flagstar Bank, FSB as Attorney in Fact for

FOR THAT PURPOSE.

the Security Deed first set out above.

d other superior matters of record

loan with the holder of the security

Our File No. 11-12131

CitiMortgage, Inc. 1000 Technology Drive

O'Fallon, MO 63368 PHONE: 866-272-4749

Legal Notices for April 25, 2012 NOTICE OF SALE UNDER POWER NOTICE OF SALE UNDER POWER STATE OF GEORGIA IN SECURITY DEED STATE OF GEORGIA COUNTY OF UNION **STATE OF GEORGIA** UNION COUNTY NOTICE TO DEBTORS & CREDITORS RE: Estate of Virginia Donohue Watson GEORGIA, UNION COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from QGP INC, STATE OF GEORGIA COUNTY OF UNION

By virtue of the Power of Sale contained in NOTICE OF SALE UNDER POWER Under and by virtue of the Power of Sale contained in the Deed to Secure Debt from Under and by virtue of the power of sale contained in a Security Deed from JILLIAN DYER to UNITED COMMUNITY BANK, dated MICHEAL REX PATTON to Bank of Blairs All debtors and creditors of the estate of that certain Real Estate Deed to Secure Debt Virginia Donohue Watson, deceased, late of Union County, Georgia are hereby notiville, dated July 28, 2006, recorded August 11, 2006, in Deed Book 661, Page 490, Union (With Future Advance Clause) dated April 30, 2003 from QGP, Inc., a Georgia corpora-Sidney Jonathan Dyer and Laura Ann Dyer to Bank of Blairsville, dated August 16, 2006, filed August 24, 2006 in Deed Book September 2, 2008, recorded September 19, 2008, in Deed Book 774, Page 686 and fied to render their demands and payments to the Personal Representative(s) of the estate, according to law, and all persons County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One tion ("Debtor") to Bank of Hiawassee dba Bank of Blairsville ("Original Lender") and recorded in Deed Book 468, page 148, Union re-recorded in Deed Book 775, Page 486, Union County, Georgia records, as modi-fied by Modification of Security Deed dated 663. Page 666, in the offices of the Clerk of the Superior Court of Union County, Georgia; as last modified by that certain Modificaindebted to said estate are required to make immediate payment to the Personal Representative(s). Hundred One Thousand Fifty-Six and 00/100 dollars (\$101,056.00), with interest thereon as provided for therein, said Security Deed County, Georgia records, as modified by that certain Modification Agreement of Advance Made dated December 15, 2004 and recorded September 8, 2008, recorded in Deed Book 774, Page 695 and re-recorded in Deed Book 775, Page 495, Union County, Georgia tion of Deed to Secure Debt from Sidney J. Dyer and Laura A. Dyer to Bank of Blairs-ville, dated August 30, 2008 and recorded in This 4th day of April, 2012 By: Kristin Stanley Clerk of the Probate Court having been last sold, assigned and trans-ferred to SFR Venture 2011-1, LLC, there will be sold at public outcry to the highest in Deed Book 560, page 632, Union County, Georgia records, as further modified by that certain Modification of Deed to Secure Debt Deed Book 772, Page 625, aforesaid records; as same has been assigned to Citizens South Bank in that certain Memorandum of records, said Security Deed being given to secure a Note from CHRISTOPHER D. DYER and JILLIAN DYER dated September bidder for cash before the courthouse door of Union County, Georgia, within the legal hours of sale on the first Tuesday in May, 65 Courthouse Street, Suite 8 dated August 18, 2006 and recorded in Deed Book 663, page 766, Union County, Georgia records, as further modified by that certain 2, 2008, in the original principal amount of Fourteen Thousand Nine Hundred Fifty Four and 04/100 (\$14,954.04) Dollars, with inter-Purchase and Assumption Agreement and N(Apr11,18,25,May2)B Master Assignment, dated March 19, 2010, filed December 28, 2010 in Deed Book 853, Modification of Deed to Secure Debt dated August 18, 2007 and recorded in Deed Book 725, page 726, Union County, Georgia records, as assigned to CADC/RADC VENTURE 2011-1, LLC ("Holder") as evidenced by an assignment to be recorded prior to foreclosure (as said Deed to Secure Debt from time 2012, all property described in said Security Deed including but not limited to the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING STATE OF GEORGIA UNION COUNTY est from date at a rate per cent per annum on the unpaid balance until paid; there will be sold by the undersigned at public outcry Page 642; aforesaid records (as same may have been further modified or assigned from time to time, collectively the "Security NOTICE TO DEBTORS & CREDITORS AND BEING IN LAND LOT 80, 10TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, RE: Estate of Virginia Ruth Poe All debtors and creditors of the estate to the highest bidder for cash before the Courthouse door at Union County, Georgia, within the legal hours of sale on the first Deed"); the undersigned will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse 1S1 SECTION, UNION COUNTY, GEOTIGIA, CONTAINING 2.0 ACRES, AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., RS #2599, DATED 2/22/96 AND RE-CORDED IN PLAT BOOK 35 PAGE 64 UNION of Virginia Ruth Poe, deceased, late of Union County, Georgia are hereby notified to render their demands and payments sure (as said Deed to Secure Debt from time to time may have been or may be assigned, assumed, modified, amended, or amended Tuesday in May, 2012, the following described property: All that tract or parcel of land lying and beof Union County, Georgia, during the legal hours of sale, on the first Tuesday in May, 2012, the following described real property, to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to and restated is hereinafter referred to as the and restated is incremanter reterred to as the "Security Deed"), said Security Deed being given to secure the following: (i) that certain note dated August 18, 2007 in the original stated principal amount of Two Hundred Ninety One Thousand Three Hundred Ten COUNTY RECORDS, WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 244, of Union County, Georgia, containing 0.750 acre more or less, and being further identified as Lot 15 of Fernbrook Subdivision, as shown on a plat of survey by Rochester and Associates, Inc., dated July 30, 1997, and recorded in Union County, Georgia records in Plat Book 40, Page 184. Said plat is incorporated into this instrument by reference hereto for a complete and ac-ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING 6.84 ACRES, MORE OR LESS, OF LAND LOT 164 OF THE 16TH DISTRICT, make immediate payment to the Personal Representative(s). REFERENCE AND MADE A PART HEREOF. THE REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS SUBJECT TO THE POWERLINE EASEMENT AS SHOWN ON SAID PLAT. THE PROPERTY IS SUBJECT TO THE RIGHT OF WAY OF HICKS GAP ROAD, AS SHOWN ON SAID PLAT. THE PROPERTY IS SUBJECT TO Representative(s). This 5th day of April, 2012 1ST SECTION, UNION COUNTY, GEORGIA, AS SHOWN ON A PLAT OF SURVEY PREPARED BY BLAIRSVILLE SURVEYING CO., ROBERT J. By: Kristin Stanley Clerk of the Probate Court 65 Courthouse Street, Suite 8 and 45/100 Dollars (\$291,310.45) (as such note may have been amended, amended and restated, replaced, renewed, and endorsed, BREEDLOVE, RLS, DATED 3/20/97 AND RECORDED IN PLAT 38, PAGE 239 OF THE UNION COUNTY RECORDS, AND SAID PLAT BEING INCORPORATED HEREIN BY REFERENCE FOR A COMPLETE DESCRIPTION OF CAND REPORTEY. "Note A"), and (ii) that certain note dated May 28, 2008 in the original stated princi-pal amount of One Hundred Six Thousand Sixty-Four and No/100 Dollars (\$106,064.00) Blairsville, GA 30512 THE EASEMENT RECORDED IN DEED BOOK 469 PAGE 328 UNION COUNTY RECORDS.
Said legal description being controlling, reference hereto for a complete and ac-curate description of the above conveyed however the property is more commonly known as 4106 HICKS GAP RD, BLAIRS-VILLE, GA 30512. STATE OF GEORGIA (as such note may have been amended, amended and restated, replaced, renewed and endorsed, "Note B", and together with Note A, collectively the "Notes") together with any and all other indebtedness owing UNION COUNTY NOTICE TO DEBTORS & CREDITORS Also conveyed is a non-exclusive perpetual easement for the use of subdivision roads for ingress and egress to the above de-SAID PROPERTY. THE PROPERTY IS SUBJECT TO AN EASE-MENT TO BLUE RIDGE MOUNTAIN EMC RECORDED IN DEED BOOK 555, PAGE 607, RE: Estate of William Price Logan All debtors and creditors of the estate of William Price Logan, deceased, late of The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said scribed property.

The debt secured by said Security Deed has been and is hereby declared due be-NION COUNTY RECORDS.

THE PROPERTY IS SUBJECT TO THE RIGHT
OF WAY GRANTED TO UNION COUNTY,
GEORGIA, RECORDED IN DEED BOOK 134,
PAGE 632 AND IN DEED BOOK 151, PAGE 58, Union County, Georgia are hereby notified to render their demands and payments to the Personal Representative(s) of the Security Deed and Note, including but not limited to the nonpayment of the indebtedness as and when due. The indebtedness by Debtor to Holder, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided remaining in default, this sale will be made for the purpose of paying the same, all ex-penses of the sale, including attorneys' fees estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal in Union County, Georgia, within the legal hours of sale on the first Tuesday in March 2012, all of Debtor's right, title and interest in the Note and Security Deed. The debt re-maining in default, this sale will be made UNION COUNTY RECORDS. UNION COUNTY RECORDS.

The debt secured by the Security Deed is evidenced by a Renewal Promissory Note, dated August 21, 2008 from Sidney Jonathan Dyer and Laura Ann Dyer to the Bank of Blairsville in the original principal amount of 2012, all of Debtor's right, title and interest in and to the following described property (collectively, the "Property"):

All that tract or portion of land lying and being in Land Lot 312, 9th District, 1st Section, Union County, Georgia, containing 1.848 acres, as shown on a plat of survey by Rochester & Associates, Inc., RS #2763, dated 12/5/02 and recorded in Plat Book 51, Page 110. Union County, Georgia records which Representative(s).
This 4th day of April, 2012
By: Kristin Stanley
Clerk of the Probate Court
65 Courthouse Street, Suite 8
Blairsville, GA 30512 (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note. for the purpose of paying the same and all expenses of this sale, as provided in the Se-curity Deed and by law, including attorney's fees (notice of intent to collect attorney's Said property will be sold on an "as-is" ba-sis without any representation, warranty or recourse against the above-named creditor fees having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including \$264,754.21, as assigned to Citizens South Bank, and as the same has been reduced to a Judgment as evidenced by that certain or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem Default Judgment filed July 5, 2011 in Civil Action File No. 11-CV-174-MM in the Supe-rior Court of Union County, State of Georgia taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and in-110, Union County, Georgia records, which description on said plat is hereby incorporated by reference and made a part hereof. TOGETHER WITH all rights, easements, ap-STATE OF GEORGIA UNION COUNTY
NOTICE TO DEBTORS & CREDITORS
RE: Estate of Hilda Taylor Seay
All debtors and creditors of the estate
of Hilda Taylor Seay, 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 taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing author-UNION COUNTY spection of the property, any assessments, liens, easements, encumbrances, zoning ordinances, restrictions, covenants, and (the Note as reduced to the Judgment is hereinafter referred to as the "Note"); plus interest from date on the unpaid balance purtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to ity; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessmatters of record superior to the Security until paid, and other indebtedness. Deed first set out above.

To the best knowledge and belief of the Default has occurred and continues under the terms of the Note and Security Deed ments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note undersigned, the party in possession of the property is JILLIAN DYER or a tenant and all existing improvements, structures superior to said Security Deed.

To the best of the knowledge and belief of
the undersigned, the owner and party in
possession of the property is QGP INC, MICHEAL REX PATTON, or tenants(s).

