Towns County Herald

Legal Notices for January 10, 2018

NOTICE TO CREDITORS AND DEBTORS All creditors and debtors of the estate of JACKALYN GALE GARRETT deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to additional of the solution of Hayesville, NC 28904 By- Office of Attorney Pamela Kendall Floyd, PC

c20.27.Jan3.10)B

NOTICE TO CREDITORS AND DERTORS

All creditors and debtors of the estate of SHIR-LEY ANN TRAINHAM deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate said estate are required to make payment to the undersigned. This 19th day of December, 2017. LORI T. MADDEN, Executrix 2434 Highview Road Young Harris, Georgia 30582 By: Pamela Kendall Floyd, PC Attorney at Law Tuerz Ina 1788

T(Dec27, Jan3, 10, 17)E

IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF CHRIS COBB, DECEASED

ESTATE NO. 2017-87 PETITION FOR LETTERS OF ADMINISTRATION

NOTICE TO: All Interested Parties and to whom it may

concern: Karen P. Holmes has petitioned for to be ap-

pointed Administrator(s) of the estate of Chris Cobb deceased, of said County. The Petitioner has also applied for waiver of bond and