The sale will be conducted subject (1) to
confirmation that the sale is not prohibited
under the U.S. Rankruptor Code and (2) to fixtures, and replacements that are part of the real estate described above. The indebtedness secured by the Security indebted to said estate are required to make immediate payment to the Personal Representative(s). UNITED COMMUNITY BANK, as attorney in Fact for JILLIAN DYER L. Lou Allen and secured by the Security Deed and the failure to comply with the terms and conditions of the Note and Security Deed. By This 10th day of April, 2012 By: Kristin Stanley Clerk of the Probate Court Deed has been and is hereby declared due because of default under the terms of the Notes and the Security Deed including but Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 reason of this default, the Security Deed has been declared foreclosable according to its terms. 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 not limited to the nonpayment of principal and interest when due. The indebtedness re-maining in default, the sale will be made for 65 Courthouse Street, Suite 8 Blairsville, GA 30512 The above-described real property will be (706) 632-7923 N(Apr18.25.Mav2.9)B sold to the highest and best bidder for cash as the property of Sidney Jonathan Dyer and Laura Ann Dyer, the proceeds to be ap-plied to the payment of said indebtedness, attorneys' fees, and the lawful expenses of the purpose of applying the proceeds thereof to the payment of the indebtedness secured File No. 7484A-03151 THIS LAW FIRM IS ATTEMPTING TO COLLECT STATE OF GEORGIA UNION COUNTY The entity having full authority to negotiate, amend or modify all terms of the loan (al-A DEBT. ANY INFORMATION OBTAINED WILL by the Security Deed, accrued interest and BE USED FOR THAT PURPOSE. though not required by law to do so) is:
Lender Contact: StateBridge, Loss Mitigation Dept., 4600 S. Syracuse Street, Suite 700, Denver, CO 80237
Telephone Number: 720-931-6204
SFR VENTURE 2011-1, LLC NOTICE TO DEBTORS & CREDITORS expenses of the sale and all other payments provided for under the Security Deed, includ-ing attorneys' fees as provided in the Notes RE: Estate of Beverly J. Sanchez
All debtors and creditors of the estate N(Apr4,11,18,25)B said sale, all as provided in the Note and Security Deed. The sale shall be subject to the following: all outstanding ad valorem **NOTICE OF SALE UNDER POWER** of Beverly J. Sanchez, deceased, late of Union County, Georgia are hereby notified to render their demands and payments and the Security Deed, notice of intention to collect attorneys' fees having been given as provided by law; and the remainder, if any, ROTICE OF SALE UNDER POWER
GEORGIA, UNION COUNTY
By virtue of a Power of Sale contained in
that certain Security Deed and Agreement
from Brett G. Owenby and Gerald Owenby to taxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior assessments, to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to as Attorney in Fact for QGP INC, MICHEAL REX PATTON THE BELOW LAW FIRM MAY BE HELD TO shall be applied as provided by law.

To the best of Holder's knowledge, the party in possession of the Property is Debtor. The Community & Southern Bank (by virtue of that certain Assignment of Security Instruments and Other Loan Documents, filed and easements, restrictions or matters of re-BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-Property will be sold as the property of Debt-or subject to all unpaid real estate ad vamake immediate payment to the Personal Representative(s). To the best of the undersigned's knowledge Representative(s).
This 10th day of April, 2012 recorded June 9, 2010 in Deed Book 835, Page 291, UNION COUNTY, Georgia Records, assignee of the Federal Deposit Insurance and belief, the real property is presently owned by Sidney Jonathan Dyer and Laura lorem taxes and governmental assessments By: Kristin Stanley Clerk of the Probate Court 65 Courthouse Street, Suite 8 and to all prior restrictions, rights-of-way, and easements of record, if any, appearing of record prior to the date of the Security Attorney Contact: Rubin Lublin Suarez Ser-rano, LLC, 3740 Davinci Court, Suite 400, To the best of the undersigned's knowledge Corporation in receivership of Appalachian Community Bank) ("Community & Southern Bank"), dated November 27, 2006, filed and belief, the party in possession of the real property is Sidney Jonathan Dyer and Norcross, GA 30092 Telephone Number: (877) 813-0992 Case No. SBC-12-03217-0001 Deed and those appearing after the date of the Security Deed and consented to by the Blairsville, GA 30512 Bank"), dated November 27, 2006, filled and recorded December 29, 2006 in Deed Book 683, Page 677, Union County, Georgia Records (as amended, modified, or revised from time to time, "Security Deed"), said Security Deed having been given to secure a Note in the original principal amount of THREE HUNDRED TWENTY-FIVE THOUSAND AND 00/100THS DOLLARS (\$325,000.00) (as amended, modified, or revised from time to time. collectively referred to as the Laura Ann Dyer, and tenants holding under grantee therein. CADC/RADC VENTURE 2011-1, LLC, a Dela-APPLICATION TO REGISTER A BUSINESS N(Apr4,11,18,25)B Citizens South Bank, successor in interest ware limited liability company, as attorney-in-fact for QGP, Inc. to Bank of Blairsville, as Attorney-in-Fact **NOTICE OF SALE UNDER POWER** for Sidney Jonathan Dyer aka Sidney J. Dyer and Laura Ann Dyer, aka Laura A. Dyer. GEORGIA, UNION COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. COUNTY OF UNION **BRYAN CAVE LLP** The undersigned hereby certifies that they are conducting a business at 1600 Am-Justin S. Barry, Esq. One Atlantic Center M. Todd Westfall, Esquire M. Todd Westfall, McBryan & Kaplan, LLP Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway phitheatere Parkway, Mountain View, CA 94043, in the City of _, County of Towns, State of Georgia Under the name: "Google ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Under and by virtue of the Power of Sale Fourteenth Floor 1201 West Peachtree Street, NW Atlanta, Georgia 30309 time to time, collectively referred to as the "Note"), with interest thereon as provided for therein, there will be sold at public out-Atlanta, Georgia 30339 (678) 384-7005 contained in a Security Deed given by Pat-rick Graf and Christie L Graf to Mortgage Electronic Registration Systems, Inc as a Checkout"; "Google Wallet"; "Google Pay-(404) 572-6600 cry to the highest bidder for cash before the courthouse door of UNION COUNTY, Georgia, within the legal hours for sale on and that the type of Business to be connominee for AMerican Brokers Conduit, dated March 3, 2006, recorded in Deed Book 634, Page 189, Union County, Georgia ducted is internet commerce and any act **NOTICE OF SALE UNDER POWER** NOTICE OF SALE UNDER POWER IN SECURITY DEED or activity for which corporations may be organized and that said business is com-GEORGIA, UNION COUNTY

Because of default in the payment of the the first Tuesday in May, 2012, all property described in said Security Deed, including, but not limited to, that certain Declaration Records, as last transferred to The Bank of New York Mellon, as Trustee for Structured Asset Mortgage Investments II Trust 2006posed of the following corporation: Google Payment Corp., 1600 Amphitheatere Parke-way, Mountain View, CA 94043. Mailing indebtedness, secured by a Security Deed executed by Alfred J Niemczyk and Lynda Niemczyk to Mortgage Electronic Registra-COUNTY OF UNION Under and by virtue of the Power of Sale contained in the Deed to Secure Debt from of Restrictions, Limitations and Covenants Running With The Land for Bent Tree Sub-AR5, Mortgage Pass-Through Certificates, Series 2006-AR5 by assignment to be re-corded in the Office of the Clerk of Superior Address: PO Box 1568, Mountain View, CA tion Systems, Inc. as nominee for Residential division dated July 24, 2007 and recorded Sidney J. Dyer and Laura A. Dyer to Bank of Finance Corporation, its successors and assigns dated January 16, 2010 in the amount Blairsville, dated August 21, 2008, filed August 29, 2008 in Deed Book 772, Page 619, in the offices of the Clerk of the Superior in Deed Book 718, Page 745, Union County Georgia Records and that certain Declara-tion of Restrictions, Limitations and Cov-Court of Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal of \$128,713.00, and recorded in Deed Book 824, Page 469, Union County, Georgia Re-cords; as last transferred to CitiMortgage, enants Running With The Land for Bent Tree Subdivision dated August 8, 2008 and re-corded in Deed Book 772, Page 590, afore-Court of Union County, Georgia, as same has been assigned to Citizens South Bank in that certain Memorandum of Purchase l, Teresa Kay Abernathy, am not responsible for any debt but my own. Teresa Kay Abernathy Inc. by assignment; the undersigned, Citi-Mortgage, Inc. pursuant to said deed and the note thereby secured, has declared the amount of SIX HUNDRED THOUSAND AND 0/100 DOLLARS (\$600,000.00), with interest thereon as set forth therein, there will and Assumption Agreement and Master Assignment, dated March 19, 2010, filed December 28, 2010 in Deed Book 853, Page said records and without limitation the N(Apr4,11,18,25)B following described property (or so much thereof as has not, as of said first Tuesday, be sold at public outcry to the highest bid-der for cash before the courthouse door entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesby duly executed and recorded instrument, previously been released from the lien of 642; aforesaid records (as same may have GEORGIA, UNION COUNTY PROBATE COURT of Union County, Georgia within the legal been modified from time to time, collective-ly the "Security Deed"); the undersigned Bill Cantrell has petitioned to be appointed Administrator(s) of the estate of Ruth Gladys hours of sale on the first Tuesday in May, 2012, the following described property: All that tract or parcel of land lying and being day in May, 2012 , during the legal hours of sale, at the Courthouse door in Union County, sell at public outcry to the highest bidder for the Security Deed): All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 64, of Union County, Georgia, containing will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse of Union County, Georgia, dur-Cantrell, 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 in the 10th District, 1st Section, Land Lots 59 and 86 of Union County, Georgia, and be-ing Tract I I, containing 2.729 acres, more or cash, the property described in said deed 14.278 acres more or less, as shown on a plat of survey by Cleveland & Cox Land Sur-veying, LLC, dated July 5, 2006, and recording the legal hours of sale, on the first Tues-The land referred to herein below is situated day in May, 2012, the following described real property, to wit:
ALL THAT TRACT OR PARCEL OF LAND LYING parties are hereby notified to show cause why said petition should not be granted. All objections to the petition must be in writless, as shown on a plat of survey by Rochester & Description of Survey By Rochester & Description of Survey By Rochester & Description of Survey By Rein the County of Union, State of Georgia, and ed in Union County, Georgia records in Plat Book 58, Page 292. Said plat is incorporated in to this instrument by reference hereto for All that tract or parcel of land lying and be-AND BEING IN LAND LOTS 164 & 175, 16TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, CONTAINING 1.806 ACRES AS ing, setting forth the grounds of any such objections, and must be filed with the court on or before May 7, 2012. All pleadings/ cords in Plat Book 27, Page 209. Said plat is incorporated herein, by reference hereto, for a full and complete description of the ing in the 9th District, 1st Section, Land Lot 319 of Union County, Georgia, containing a complete and accurate description of the 0.95 acre, more or less, as shown on a plat SHOWN ON A PLAT OF SURVEY BY CLEVE-LAND & COX LAND SURVEYING, LLC, RS #2894, DATED 5/21/08 AND RECORDED IN objections must be signed before a no-tary public or before a probate court clerk, of survey by Jack Stanley, Union County Surveyor, dated October 22, 1981 and recorded above described property. Also conveyed is a non-exclusive perpetual easement for the use of subdivision roads and filing fees must be tendered with your All that tract or parcel of land lying and bein Union County records in Plat Book L, Page PLAT BOOK 57, PAGE 216, UNION COUNTY RECORDS, WHICH DESCRIPTION ON SAID ingress and egress to the above de 210. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. pleadings/objections, unless you qualify to file as an indigent party. Contact probate court personnel at the following address/ ing in the 10th District, 1st Section, Land Lot 59 of Union County, Georgia, and being Tract III, containing 6.664 acres, more or scribed property. Being the same land shown as 14.278 acres PLAT IS HEREBY INCORPORATED BY REFshown as Bent Tree Subdivision per Plat book 60, Page 54, Union County, Georgia ERENCE AND MADE A PART HEREOF. THE PROPERTY MAY BE SUBJECT TO ANY EASE-MENTS, RIGHTS OF WAY OR RESTRICTIONS less, as shown on a plat of survey by Rochester & Samp; Associates, Inc., dated Mach 29, 1993 and recorded in Union County Rewhich has the property address of 2221 Pleasant Grove Road, Blairsville, Georgia., together with all fixtures and other personal telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If Less and Except: WHICH MAY EXIST AND ARE NOT SHOWN no objections are filed, the petition may be granted without a hearing. cords in Plat Book 27, Page 209. Said plat is incorporated herein, by reference hereto, for a full and complete description of the property conveyed by said deed. The sale will be held subject to any unpaid All that tract or parcel of land lying and begranted without a hearing. Dwain Brackett, Probate Judge THE PROPERTY IS SUBJECT TO THE POWERing in the 9th District, 1st Section, Land Lot 64, of Union County Georgia, being lots 4, 5, 6, 7, 8, 9 and 10 of Bent Tree Subdivision, taxes, assessments, rights-of-way, ease-LINE EASEMENT AS SHOWN ON SAID PLAT. PORTIONS OF THE ABOVE PROPERTY ARE LOCATED IN A FLOOD HAZARD AREA AS By: Kristin Stanley, Probate Clerk 65 Courthouse Street, Suite 8 Blairsville, GA 30512 above described property. ments, protective covenants or restrictions as shown on plat of survey by Cleveland & Cox Land Surveying, LLC, dated July 5, 2006, and recorded in Union County Georgia which may affect said property. SHOWN ON SAID PLAT.
THE PROPERTY IS MORE COMMONLY
KNOWN AS 5626 PINE TOP ROAD, BLAIRS-All that tract or parcel of land lying and being in the 10th District, 1st Section, Land Lot 59 of Union County, Georgia, contain-The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to **706-439-6066** N(Apr11,18,25,May2)B records in Plat book 60, Page 54. Said plat is incorporated in to this instrument by ref-erence hereto for a complete and accurate VILLE, GA 30512.
The debt secured by the Security Deed is ing 5.239 acres, more or less, as shown on a plat of survey by Rochester & Description of Survey By Rochester & Description of the Survey By Rochester & Descrip NOTICE OF INCORPORATION final confirmation and audit of the status Notice is given that Articles of Incorpora-tion that will incorporate Pleasant Hill Bapdescription of the above property. The indebtedness secured by said Security Deed has been and is hereby declared due evidenced by a Renewal Promissory Note, dated August 21, 2008 from Sidney Jona-than Dyer and Laura Ann Dyer to the Bank of recorded in Union County Records in Plat Book Y, pagePage 156. Said plat is incor-porated herein, by reference hereto, for a Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed. tist Church of Union County, Inc. have been delivered to the Secretary of State for filing because of default under the terms of said Security Deed and Note, including, but not Blairsville in the original principal amount of \$264,754.21, as assigned to Citizens South Bank, and as the same has been reduced in accordance with the Georgia Nonprofit Said property will be sold as the property of Alfred J Niemczyk and Lynda Niemczyk and the proceeds of said sale will be ap-Corporation Code. The initial registered full and complete description of the above office of the corporation is located at 57 Sears Way, Blairsville, GA 03512 and its limited to, the nonpayment of the indebtedness as and when due. The indebtedness to a Judgment as evidenced by that certain foot road easement for ingress and egress Default Judgment filed July 5, 2011 in Civil Action File No. 11-CV-174-MM in the Supeemaining in default, this sale will be made running from Laurel Ridge Road to the above described property as shown on plat. Also conveyed is a non-exclusive perpetual plied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute initial registered agent at such address is Kenya L. Patton. for the purpose of paying the same, all expenses of the sale, including attorneys' fees and other payments provided for under the terms of the Security Deed and Note. rior Court of Union County. State of Georgia (the Note as reduced to the Judgment is hereinafter referred to as the "Note"); plus a deed to the purchaser as provided in the aforementioned Security Deed. easement for ingress and egress to the STATE OF GEORGIA COUNTY OF UNION Said property will be sold subject to the following items which may affect the title interest from date on the unpaid balance Also conveyed herewith is a 20 foot wide CitiMortgage, Inc. until paid, and other indebtedness.

Default has occurred and continues under NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT Under and by virtue of the power of sale easement running from Laurel Ridge Road to the above described property. Said ease-ment being shown on the above referred Attorney in Fact for Alfred J Niemczyk and Lynda Niemczyk McCurdy & Candler, L.L.C. to said property: all zoning ordinances; matters which would be disclosed by an the terms of the Note and Security Deed accurate survey or by inspection of the property; any outstanding taxes, includreason of, among other possible events default, the nonpayment when due of (404) 373-1612 www.mccurdycandler.com The North Georgia News to plat of survey. Said easement being for ingress and egress to the above described contained in that certain Deed to Secure Debt from Leroy Nash and Linda Faye Nash to Mortgage Electronic Registration Sysing, but not limited to, ad valorem taxes, which constitute liens upon said property; special assessments; that certain Blanket the indebtedness evidenced by the Note and secured by the Security Deed and the failure to comply with the terms and contems, Inc. in the original principal amount of \$119,000.00 dated 03/22/2006, and re-corded in Deed Book 638, page 398, Union Publication Dates:04-04-2012, 04-11-2012, 04-18-2012, 04-25-2012 File No. 12-02803 /FHA/cajohnson Subject to easement recorded in Union County Records at Deed Book 569, Pages 187-189. Easement from Brett Owenby and Gerald Owenby to Blue Ridge EMC dated Decem-ber 28, 2006, recorded in Deed Book 693, ditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable according County records, said Security Deed being last transferred and assigned to CitiMortgage, Inc. in Deed Book 892, Page 208, the THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE All that tract or parcel of land lying and being in the 10th District, 1st Section, Land Page 728, Union County, Georgia Records; and all outstanding bills for public utilities to its terms. The above-described real property will be sold to the highest and best bidder for cash undersigned will sell at public outcry to the highest bidder for cash before the Court-house door in said County, during the legal Lot 86 of Union County, Georgia, containing 1.55 acres, more or less, and being Lot 16C as shown on a plat of survey by William F. **USED FOR THAT PURPOSE.** which constitute liens upon said property; To the best of the knowledge and belief of the undersigned, the party in possession of the property is Brett G. Owenby and Gerald as the property of Sidney Jonathan Dyer and Laura Ann Dyer, the proceeds to be ap-plied to the payment of said indebtedness, hours of sale, on the first Tuesday of May, 2012 by CitiMortgage, Inc., as Attorney-in-Fact for Leroy Nash and Linda Faye Nash Rolader, dated January 9, 1990 and recorded in Union County Records in Plat Book X, **NOTICE OF SALE UNDER POWER** STATE OF GEORGIA, COUNTY OF UNION Owenby or tenant(s).
The sale will be conducted subject (1) to attorneys' fees, and the lawful expenses of Page 27. Said plat is incorporated herein, by Under and by virtue of the Power of Sale con said sale, all as provided in the Note and Security Deed. The sale shall be subject to the following described property: All that tract or parcel aloud lying and be-ing in the 10th District, 1st Section, Land tained in a Deed to Secure Debt given by TIM J. WILSON AND DARLENE WILSON to MORT-GAGE ELECTRONIC REGISTRATION SYSTEMS, reference hereto, for a full and complete de confirmation that the sale is not prohibited scription of the above described property. under the United States Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the following: all outstanding ad valorem Also conveyed is a road easement over extaxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Lot 78 of Union County, Georgia, and being Parcel 2 of Hicks Gap Estates Subdivision, isting subdivision roads. INC. ("MERS") AS NOMINEE FOR BNC MORT-GAGE, INC. , dated 01/31/2007, and Recorded on 02/09/2007 as Book No. 691 and Page No. the Security Deed. Community & Southern Service, if any; and all prior assessments, All that tract or parcel of land lying and becontaining 2.18 acres, more or less, as Bank and its counsel are acting as debt collectors. Any information obtained will be easements, restrictions or matters of reshown on a plat of survey by Lane S. Bish-op and Associates, dated February 5, 1990, and recorded in Union County Records in ing in the 10th District, 1st Section, Land Lots 59 & District, 1st Section, Land Lots 50 & District, 1st Section, 1st Sectio 24-43, UNION County, Georgia records, as last assigned to U.S. BANK NATIONAL ASSOCIA-TION, AS TRUSTEE OF THE STRUCTURED ASused for that purpose. Community & Southern Bank as Attorney-in-Fact for Brett G. Owenby and Gerald To the best of the undersigned's knowledge and belief, the real property is presently owned by Sidney Jonathan Dyer and Laura Plat Book Z Page 112. Said plat is incor-porated herein, by reference hereto, for a full and complete description of the above more or less, and Tract III, containing 6.664 acres, more or less, as shown on a plat of survey by Rochester & Description of the survey by Rochester & Descript SET SECURITIES CORPORATION MORTGAGE Ann Dver. To the best of the undersigned's knowledge and belief, the party in possession of the real property is Sidney Jonathan Dyer and Contact: Guillermo Todd, Esq described property. Also conveyed is a non-exclusive perpetual easement for ingress and egress to the Inc., dated March 29, 2003 and recorded in Busch, Slipakoff & Schuh, LLP Union County Records in Plat Book 27, Page 209. Said plat is incorporated herein, by ref-3350 Riverwood Parkway, Suite 1550 Atlanta, Georgia 30339 Telephone (770) 790-3550 Laura Ann Dyer, and tenants holding under erence hereto, for a full and complete de-scription of the above described property. above described property. Property known as: 4950 Hicks Gap Rd, Blairsville, GA 30512 Citizens South Bank, successor in interest to Bank of Blairsville, as Attorney-in-Fact for Sidney Jonathan Dyer aka Sidney J. Dyer All that tract or parcel of land lying and being in the 10th District, Ist Section, Land Lot 86 of Union County, Georgia, containing The indebtedness secured by said Deed to NOTICE OF SALE UNDER POWER Secure Debt having been declared due and payable because of default in the payment GEORGIA, UNION COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from MICHAEL
J. WHITE to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR NATIONPOINT, A DIV. OF FFFC, AN OP. and Laura Ann Dyer, aka Laura A. Dyer. M. Todd Westfall, Esquire Howick, Westfall, McBryan & Kaplan, LLP 0.66 acre, more or less, and being Lot 15B of Oakridge Subdivision, and being more particularly described as follows: of the indebtedness secured thereby, this ing the same and all expenses of sale, in-Suite 600. One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 cluding attorney's fees, (notice having been given as provided by law). The property will be sold as the property of BEGINNING at the land lot corners common to Land Lots 58, 59, 86& 87; thence South 88 degrees 22 minutes 37 seconds SUB. OF MLB&T CO., FSB, dated February 6, 2007, recorded February 12, 2007, in Deed Book 691, Page 218, Union County, Georgia (678) 384-7005 West 960.99 feet to an iron pin and the TRUE POINT OF BEGINNING; thence South 53 de-grees 48 minutes 30 seconds West 267.38 The Aforesaid Grantors subject to the fol-Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Sixty-Seven **NOTICE OF SALE UNDER POWER** (1) all prior restrictive covenants, ease-GEORGIA, UNION COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COLments, rights-of-way or encumbrances; (2) all valid zoning ordinances; (3) matters which would be disclosed by an accurate feet; thence South 67 degrees 05 minutes West 77.66 feet; thence North 16 degrees 37 minutes West 197.28 feet to an iron pin; LECTOR ATTEMPTING TO COLLECT A DEBT. Thousand Five Hundred and 00/100 dollars ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. survey of the property; (4) the outstand-ing ad valorem taxes and assessments, if any; (5) unpaid water and sewage bills, thence South 89 degrees 50 minutes 45 seconds East 343.72 feel to the TRUE POINT vided for therein, said Security Deed having been last sold, assigned and transferred to U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERI-Under and by virtue of the Power of Sale contained in a Security Deed given by Rex Ballew to The Mortgage People Co., dated March 11, 2003, recorded in Deed Book 457, OF BEGINNING. that constitute liens against the property, whether due and payable or not yet due and payable; and (6) matters of record superior Tract II Subject to restrictions recorded in Union CA. N.A., AS SUCCESSOR TO LASALLE BANK County Records in Deed Book 127. N.A. AS TRUSTEE FOR THE HOLDERS OF THE MERRILL LYNCH FIRST FRANKLIN MORT-Page 793, Union County, Georgia Records, as last transferred to National City Mort-Page 230. Subject to an easement to Blue Ridge Mountain Electric Membership to the security deed first set out above Pursuant to O.C.G.A. Section 44-14-162.2 the name of the person or entity who has gage Co. by assignment recorded in Deed Book 459, Page 377, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTY-SIX THOUSAND AND 0/100 DOLLARS (\$66,000.00), with interest thereous as set forth there is there GAGE LOAN TRUST, MORTGAGE LOAN AS-SET-BACKED CERTIFICATES, SERIES 2007-1, there will be sold at public outcry to the Corporation recorded in Union County Records in Deed Book 126, Page 227. the full authority to negotiate, amend, or modify the terms of the aforementioned indebtedness is: highest bidder for cash before the court-house door of Union County, Georgia, within the legal hours of sale on the first Tuesday Subject to a water agreement recorded in CitiMortgage, Inc. 1000 Technology Drive O'Fallon, MO 63368 Union County Records in Deed Book 184, Page 785. in May, 2012, all property described in said Security Deed including but not limited to the following described property: terest thereon as set forth therein, there will be sold at public outcry to the highest bid-der for cash before the courthouse door of PHONE: 866-272-4749 Nothing contained in this Notice of Sale shall obligate Lender to negotiate, amend Subject to a water agreement recorded in Union County Records in Deed Book 206, Pages 461-462 arid Deed Book 299, Pages THE FOLLOWING PROPERTY TO-WIT: 3.2
ACRES LOCATED IN LAND LOT 238, 11TH.
DISTRICT, 1ST. SECTION UNION COUNTY,
GEORGIA, BEING MORE PARTICULARLY DE-Union County, Georgia within the legal hours of sale on the first Tuesday in May, 2012, the following described property: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART or modify said indebtedness. To the best of the undersigned's knowledge ject to the road easement on the South-HEREOF The debt secured by said Security Deed has been and is hereby declared due Nash and Linda Faye Nash. CitiMortgage, Inc., as Attorney-in-fact for Leroy Nash and Linda Faye Nash. ern boundary. Subject to restrictions recorded in Union BEGINNING AT A POINT ON THE SOUTH LINE OF LAND LOT 238: SAID POINT BEING LObecause of, among other possible events of County Records in Deed Book 127, default, failure to pay the indebtedness as and when due and in the manner provided Page 230.
Subject to easement to Blue Ridge Mountain Electric Membership Corporation recorded in Union County Records in Deed CATED 955 FEET WEST OF THE SOUTHEAST This law firm is acting as a debt collector attempting to collect a debt, any informa-tion obtained will be used for that purpose. OF SAID LAND LOT AS MEASURED ALONG in the Note and Security Deed. The debt re-OF SAID LAND LOT AS MEASURED ALONG SOUTH LINE OF SAID LAND LOT; THENCE NORTH 02 DEGREES 14 MINUTES EAST, 360 FEET TO A POINT; THENCE SOUTH 86 DEGREES 00 MINUTE EAST, 240 FEET TO A POINT; THENCE NORTH 02 DEGREES 14 MIN-Pendergast & Associates, P.C. South Terraces, Suite 1000 115 Perimeter Center Place for the purpose of paying the same and all Bock 126, Page 227.
The debt secured by said Security Deed expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's 113 Perimeter Center Place Atlanta, GA 30346 Phone – (770) 392-0398 Toll Free – (866) 999-7088 www.penderlaw.com Our File No. 12-00710 has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as fees having been given). Said property will be sold subject to any outstanding ad valor-em taxes (including taxes which are a lien, UTES EAST, 129.1 FEET TO A POINT: THENCE NORTH 57 DEGREES 21 MINUTES
WEST, 358.1 FEET TO A POINT and when due and in the manner provided in the Note and Security Deed. The debt re-LOCATED IN THE CENTER OF A STREAM; THENCE SOUTHWESTERLY FOLLOWING THE CENTER LINE OF SAID STREAM 683 FEET but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any maining in default, this sale will be made N(Apr4,11,18,25)B 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 NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY MORE OR LESS TO A POINT ON THE SOUTH assessments, liens, encumbrances, zoning LINE OF LAND LOT 238; THENCE SOUTH 86 DEGREES 00 MINUTES EAST, 198.6 FEET TO ordinances, restrictions, covenants, and matters of record superior to the Security Because of default in the payment of the indebtedness, secured by a Security Deed executed by John F. Martell to Mortgage fees (notice of intent to collect attorney's fees having been given).

American Home Mortgage Servicing Inc. THE POINT OF BEGINNING. Deed first set out above. The entity that FOR INFORMATIONAL PURPOSES ONLY: THE APN IS SHOWN BY THE COUNTY ASSESSOR Deed first set out above. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PNC Mortgage, 3232 Newmark Drive, Miamisburg, 0H 45342, 800-523-8654. Please understand that the secured Electronic Registration Systems, Inc. as nominee for Appalachian Community Bank, can be contacted at 877-304-3100 or by writing to 6501 Irvine Center Drive, Irvine, CA 92618, to discuss possible alternatives its successors and assigns dated Óctober AS 079-029A; SOURCE OF TITLE IS BOOK 30, 2008 in the amount of \$233,750.00, and recorded in Deed Book 780, Page 88, Union County, Georgia Records; as last transto foreclosure. Said legal description being controlling, Said property will be sold subject to any outstanding ad valorem taxes (including however the property is more commonly known as 12006 TRITT RD, SUCHES, GA creditor is not required by law to negotiate. amend, or modify the terms of the mort-gage instrument. To the best knowledge ferred to Cenlar FSB by assignment; the undersigned, Cenlar FSB pursuant to said taxes which are a lien, but not yet due and payable), any matters which might be dis-The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said and belief of the undersigned, the party in deed and the note thereby secured, has declosed by an accurate survey and inspecpossession of the property is Rex Carlton Ballew or a tenant or tenants and said clared the entire amount of said indebted-ness due and payable and pursuant to the power of sale contained in said deed, will tion of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of re-Security Deed and Note, including but not limited to the nonpayment of the indebtedness as and when due. The indebtedness property is more commonly known as 3482 Gainesville Hwy, Blairsville, Georgia 30512. The sale will be conducted subject (1) to on the first Tuesday in May, 2012 , during the legal hours of sale, at the Courthouse door in Union County, sell at public outcry cord superior to the Security Deed first set remaining in default, this sale will be made confirmation that the sale is not prohibited To the best knowledge and belief of the for the purpose of paying the same, all ex-penses of the sale, including attorneys' fees under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status to the highest bidder for cash, the property described in said deed to-wit: All that tract or parcel of land lying and be-ing in Land Lot 250, 9th District, 1st Section, Union County, Georgia, being Lot 1 of Woodundersigned, the party in possession of the property is Patrick Graf and Christie L Graf (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note. of the loan with the holder of the security or a tenant or tenants and said property deed. This law firm is seeking solely to foreclose the creditor's lien on real estate is more commonly known as 883 Griffith Ridge Rd, Blairsville, Georgia 30512. The sale will be conducted subject (1) to con-Union County, Georgia, being Lot 1 of Wood-land Trace Subdivision, containing 1.352 and this law firm will not be seeking a per-Said property will be sold on an "as-is" ba sis without any representation, warranty or recourse against the above-named creditor sonal money judgment against you. PNC Bank, NA successor by merger to National acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc. datfirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan or the undersigned. The sale will also be subject to the following items which may City Bank successor by merger to National City Mortgage Co. as Attorney in Fact for Rex Ballew McCalla Raymer, LLC 1544 Old ed August 14, 2000, last revised December 21, 2005 and recorded in Plat Book 56, Page with the holder of the security deed.
The Bank of New York Mellon, as Trustee for Structured Asset Mortgage Investments affect the title; any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing author-Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ac7 5/1/12 Our file no. 5170512-FT15 EXHIBIT "A" All plat is by reference incorporated herein and made a part hereof. The property is subject to the roads as II Trust 2006-AR5, Mortgage Pass-Through Certificates, Series 2006-AR5 that tract or parcel of land lying being in the 16th District, 1st Section, Land Lots 50 and 51 of Union County, Georgia containing ity; matters which would be disclosed by an accurate survey or by an inspection of as Attorney in Fact for The property is subject to the Restrictions recorded in Deed Book 110, Pages 699-701, Deed Book 394, Pages 560-562, as amended in Deed Book 572, Pages 246-248 and Deed Book 621, Pages 698-700, Union County, Georgia records. Patrick Graf and Christie L Graf Johnson & Dristie L Graf 1587 Northeast Expressway the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. 0.64 acres, more or less, as shown on a plat of survey by Blairsville Surveying Co., dated February 20, 2003 and as recorded in Union Atlanta, Georgia 30329 (770) 234-9181 To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is MICHAEL J. County records in Plat Book 51, Page 157. www.jflegal.com Said plat is incorporated herein, by reference hereto, for a full and complete de-The property is subject to the Forty (40) foot Right-of-Way Deed to Union County, Geor-gia as recorded in Deed Book 121, Page Our file no. 1108312-FT1 WHITE, or tenants(s).
The sale will be conducted subject (1) to scription of the above described property. N(Apr4,11,18,25)B MR/ac7 5/1/12 Our file no. 5170512 - FT15 579, Union County, Georgia records. Grantor grants to Grantee a non-exclusive confirmation that the sale is not prohibited **NOTICE OF SALE UNDER POWER** 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 GEORGIA, UNION COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COLperpetual easement for the use of the sub-division roads for ingress and egress to the above described property. which has the property address of 789 Paul NOTICE OF SALE UNDER POWER IN SECURITY DEED LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED STATE OF GEORGIA COUNTY OF UNION
Under and by virtue of the Power of Sale Nicholson Road, Blairsville, Georgia., to-gether with all fixtures and other personal The entity having full authority to negotiate, FOR THAT PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by John amend or modify all terms of the loan (although not required by law to do so) is: Lender Contact: BAC, Loss Mitigation Dept., P.O. Box 940070, Simi Valley, CA 93094contained in the Real Estate Deed to Secure property conveyed by said deed. Debt from GPF Enterprises, LLC to Bank of Hiawassee dba Bank of Blue Ridge, dated The sale will be held subject to any unpaid taxes, assessments, rights-of-way, ease-ments, protective covenants or restrictions, C. Culver to Mortgage Electronic Registration Systems, Inc., dated May 29, 2007, recorded in Deed Book 710, Page 718, Union County, May 10, 2007, filed May 15, 2007 in Deed Book 708, Page 412, in the offices of the Clerk of the Superior Court of Union County, Telephone Number: 800-720-3758 U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERIliens, and other superior matters of record which may affect said property. Georgia Records, as last transferred to Branch Banking and Trust Company by assignment to be recorded in the Office of the Clerk of Georgia; as last modified by that certain Modification of Real Estate Deed to Secure Debt from GPF Enterprises, LLC to Bank The sale will be conducted subject (1) to CA, N.A., AS SUCCESSOR TO LASALLE BANK, N.A. AS TRUSTEE FOR THE HOLDERS OF THE confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status Superior Court of Union County, Georgia Re-cords, conveying the after-described prop-erty to secure a Note in the original principal MERRILL LYNCH FIRST FRANKLIN MORTof Hiawassee dba Bank of Blairsville, re-GAGE LOAN TRUST, MORTGAGE LOAN AS-SET-BACKED CERTIFICATES, SERIES 2007-1 corded in Deed Book 811, Page 334, afore-said records; as same has been assigned of the loan with the holder of the security deed. amount of ONE HUNDRED FIFTY THOUSAND AND 0/100 DOLLARS (\$150,000.00), with interest thereon as set forth therein, there will as Attorney in Fact for MICHAEL WHITE to Citizens South Bank in that certain Notice has been given of intention to col-Memorandum of Purchase and Assumption Agreement and Master Assignment, lect attorneys' fees in accordance with the terms of the note secured by said deed. Said property will be sold as the property 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 THE BELOW LAW FIRM MAY BE HELD TO dated March 19, 2010, filed December 28, BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PUR-2010 in Deed Book 853, Page 642, aforesaid records (as same may have been further of John F. Martell and the proceeds of said sale will be applied to the payment of said on the first Tuesday in May, 2012, the follow-ing described property: SEE EXHIBIT "A" AT-TACHED HERETO AND MADE A PART HEREOF indebtedness, the expense of said sale, all modified or supplemented from time to time, collectively the "Security Deed"); ,the undersigned will sell at public outcry to the Attorney Contact: Rubin Lublin Suarez Ser The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, as provided in said deed, and the under-signed will execute a deed to the purchaser rano, LLC, 3740 Davinci Court, Suite 400, Norcross, GA 30092 Telephone Number highest and best bidder for cash before the as provided in the aforementioned Security door of the Courthouse of Union County, Georgia, during the legal hours of sale, on the first Tuesday in May, 2012, the following Number: (877) 813-0992 Case failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in Deed. Deed. Cenlar FSB Attorney in Fact for John F. Martell McCurdy & Candler, L.L.C. (404) 373-1612 No. BAC-12-02291-0001 described real property, to wit: TRACT I default, this sale will be made for the pur NOTICE OF SALE UNDER POWER pose of paying the same and all expenses of this sale, as provided in Security Deed and ALL THAT TRACT OF LAND LYING AND BEING GEORGIA. UNION COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. IN THE 11TH DISTRICT, 1ST SECTION, LAND LOTS 27, 28, AND 46 OF UNION COUNTY, GEORGIA, AND BEING TRACT 3, CONTAINING www.mccurdycandler.com The North Georgia News Publication Dates:04-04-2012, 04-11-2012, by law, including attorney's fees (notice of intent to collect attorney's fees having been ANY INFORMATION OBTAINED WILL BE USED given). Said property will be sold subject to FOR THAT PURPOSE. 0.021 ACRES, MORE OR LESS, AND BEING TRACT 4, CONTAINING 1.273 ACRES, MORE any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be dis-04-18-2012, 04-25-2012 Under and by virtue of the Power of Sale File No. 12-00015 /FHLMC/sstojanovic THIS LAW FIRM IS ACTING AS A DEBT COLcontained in a Security Deed given by Lon-nie R. Johnson and Carol S. Johnson to Mortgage Electronic Registration Systems, OR LESS, AS SHOWN ON A PLAT OF SUR-VEY BY LANDTECH SERVICES, INC., DATED MARCH 1, 2002, AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK 50, PAGE LECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. closed by an accurate survey and inspection of the property, any assessments, liens, en-Inc., as nominee for Plaza Home Mortgage, Inc.,, dated July 1, 2009, recorded in Deed Book 807, Page 3, Union County, Georgia Records, as last transferred to MetLife cumbrances, zoning ordinances, restrictions, 195. SAID PLAT IS INCORPORATED HEREIN BY REFERENCE HERETO, FOR A FULL AND covenants, and matters of record superior to the Security Deed first set out above. The entity that has full authority to negotiate, COMPLETE DESCRIPTION OF THE ABOVE DE-Home Loans, a Division of MetLife Bank NA by assignment to be recorded in the Of-SCRIBED PROPERTY. COUNTY OF UNION Notice of Sale under Power Under and by Virtue of the power of sale amend, and modify all terms of the mortgage with the debtor is: Branch Banking & Trust Company, 301 College Street, PVN #101729, ALL THAT TRACT OR PARCEL OF LAND LYfice of the Clerk of Superior Court of Union County, Georgia Records, conveying the Greenville, SC 29601, 800-827-3722. Please understand that the secured creditor is not required by law to negotiate, amend, or modcontained in that certain Deed to Secure after-described property to secure a Note in the original principal amount of FIVE HUNDRED SEVENTY THOUSAND AND 0/100 DOL-GEORGIA, CONTAINING 0.540 ACRE, MORE L. Cook (the "Debtor") to Bank of Blairsville OR LESS, AS SHOWN ON A PLAT OF SUR-VEY BY TAMROK ASSOCIATES, INC., DATED (the "Lender"), dated December 8, 2008, filed and recorded on January 6, 2009, in Deed Book 784, Page 465, Union County, ify the terms of the mortgage instrument. To the best knowledge and belief of the under-signed, the party in possession of the prop-LARS (\$570,000.00), 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, **AUGUST 13, 1997 AND RECORDED IN UNION** COUNTY RECORDS IN PLAT BOOK 39, PAGE 188. SAID PLAT IS INCORPORATED HEREIN erty is John C. Culver or a tenant or tenants and said property is more commonly known as 2868 Chapman Lane, Blairsville, Georgia Georgia deed records, as subsequently modified, Assigned to Citizens South Bank Georgia within the legal hours of sale on the first Tuesday in May, 2012, the following described property:All that tract or parcel BY REFERENCE HERETO, FOR A FULL AND pursuant to that certain Memorandum of COMPLETE DESCRIPTION OF THE ABOVE DE-SCRIBED PROPERTY. THE SAME PROPERTY Purchase and Assumption Agreement and Master Assignment by the Federal De-30512. The sale will be conducted subject (1) to confirmation that the sale is not prohibit of land lying and being in the 8th District and 1st Section of Union County, Georgia and being a part of Land Lot 98 and being WAS CONVEYED TO THE DECEDENT, TOM B. posit Insurance Corporation, as Receiver ed under the U.S. Bankruptcy Code and (2) to BURNETT, JOHN R. HOLLOWAY & J.D. ELLIOT BY WARRANTY DEED FROM TOM B. BUR-NETT RECORDED ON DECEMBER 11, 1997, for Bank of Hiawassee , dated December final confirmation and audit of the status of 22, 2010, recorded on December 28, 2010 at Deed Book 853, Page 465, aforesaid an with the holder of the security deed more particularly described as containing 4.51 acres, more or less, as shown by that certain plat for R.A. McBride dated Novem-This law firm is seeking solely to foreclose UNION COUNTY RECORDS, DEED BOOK 279, records, said Deed to Secure Debt, having been given to secure a Note from Billy Joe Cook, dated December 8, 2008 (and any rethe creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. Branch Banking and ber 10. 1994 by Lane S. Bishop G.R.L.S. No LESS AND EXCEPTING FROM THE ABOVE LESS AND EACETING THOM THE ABOVE DESCRIBED PARCEL ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 11TH DISTRICT, 1ST SECTION, LAND LOT 27 OF UNION COUNTY, GEORGIA, CONTAINING 0.014 ACRE, MORE OR LESS, AND BEING TRACT 2 AS SHOWN ON A PLAT OF SUR-1575. Said plat recorded on 7-10-09 in Plat Book 61, Page 295, in the Office of the Clerk newal, extension or modification thereof) in the original principal sum of Two Hundred Nineteen Thousand Two Hundred Twenty Trust Company as Attorney in Fact for John C. Culver McCalla Raymer, LLC 1544 Old Ala-bama Road Roswell, Georgia 30076 www. of the Superior Court, Union County, Georgia. Pursuant to O.C.G.A. § 44-2-28, reference is hereby made to said recorded plat for the Six and 70/100's (\$219,226.70) Dollars, with interest thereon as set forth therein, there will be sold by the undersigned at foreclosurehotline.net MR/ss3 5/1/12 Our file no. 51704209-FT1 EXHIBIT "A" All that purpose of incorporating same herein for a more complete metes and bounds descrip-tion of the property herein conveyed. Said tract or parcel of land lying and being in the there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door in Union County, Georgia, within the legal hours of sale on the first Tuesday in May 2012, the following described property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF BY THIS REFERENCE THERETO. VEY BY LANDTECH SERVICES, INC., DATED MARCH 1, 2002, AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK 50, PAGE 16th District, 1st Section, Land Lots 53 and 56 of Union County, Georgia, containing 1.0 acre, more or less, and being Lot 4A of Seven property is conveyed subject to all ease-ments, restrictions, and rights of way as set forth on said recorded plat or as appearing 195. SAID PLAT IS INCORPORATED HEREIN B Y REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DE-Springs Subdivision as shown on the plat of survey by Jack Stanley, dated December 28, 1984 and recorded in Union County records of record. Subject to existing easements and rights of ways for public roads, if any. Also subject to Union County, Georgia Sub-SCRIBED PROPERTY.
THE PROPERTY IS LOCATED IN UNION COUNTY AT 10518 WOLF PEN GAP ROAD, SUCHES, in Plat Book Q, Page 238. Said plat of survey being incorporated herein, by reference hereto, for a full and complete description of THERETO. To the best knowledge and belief of the undivision regulations, Mobile Home regulations and any zoning or other ordinances, if any. This conveyance is made together GEORGIA 30572.
The debt secured by the Security Deed is dersigned, the address of this property is 6231 Patton Place, Blairsville, GA. The debt secured by the Security Deed is the above described property. Subject to all rights-of-way and easements not shown on the plat of survey. Subject to restrictions rewith right of ingress, egress and utility service along existing roads and the sub-ject property. This being that same property evidenced by a Renewal Promissory Note, dated August 18, 2009 from GPF Enter-prises, LLC to the Bank of Blairsville in the evidenced by a Renewal Note, dated November 2, 2009, from Billy Joe Cook and Wanda L. Cook to Bank of Blairsville, in corded in Union County records in Deed Book 142, Pages 180-181. MR/ss3 5/1/12 Our file conveyed unto Lonnie R. Johnson and Carol S. Johnson by Survivorship Warranty Deed from Carol S. Johnson, dated October 27, original principal amount of \$397,821.25, no. 51704209 - FT1 as assigned to Citizens South Bank, as the same has been reduced to a Judgment as the original principal amount of Two Hun-dred Fifty Seven Thousand Seven Hundred Eighty One and 33/100's (\$257,781.33) (the "Note"), plus interest thereon as set forth therein, and other indebtedness. The indebtedness secured by said Deed to Secure Debt being in default said sale will 2007, recorded on November 13, 2007, in Deed Book 735, Page 11, in the Office of the Clerk of Superior Court, Union County, evidenced by Count 1 of that certain Default **NOTICE OF SALE UNDER POWER** Judgment entered on December 13, 2011 in Civil Action File No. 11CV556MM in the Su-GEORGIA. UNION COUNTY By virtue of a Power of Sale contained in that certain Security Deed from David R. Brunson Georgia. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of perior Court of Union County. State of Georgia (the Note as reduced to the Judgment is hereinafter referred to as the "Note"); plus Secure Debt being in default, said sale will be made for the purpose of paying said in-debtedness and all expenses in connection a/k/a Randy David Brunson a/k/a Randy Brunson to Bank of Hiawassee dba Bank of Blairsville, dated September 17, 2004, recorddefault, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt reinterest from date on the unpaid balance until paid, and other indebtedness.

Default has occurred and continues under with the sale, including attorney fees. The entity that has full authority to ne-gotiate, amend, and modify all terms of ed September 23, 2004, in Deed Book 545, Page 41, Union County, Georgia Records, and as last assigned to Union Planters Mortgage maining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Secuthe terms of the Note and Security Deed reason of, among other possible events default, the nonpayment when due of the mortgage with the Debtor is: Citizens South Bank, 10 Highway 515, Blairsville, GA 30514, 706-439-6218. Please understand by virtue of assignment recorded in Deed Book 548, Page 393, Union County, Georgia Records, said Security Deed having been rity Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Cel.ink can be contacted at 800-761-0073 or by writing to 3900 Capital City Blvd, Lansing, MI 48906, to discuss possible alternatives to foreclosure Said aronets will be sold subject to the indebtedness evidenced by the Note and secured by the Security Deed and the failure to comply with the terms and conditions of the Note and Security Deed. By given to secure a Note of even date in the principal amount of TWO HUNDRED SIXTY-EIGHT THOUSAND EIGHT HUNDRED DOLLARS that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. reason of this default, the Security Deed has been declared foreclosable according Said property will be sold, subject to any unpaid ad valorem taxes which are now due and payable, any matters which might AND NO CENTS (\$268,800.00), with interest thereon as provided for therein, there will be sold at public outcry to the highest bidsure. Said property will be sold subject to any outstanding ad valorem taxes (includ-ing taxes which are a lien, but not yet due to its terms. The above-described real property will be sold to the highest and best bidder for cash as the property of GPF Enterprises, LLC, the proceeds to be applied to the payment of said indebtedness, attorneys' fees, and the lawful expenses of said sale, all as provided in the Note and Sourish Pood. The sale be disclosed by an accurate survey and inspection of the property, any easements, der for cash before the courthouse door of Union County, Georgia, within the legal hours of sale on the first Tuesday in May 2012, all inspection of the property, any easements, restrictions, covenants, assessments, enand payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, cumbrances, zoning ordinances, liens and matters of record superior to the Deed to Secure Debt first set out above. property described in said Security Deed including but not limited to the following described property: All that tract or parcel of liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of re-cord superior to the Security Deed first set ed in the Note and Security Deed. The sale shall be subject to the following: all outland lying and being in the 9th District, 1st Section, Land Lot 201 of Union County, Geor-gia, containing 0.80 acres, more or less, and being Lot 23 of Bucksnort Heights, as shown on a plat recorded in Plat Book C, Page 173, of the Union County Records, said plat being specifically incorporated berein by reference To the best knowledge and belief of the undersigned, the party in possession of the property is Billy Joe Cook and Wanda out above. To the best knowledge and belief standing ad valorem taxes and/or assessof the undersigned, the party in possession of the property is Lonnie R. Johnson and ments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all L. Cook The sale will be conducted subject to (1) confirmation that the sale is not prohibited Carol S. Johnson or a tenant or tenants and said property is more commonly known as 46 Mull Road, Morganton, Georgia 30560. prior assessments, easements, restrictions or matters of record.

To the best of the undersigned's knowledge specifically incorporated herein by reference for the description of said property. LESS and EXCEPT: All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 201 of Union County, Georgia, being a portion of Lot 23 of Bucksnort Heights Subdivision, and being more particularly. under the U.S. Bankruptcy Code and (2) final confirmation and audit of the status The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to and belief, the real property is presently owned by GPF Enterprises, LLC. To the best of the undersigned's knowledge of the loan with the holder of the Deed to Secure Debt.

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 and belief, the party in possession of the real property is GPF Enterprises, LLC, and tenants holding under it. Citizens South Bank, successor in interest final confirmation and audit of the status of the loan with the holder of the security deed. MetLife Home Loans, a Division of Subdivision, and being more particularly described as: beginning at a point at the original northeast corner of Lot 23, N 43 de-MetLife Bank, NA as Attorney in Fact for Lonnie R. Johnson and Carol S. Johnson Johnson & Freedman, LLC 1587 Northeast Citizens Soutin Bank, successor in interest to Bank of Hiawassee, dba Bank of Blue Ridge and dba Bank of Blairsville, as Attor-ney-in-Fact for GPF Enterprises, LLC. M. Todd Westfall, Eguire Howick, Westfall, McBryan & Kaplan, LLP sure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding grees 13 minutes 45 seconds W 28.49 feet; thence S 15 degrees 00 minutes 56 seconds W 92.70 feet; thence N 32 degrees 19 min-Expressway Atlanta, Georgia 30329 (770) 234-9181 www.jflegal.com MSP/jp5 5/1/12 Our file no. 188212-FT17 paragraph. Citizens south bank, successor in inutes 50 seconds W 80.14 feet, and as shown on a plat and survey by Blairsville Surveying Co., dated December 12, 1998, and recorded TEREST TO, Suite 600. One Tower Creek AND ASSIGNEE OF, THE FEDERAL DEPOSIT INSURANCE CORPORATION, AS RECEIVER FOR 3101 Towercreek Parkway Atlanta, Georgia 30339 (678) 384-7005 in Union County records in Plat Book 52 at Page 159. Said plat is incorporated herein, by reference hereto, for a full and complete **NOTICE OF SALE UNDER POWER** IN SECURITY DEED BANK OF HIAWASSEE, DBA BANK OF

NOTICE OF SALE UNDER POWER COUNTY OF UNION COUNTY OF UNION

Under and by virtue of the Power of Sale contained in the Real Estate Deed to Secure Debt from Tom B. Springs, LLC to Bank of Hiawassee, dba Bank of Blue Ridge, dated January 12, 2007, filed January 31, 2007 in Deed Book 689, Page 278, in the offices of the Clerk of the Superior Court of Union County, Georgia; as modified by Modification Agreement with Hypothecation Agreement attached thereto dated May 10. 2007 tion Agreement will ryponiceation Agreement attached thereto dated May 10, 2007 from Tom B. Springs to Bank of Hiawassee dba Bank of Blue Ridge recorded in Deed Book 708, Page 420, aforesaid records; as further modified by that certain Modification of Deed Total Robot 16 (2019). tion of Real Estate Deed to Secure Debt from Tom B. Springs, LLC to Bank of Blairs-ville, dated August 18, 2008, filed August 25, 2009 in Deed Book 811, Page 203, aforesaid

records; as same has been assigned to Citizens South Bank in that certain Mem-

orandum of Purchase and Assumption

Agreement and Master Assignment, dated March 19, 2010, filed December 28, 2010 in

Deed Book 853, Page 642 aforesaid records

Deed Book 853, Page 642 atoresaid records (as same may have been further modified from time to time, collectively the "Security Deed"); the undersigned will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse

of Union County, Georgia, during the legal hours of sale, on the first Tuesday in May, 2012, the following described real property,

ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN THE 11TH DISTRICT, 1ST SECTION, LAND LOT 45 AND 100, OF UNION COUNTY, GEORGIA, CONTAINING 11.115 ACRES MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., DATED DECEMBER 31, 2001, AND RE-VISED FEBRUARY 5, 2002 AND RECORDED IN UNION COUNTY, GEORGIA RECORDS IN PLAT BOOK 50, PAGE 38. SAID PLAT IS IN-CORPORATED 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 INGRESS AND EGRESS TO THE ABOVE DESCRIBED PROP-The debt secured by the Security Deed is evidenced by a Renewal Promissory Note, dated August 18, 2009 from GPF Enterprises, LLC to the Bank of Blairsville in the original principal amount of \$397,821.25, as assigned to Citizens South Bank, and as the same has been reduced to a Judgment as evidenced by Count 1 of that certain Default Judgment entered on December 13, 2011 in Civil Action File No. 11CV556MM in the Superior Court of Union County, State of Georgia (the Note as reduced to the Judgment is hereinafter referred to as the "Note"); plus interest from date on the unpaid balance until paid and other indebtedness. until paid, and other indebtedness. Default has occurred and continues under the terms of the Note and Security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note and secured by the Security Deed and the failure to comply with the terms and conditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable according to its terms.

The above-described real property will be sold to the highest and best bidder for cash as the property of Tom B. Springs, LLC, the

een declared foreclosable according

as Attorney-in-Fact for Ervin Jones

proceeds to be applied to the payment of said indebtedness, attorneys' fees, and the lawful expenses of said sale, all as provid-ed in the Note and Security Deed. The sale shall be subject to the following: all out-standing ad valorem taxes and/or assess-ments if any nossible redemptic rights of ments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior assessments, easements, restrictions or matters of record.

To the best of the undersigned's knowledge and belief, the real property is presently owned by Tom B. Springs, LLC.

To the best of the undersigned's knowledge and belief, the party in possession of the real property is Tom B. Springs, LLC, and tenants holding under it.

Citizens South Bank, successor in interest to Bank of Hiawassee, dha Bank of Blue or matters of record. to Bank of Hiawassee, dba Bank of Blue Ridge and dba Bank of Blairsville, as Attor-ney-in-Fact for Tom B. Springs, LLC. M. Todd Westfall, Esquire Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway N(Apr4.11.18.25)B

NOTICE OF SALE UNDER POWER STATE OF GEORGIA **COUNTY OF UNION** in-fact for QGP, Inc. BRYAN CAVE LLP Justin S. Barry, Esq. One Atlantic Center, Fourteenth Floor 1201 West Peachtree Street, NW Atlanta, Georgia 30309 (404) 572-6600

description of the above described property. 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 reness as and when due. The indebtedness reness as and when due. The indeptedness re-maining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees and all other payments provided for under the terms of the Security Deed and Note. 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 prop-erty; special assessments; all outstanding bills for public utilities 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 party in posses-sion of the property is James Chappell Dew, Jr. or tenant(s). The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and au-dit of the status of the loan with the holder of the Security Deed, Regions Bank sbm Union Planters Bank, NA sbm Union Planters Mortgage as Attorney in Fact for David R. Brunson a/k/a Randy David Brunson a/k/a Randy Brunson. Contact: The Geheren Firm, P.C., 4828 Ashford Dunwoody Road, 2nd Floor, Atlanta, GA 30338 TEL (678) 587-9500. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. By virtue of the Power of Sale contained in that certain Real Estate Deed to Secure Debt that certain Real Estate Debt to Secure Debt (With Future Advance Clause) dated June 6, 2005 from QGP, Inc., a Georgia corporation ("Debtor") to Bank of Hiawassee dba Bank of Blairsville ("Original Lender") and recorded in Deed Book 584, Page 495, Union County, Georgia records, as modified by that certain Modification of Deed to Secure Debt certain Modification of Deed to Secure Debt dated June 23 2006 and recorded in Deed Book 656, Page 303, Union County, Georgia records, as further modified by that certain Modification of Deed to Secure Debt dated July 5, 2007 and recorded in Deed Book 726. Page 60, Union County, Georgia records, as further modified by that certain Modification of Deed to Secure Debt dated July 23, 2008 and recorded in Deed Book 771, Page 291, Union County, Georgia records, as assigned to CADC/RADC VENTURE 2011-1, LLC ("Holder") as evidenced by an assignment to be recorded prior to foreclosure (as said Real Ectate Deed to Secure Debt from time Real Estate Deed to Secure Debt from time to time may have been or may be assigned, assumed, modified, amended, or amended and restated is hereinafter referred to as the "Security Deed"), said Security Deed being given to secure that certain note dated July 23, 2008 in the original stated principal amount of One Million Two Hundred Eight Thousand Two Hundred Sixty and no/100 Dollars (\$1,208,260.00) (as such note may have been amended, amended and restated, replaced, renewed and endorsed, the "Note") together with any and all indebtedness ow-ing by Debtor to Holder, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door in Union County, Georgia, within the le-gal hours of sale on the first Tuesday in May gal hours of sale on the first Tuesday in May 2012, all of Debtor's right, title and interest in and to the following described property (collectively, the "Property"):
All that tract or parcel of land lying and being in Land Lots 269 & 272, 9th District, 1st Section, containing 4.385 acres and being shown as Tract Two (2) on a plat of survey by Rochester & Associates, Inc., dated 6/11/97, last revised 6/6/05 and recorded in Plat Book 55, Page 350, Union County records, which 55, Page 350, Union County records, which description on said plat is hereby incorporated by reference and made a part hereof. TOGETHER WITH all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements, structures, fixtures, and replacements that are part of the real estate described above. The indebtedness secured by the Security Deed has been and is hereby declared due because of default under the terms of the Notes and the Security Deed including but not limited to the nonpayment of principal and interest when due. The indebtedness remaining in default, the sale will be made for the purpose of applying the proceeds thereof to the payment of the indebtedness secured by the Security Deed, accrued interest and expenses of the sale and all other payments provided for under the Security Deed, including attorneys' fees as provided in the Notes and the Security Deed, notice of intention to collect attorneys' fees having been given as provided by law; and the remainder, if any, shall be applied as provided by law.
To the best of Holder's knowledge, the party in possession of the Property is Debtor. The Property will be sold as the property of Debt-or subject to all unpaid real estate ad vaor subject to an impain real estate at valorem taxes and governmental assessments and to all prior restrictions, rights-of-way, and easements of record, if any, appearing of record prior to the date of the Security Deed and those appearing after the date of the Security Deed and consented to by the secretact those in grantee therein. CADC/RADC VENTURE 2011-1, LLC, a Delaware limited liability company, as attorney-

By virtue of a Power of Sale contained in that certain Security Deed and Agreement from Silver Pembroke, Inc. to Community & LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3, by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$207,000.00, Southern Bank (by virtue of that certain As-signment of Security Instruments and Other Loan Documents, filed and recorded June with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash 9, 2010 in Deed Book 835, Page 291, UNION COUNTY, Georgia Records, assignee of the Federal Deposit Insurance Corporation in reat the UNION County Courthouse within the legal hours of sale on the first Tuesday in May, 2012, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING ceivership of Appalachian Community Bank) ("Community & Southern Bank"), dated September 16, 2004, filed and recorded September 28, 2004 in Deed Book 545, Page 397, Union County, Georgia Records (as amended, modified, or revised from time to time, "Se-AND BEING IN LAND LOT 233, 9TH DISTRICT, 1ST SECTION OF UNION COUNTY, GEORGIA, CONTAINING 1.183 ACRES, MORE OR LESS, AND BEING SHOWN AS LOT FOUR (4) OF ROSE RIDGE SUBDIVISION ON A PLAT OF SURVEY curity Deed"), said Security Deed having been given to secure a Note in the original principal amount of ONE HUNDRED SIXTY-BY B. KEITH ROCHESTER & ASSOCIATES THREE THOUSAND NINE HUNDRED SIXTY-INC., RS #1534 DATED 8/8/92, LAST REVISED 12/1/93 AND RECORDED IN PLAT BOOK 33 FIVE AND 00/100THS DOLLARS (\$163,965.00) (as amended, modified, or revised from time to time, collectively referred to as the "Note"), with interest thereon as provided for therein, there will be sold at public out-PAGE 174 LINION COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS HEREBY IN CORPORATED BY REFERENCE AND MADE A PART HEREOF cry to the highest bidder for cash before the courthouse door of UNION COUNTY, Georgia, within the legal hours for sale on the first BEING THE SAME PROPERTY CONVEYED TO TIM J. WILSON AND DARLENE WILSON Tuesday in May, 2012, all property described in said Security Deed, including, but not limited to, declarant's rights, if any, and, without BY DEED FROM CLINTON PATTERSON AND BRENDA PATTERSON RECORDED 10/26/2001
IN DEED BOOK 392 PAGE 416, IN THE OFFICE limitation, the following described property (or so much thereof as has not, as of said OF THE CLERK OF THE SUPERIOR COURT OF UNION COUNTY, GEORGIA. The debt secured by said Deed to Secure Debt has been and first Tuesday, by duly executed and recorded is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and instrument, previously been released from the lien of the Security Deed): All that tract or parcel of land lying and bein the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the puring in the 7th District, 1st Section, Land Lot 52 of Union County, Georgia, and being Lots 4, 5, 6, 9, 13, 14, 15, 16, 17 and 18 of Wilderpose of paying the same and all expenses of this sale, as provided in the Deed to Secure ness Walk Subdivision as shown on a plat of survey by Rochester & Associates, Inc., dated September 2, 2002, and revised Janu-Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). The entity that has full authority to negotiate, amend, and modify ary 13, 2003 and recorded in Union County Records in Plat Book 53, Page 95. Said plat is orporated herein, by reference hereto, for all terms of the mortgage with the debtor is: JPMORGAN CHASE BANK, NATIONAL AS-SOCIATION, SUCCESSOR BY MERGER TO CHASE HOME FINANCE LLC, 3415 VISION DRIVE, Foreclosure, COLUMBUS, OH 43219, 800-548-7912. Please understand that the a full and complete description of the above All that tract or parcel of land lying and be-ing in the 7th District, 1st Section, Land Lot 52 of Union County, Georgia, and being Lot 2 of Wilderness Walk Subdivision, containing 0.750 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc. secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 1360 ROSE RIDGE RD, BLAIRSVILLE, GEORGIA dated September 02, 2002, and revised October 25, 2002, and recorded in Union County Records in Plat Book 51, Page 21. Said plat is 30512 is/are: TIM J. WILSON AND DARLENE WILSON or tenant/tenants. Said property will be sold subject to (a) any outstanding incorporated herein by reference hereto, for a full and complete description of the above described property. ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said any matters which might be disclosed by an accurate survey and inspection of the prop-erty, and (c) all matters of record superior to the Deed to Secure Debt first set out above, Security Deed and Note, including, but not limited to, the nonpayment of the indebtedness as and when due. The indebtedness including, but not limited to, assessments remaining in default, this sale will be made liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. The for the purpose of paying the same, all ex-penses of the sale, including attorneys' fees and other payments provided for under the terms of the Security Deed and Note. sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final con-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 firmation 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 survey or by inspection of the property; any outstanding taxes, including, but not limited to, ad valorem taxes, which constitute liens the State of Georgia, the Deed Under Power upon said property; special assessments; and all outstanding bills for public utilities which constitute liens upon said property; and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the To the best of the knowledge and belief of the undersigned, the party in possession of the property is Silver Pembroke, Inc. or preceding paragraph. U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE OF THE STRUC-TURED ASSET SECURITIES CORPORATION MORTGAGE LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-BC3 as Attorney in Fact for TIM J. WILSON AND tenant(s).
The sale will be conducted subject (1) to confirmation that the sale is not prohibited DARLENE WILSON. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBunder the United States Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the TAINED WILL BE USED FOR THAT PURPOSE Security Deed. Community & Southern Bank 20120187500071 BARRETT DAFFIN FRAP-PIER LEVINE & BLOCK, LLP 15000 Surveyor and its counsel are acting as debt colle Any information obtained will be used for Boulevard Addison, Texas 75001 Telephone: that purpose. Community & Southern Bank as Attorney-in-Fact for Silver Pembroke, Inc. (972) 341-5398. N(Apr4,11,18,25)B Contact: Guillermo Todd, Esq. Busch, Slipakoff & Schuh, LLP 3350 Riverwood Parkway, Suite 1550 **NOTICE OF SALE UNDER POWER** GEORGIA, UNION COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-Atlanta, Georgia 30339 Telephone (770) 790-3550 LECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED N(Apr4,11,18,25)B FOR THAT PURPOSE. Under and by virtue of the Power of Sale contained in a Security Deed given by Daniel NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY S Brown and Laurie L Brown to Appalachian Community Bank, dated August 24, 2004, re-corded in Deed Book 541, Page 339, Union Because of the default in the payment of a note executed by Keith Murphy in favor of CADENCE BANK, N.A., in the original principal amount of \$87,990.50 secured by a Deed to Secure Debt executed by Keith Murphy County, Georgia Records, as last transferred to Washington Mutual Bank, F.A. by assignment recorded in Deed Book 543, Page 293, to Seasons Bank, now known as Cadence Bank, N.A., successor by merger with Seasons Bank, dated July 15, 2005, recorded in Deed Book 592, pages 604-611, Union County, Georgia Deed Records, as modified, the undersigned has declared the full unpaid amount of the indebtedness secured by said deed due and payable, and acting under the Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-TWO THOUSAND AND 0/100 DOLLARS (\$152,000.00), with interest there-on 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 within the legal hours of sale on deed due and payable, and acting under the power of sale contained in said deed, for the purpose of paying said indebtedness, will on the first Tuesday in May, 2012, the following described property:All that tract or parcel of land, lying and being in Land Lots No. 22 and the first Tuesday in May, 2012, during the le-gal hours of sale at the Courthouse in Union County, Georgia, sell at public outcry to the 51 of the 8th District, 1st Section of Union County, Georgia, being further described as highest bidder for cash, the land and all im-provements thereon, the property described 1.33 acres, more or less, as shown on plat of survey prepared for Beau Cisco and Shan-All that tract or parcel of land lying and being in Land Lot 93, 10th District, 1st Sec-tion, Union County, Georgia, containing 1.05 non Sloan by Thomas S. Dobson, G.R.L.S. No. 2205, dated March 27, 2003, recorded April acres, more or less, and being shown as Tract 1, and 0.32 acres, more or less, and being shown as Tract 2, on a plat of survey by Griffin Land Surveying, Inc., dated 5/17/05, and recorded in Plat Book 52, page 174, Office of the Clerk of the Superior Court of Union County Georgia, which description 4, 2003, in Plat Book 48, Page 241, in Union County Deed Records. Also shown as Lot B on plat of survey recorded in Plat Book 35, Page 77, in Union County Deed Records. Said plat of survey is incorporated herein by reference thereto for a more complete and ac-Union County, Georgia, which description and plat is by reference incorporated herein curate metes and bounds description of the above-described property.
Subject to 1/6 responsibility for road upkeep and made a part hereof. Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion from Voylestown Road, as well as 1/6 up-Subject to well and water rights as shown on payments or third party payments made to crop producers, all water and riparian rights, the above-referenced plats of survey. Being and intended to be all that same property conveyed by Warranty Deed from Beau wells, ditches, reservoirs, and water stock and all existing and future improvements, structures, fixtures and replacements that may now, or at any time in the future, be part Cisco and Shannon Sloan in favor of C & S July 23, 2003, in Deed Book 479, Page 218, in Union County Deed Records. of the real estate described above. Subject to all easements, restrictions and This sale will be held subject to any outrights-of-way as shown on plat of survey recorded in Plat Book R, Page 107; Plat Book T, Page 103; Plat Book 35, Page 77; Plat Book 48, Page 241 and in Plat Book V, Page 153, in standing 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 Union County Deed Records.
Subject to ingress and egress easement for the maintenance of the water line and property, any assessments, liens, encum-brances, zoning ordinances, restrictions, covenants, easements, rights of way, and for ingress and egress as recorded in Deed Book 180, Page 286, in Union County Deed matters of record superior to the Deed to Secure Debt first set out above.
The indebtedness remaining in default, the Subject to ingress and egress easement as recorded in Deed Book 180, Page 288, in Union County Deed Records. sale will be made for the purpose of apply-ing proceeds thereof to the payment of the indebtedness secured by the Deed to Secure Possibly subject to easement for power transformer and line as recorded in Deed book 245, Pages 570-571, in Union County Debt, accrued interest and expenses of the sale and other sums secured by the Deed to Secure Debt, and the remainder, if any, shall be applied as permitted by law.
The entity that has full authority to negotiate, amend, and modify all terms of the mort-**Deed Records** ect to a 15 foot underground easement for electric and power cables and lines to gage with the debtor is Cadence Bank, N.A., 17 20th St. North, Birmingham, AL 35203, (205-777-0919). Please understand that the Blue Ridge Mountain Electric Membership Corporation as recorded in Deed Book 270, Page 599, in Union County Deed Records. Subject to Volyestown View Restrictive Covenants and Conditions as recorded in Deed Book 353, Pages 87-91, in Union County secured creditor is not required by law to negotiate, amend or modify the terms of the mortgage instrument. To the best of the undersigned's knowledge and belief, the property is in the possession of Keith Murphy and said property will be sold as the property of Keith Murphy. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankrunter, Code and (2) final con-Deed Records. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, fail-ure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, the U.S. Bankruptcy Code and (2) final con-firmation and audit of the status of the loan with the holder of the Deed to Secure Debt. this sale will be made for the purpose of pay-ing the same and all expenses of this sale, as provided in Security Deed and by law, includ-ing attorney's fees (notice of intent to collect attorney's fees having been given).

JPMorgan Chase Bank, National Associa-tion can be contacted at 800-848-9136 or by writing to 7255 Baymeadows Way, Jackson-The undersigned will execute a deed to the purchaser as authorized in the aforemen-tioned Deed to Secure Debt. This law firm is acting as a debt collector attempting to collect a debt and all information obtained shall be used for that purpose. ville, FL 32256, to discuss possible alternatives to foreclosure. CADENCE BANK, N.A., As Attorney in Fact for KEITH MURPHY 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 D. Thomas LeFevre ewart, Melvin & Frost, LLP P. O. Box 3280 by an accurate survey and inspection of the property, any assessments, liens, encum-brances, zoning ordinances, restrictions, Gainesville, GA 30503 770-536-0101 N(Apr4,11,18,25)B 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 Daniel S Brown and Laurie L Brown or a tenant or tenants and said property is more commonly known as 110 Berta Road, 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 JPMorgan Chase Bank, National Association, successor in interest by purchase from the FDIC as Receiver of Washington Mutual Bank F/K/A Washington Mutual Bank, F.A. as Attorney in Fact for Daniel S Brown and Laurie L Brown Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 Our file no. 1919311-FT20 **COUNTY OF UNION** NOTICE OF SALE UNDER POWER NOTICE OF SALE UNDER FOWER
Under and by virtue of the power of sale
contained in a Security Deed from JOSEPH
G. STOPHEL and JANE STOPHEL to Bank of
Hiawassee d/b/a Bank of Blue Ridge, dated
March 25, 2008, recorded March 27, 2008, in Deed Book 753, Page 746, Union County, Georgia records, as transferred to CITIZENS SOUTH BANK pursuant to that certain Pur-chase and Assumption Agreement dated as of March 19, 2010, by and among Citizens South Bank, The Federal Deposit Insurance Corporation, Receiver of Bank of Hiawassee and The Federal Deposit Insurance Corpora-tion, said Security, Dead being alique to see tion, said Security Deed being given to se-cure a Note from JOSEPH G. STOPHEL and JANE STOPHEL dated in the original principal amount of Two Hundred Fifty Thousand Six Hundred Ninety Two and 61/100 (\$250,692.61) Dollars, with interest from date at a rate per cent per annum on the 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 May, 2012, the following described property:
All that tract or parcel of land lying and being in Land Lot 188, 17th District, 1st Section, Union County, Georgia, containing 1.28 acres as shown on page of survey of M.E. Richards as shown on page of survey of M.E. Richards, Union County Surveyor, dated 10/14/86, re-corded in Plat Book S, Page 19, Union Re-cords and more particularly described as follows: Beginning at the intersection of Land Lots 173, 174, 187 and 188, run thence S 27 42 17 E 1480.79 feet to an iron pin and the True Point of beginning, run thence N 39 the True Point of beginning, run thence N 39 46 54 E 211.49 feet to an iron pin; thence S 27 32 47 E 392.6 feet to an iron pin on the right of way of U.S. Highway 76; thence along the right of way S 60 03 13 W 108.43 feet to an iron pin; thence N 42 55 23 W 327.38 feet to the true point of beginning.

All that tract or parcel of land lying and being in Land Lot 188, 17th District, 1st Section, Union County, Georgia, containing 0.331 acre and being a part of Lot Forty-Nine (49) of Brasstown View Subdivision as shown on a plat of survey by B. Keith Rochester & Associates dated November 1, 1988, recorded in ciates dated November 1, 1988, recorded in Plat Book V, Page 135, Union County records and more particularly described as follows: Beginning at the intersection of Land Lots 173, 174, 187 & 188 run thence S 34 40 52 E 1604.29 feet to an iron pin and the True Point of Beginning, run thence N 66 33 23 E 70.0 feet to an iron pin; thence S 28 59 30 E 199.69 feet to an iron pin on the right of way of U.S. Highway 76; thence along the right of way S 65 59 53 W 75.0 fee to an iron pin; thence leaving the road right of way N 27 32 47 W 200.0 feet to the True 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 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 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 pay-able), 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 JOSEPH G. STOPHEL and JANE STOPHEL or a tenant or tenants. CITIZENS SOUTH BANK, as attorney in Fact for JOSEPH G. STOPHEL and JANE STOPHEL L. Lou Allen Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923 File No. Cl135-00009 **NOTICE OF SALE UNDER POWER GEORGIA. UNION COUNTY** Because of default in the payment of the indebtedness, secured by a Security Deed executed by Shannon C. Foster and Steven D. Foster to The Mortgage People Co. dated March 28, 2001 in the amount of \$91,400.00, and recorded in Deed Book 369, Page 30, Union County, Georgia Records; as last trans-ferred to JPMorgan Chase Bank, National Association by assignment; the undersigned, JPMorgan Chase Bank, National Association pursuant to said deed and the note thereby secured, has declared the entire amoun of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in May, 2012 , 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: All that tract or parcel of land lying and being in Land Lots 260, 261, 280 & 281, 9th District, 1st Section of Union County, Georgia, containing 0.85 acres and being shown as Lot Three (3) of Brackett Creek Retreat on a plat of survey by Rochester & Associates, Inc., dated 7/13/95 and recorded in Plat Book 33 Page 171 Union County Records, which description on said plat is hereby incorpo-rated by reference and made a part hereof. The property is subject to a roadway easement as shown on said plat. The property is subject to the restrictions 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 powerline easement to Blue Ridge Mountain EMC recorded in Deed Book 237 Page 174 Union County Records.
Grantor grants to grantee a non-exclusive perpetual easement for the use of the subdivision roads for ingress and egress to the above property. which has the property address of 404 Craig Thompson 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, 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 Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.
Said property will be sold as the property of Shannon C. Foster and Steven D. Foster and the proceeds of said sale will be applied to the payment of said indebtedness, the avenes of said sale all as rowided in 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.
JPMorgan Chase Bank, National Association
Attorney in Fact for Shannon C. Foster and Steven D. Foster McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com
The North Georgia News
Publication Dates:04-04-2012, 04-11-2012, Fubication Designation (194-18-2012, 04-18-2012, 04-18-2012, 04-25-2012)
File No. 10-22836 /FHLMC/kcarr
This Law Firm is acting as a debt collector and is attempting to collect a debt. Any information obtained will be used for that purpose.

BANK OF HIAWASSEE, DBA BA BLAIRSVILLE AS Attorney-in-fact for BILLY JOE COOK & WANDA L. COOK BY. KIM R. SELLERS Sellers & Warren. P.C. COUNTY OF UNION Under and by virtue of the Power of Sale contained in the Deed to Secure Debt from Ervin Jones and Joyce Jones to Bank of Blairsville, dated March 3, 2008 and recorded in Deed Book 751, Page 506, in the offices of the Clerk of the Superior Court of Union County Georgia as lest modified by Modi-Attorney for Citizens South Bank 117 Towne Lake Parkway, Suite 100 Woodstock, Georgia 30188 County, Georgia, as last modified by Modification recorded in Deed Book 810, page 663, aforesaid records, and as assigned (770) 924-9366 (12F0R701) This Law Firm is acting as a debt colto Citizens South Bank by Memorandum of Purchase and Assumption Agreement and Master Assignment dated March 19, 2010 LECTOR, ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE and recorded in Deed Book 853, Page 642, aforesaid records (as same may have beer further modified from time to time, collec-Exhibit A Tract I ALL that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lots 286 and 291 of Union County, Georgia, containing 20.25 acres, more or less and tively the "Security Deed"); and pursuant to that certain Order on Motion for Relief in favor of Citizens South Bank, successor in interest to Bank of Hiawassee dba Bank of Blairsville entered February 17, 2012 in Chapter 7 Case No. 11-22851-reb, United being Tract B, as shown on a point of survey by Jack Stanley, dated July 6, 1985, and recorded in Union County records in Plat States Bankruptcy Court, Northern District of Georgia, Gainesville Division; the un-dersigned will sell at public outcry to the Book R, Page 188. Said plat is incorporated herein for a full and complete description highest and best bidder for cash before the door of the Courthouse of Union County, Georgia, during the legal hours of sale, on All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 291 of Union County, Georgia, contain-ing 1.50 acres, more or less, as shown on a plat of survey by Cleveland & Cox Land Surthe first Tuesday in May, 2012 the following described real property, to wit: ALL THAT TRACT OR PARCEL OF LAND LY-ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 38 & 71, 10TH
DISTRICT, 1ST SECTION, UNION COUNTY,
GEORGIA, CONTAINING 4.51 ACRES AND BEING SHOWN AS TRACT TWO (1) ON A PLAT
OF SURVEY BY LANDTECH SERVICES, INC.,
DATED 1/21/04 AND RECORDED IN PLAT
BOOK 58 PAGE 204 UNION COUNTY RECORDS, WHICH DESCRIPTION ON SAID PLAT
IS HEREBY INCORPORATED BY REFERENCE
AND MADE A PART HEREOF. veying, LLC, dated December 11, 2006, and recorded in Union County records in Plat Book 57, Page 72. Said plat is incorporated herein for a full and complete description All that tract or parcel of land lying and being in the 9 District, 1st Section, Land Lot 286 and 291 of Union County, Georgia, con-AND MADE A PART HEREOF. KNOWN AS: 7228 (FORMERLY 6629) BLUE RIDGE HIGHWAY, BLAIRSVILLE, GA 30512 taining 1.008 acres, more or less, as shown on a Plat of Survey by Rochester and Asso-ciates, dated June 17, 2005, and recorded The debt secured by the Security Deed is evidenced by a Renewal Note dated July 30, 2009 from Ervin Jones to Bank of Hiawasin Union County records in P1at Book 52, Page 195. Said plat is incorporated herein for a full and complete description of the see in the original principal amount of \$91,118.07, as assigned to Citizens South Bank (as same may have been further property. Also conveyed is a non exclusive perpetual easement for ingress and egress to the modified, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other indebt-Default has occurred and continues under the terms of the Note and Security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note NOTICE OF SALE UNDER POWER Under and by virtue of the power of sale contained in a Security Deed from JAMESA A. NELSON and LINDA NELSON to Appalaand secured by the Security Deed and the failure to comply with the terms and conditions of the Note and Security Deed. By chian Community Bank dated October 5, 2007, recorded October 10, 2007, in Deed Book 730, Page 569, Union County, Georgia reason of this default, the Security Deed records, as transferred to Community & Southern Bank pursuant to that certain Pur-chase and Assumption Agreement dated as to its terms. The above-described real property will be sold to the highest and best bidder for cash as the property of Ervin Jones and of March 19, 2010, by and among Commu-nity & Southern Bank, The Federal Deposit Insurance Corporation, Receiver of Appa-Joyce Jones, the proceeds to be applied to the payment of said indebtedness, at-torneys' fees, and the lawful expenses of lachian Community Bank and The Federal Deposit Insurance Corporation, and as as-signed to COMMUNITY & SOUTHERN BANK said sale, all as provided in the Note and Security Deed. The sale shall be subject to the following: all outstanding ad valorem by Assignment recorded in Deed Book 835, Page 291, Union County, Georgia records, Union County Records, said Security Deed taxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior assessments, being given to secure a Note from JAMESA NELSON an LINDA NELSON of even date in the original principal amount of One Huneasements, restrictions or matters of redred Seventy Three Thousand Eight Hun-dred Seventy One and 50/100 (\$173,871.50) Dollars, with interest from date at a rate per To the best of the undersigned's knowledge and belief, the real property is presently owned by Ervin Jones and Joyce Jones. To the best of the undersigned's knowlcent per annum on the 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 May, 2012, the following described property: edge and belief, the party in possession of the real property is Ervin Jones and Joyce Jones, and tenants holding under them. Citizens South Bank, successor in interest to Bank of Hiawassee, dba Bank of Blairs-ville, as Attorney-in-Fact for Ervin Jones sale on the first Tuesday in May, 2012, the following described property:
All that tract or parcel of land lying and being in Land Lot 114, 16th District, 1st Section, Union County, Georgia, being 1.5ti acres, as per plat of survey prepared by Blairsville Surveying Company dated August 28, 2007, Robert J. Breedlove, GA RLS as recorded in Plat Book 60, Page 125, Union County, Georgia records, which plat is by reference incornorated herein and and Joyce Jones. M. Todd Westfall, Esquire Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 (678) 384-7005 is by reference incorporated herein and made a part hereof. The property is subject to the Thirty (30) NOTICE OF SALE UNDER POWER IN SECURITY DEED STATE OF GEORGIA foot right of way of Big Sky Road and the right of way of Georgia Highway 180 and Richard Russell Highway as shown on the **COUNTY OF UNION** Under and by virtue of the Power of Sale contained in the Real Estate Deed to Secure The debt secured by said Security Deed has been and is hereby declared due be-Debt from Ervin Jones and Joyce Jones to Bank of Blairsville, dated March 17, 2008 and recorded in Deed Book 754, Page 413, 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 in the offices of the Clerk of the Superior Court of Union County, Georgia, as assigned to Citizens South Bank by Memorandum of debt remaining in default, this sale will be made for the purpose of paying the same Purchase and Assumption Agreement and Master Assignment dated March 19, 2010 and recorded in Deed Book 853, Page 642, and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect Union County, Georgia records (as same may have been modified from time to time, collectively the "Security Deed"); and pursuant to that certain Order on Motion for Relief in favor of Citizens South Bank, successor in interest to Bank of Hiawassee, days and the Bank of Blairweille entered Experience. 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 indba Bank of Blairsville entered February 17, 2012 in Chapter 7 Case No. 11-22851-reb, United States Bankruptcy Court, Northern spection of the property, any assessments, liens, easements, encumbrances, zoning ordinances, restrictions, covenants, and District of Georgia, Gainesville Division; the undersigned will sell at public outcry to the highest and best bidder for cash before the matters of record superior to the Security Deed first set out above. To the best knowledge and belief of the door of the Courthouse of Union County, Georgia, during the legal hours of sale, on the first Tuesday in May, 2012 the following To the best knowledge and belief of the undersigned, the party in possession of the property is JAMESA A. NELSON and LINDA NELSON or a tenant or tenants. COMMUNITY & SOUTHERN BANK, as attorney in Fact for JAMESA A. NELSON and LINDA NELSON L. Lou Allen the first Tuesday in May, 2012 the following described real property, to wit:
ALL THAT TRACT OR PARCEL OF LAND LY-ING AND BEING IN LAND LOTS 38 & 71, 10TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA, CONTAINING 4.51 ACRES AND BEING SHOWN AS TRACT TWO (1) ON A PLAT OF SURVEY BY LANDTECH SERVICES, INC., DATED 1/21/04 AND RECORDED IN PLAT BOOK 58 PAGE 204 UNION COUNTY RECORDS, WHICH DESCRIPTION ON SAID PLAT IS HEBERY INCORPORATED BY REFERENCE CORIDS, WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFERENCE AND MADE A PART HEREOF. KNOWN AS: 7228 (FORMERLY 6629) BLUE RIDGE HIGHWAY, BLAIRSVILLE, GA 30512 The debt secured by the Security Deed is ev-THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. idenced by a Renewal Note dated March 17, 2008 from Ervin Jones and Joyce Jones to Bank of Blairsville in the original principal amount of \$73,266.07, as assigned to Citizens South Bank (as same may have been further modified, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other indebtedness. Default has occurred and continues under the terms of the Note and Security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note and secured by the Security Deed and the failure to comply with the terms and con-ditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable according to its terms.

The above-described real property will be sold to the highest and best bidder for cash as the property of Ervin Jones and Joyce Jones, the proceeds to be applied to the payment of said indebtedness, attorneys' fees, and the lawful expenses of said sale, all as provided in the Note and Security Deed. The sale shall be subject to the following: Deed to Secure Debt from Ervin Jones and Joyce Jones to Bank of Blairsville, dated March 3, 2008 and recorded in Deed Book 751, Page 506, aforesaid records, all outstanding ad valorem taxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior as-sessments, easements, restrictions or matters of record.

To the best of the undersigned's knowledge
and belief, the real property is presently
owned by Ervin Jones and Joyce Jones.

To the best of the undersigned's knowledge and belief the narty in possession of edge and belief, the party in possession of the real property is Ervin Jones and Joyce Jones, and tenants holding under them. Citizens South Bank, successor in interest to Bank of Hiawassee, dba Bank of Blairsand Joyce Jones M. Todd Westfall, Esquire Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 (678) 384-7005 N(Apr4,11,18,25)B

Exhibit A

of the property. LESS AND EXCEPT:

of the property.

above described property,

STATE OF GEORGIA

aforesaid plat.

Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923 File No. C0608-00310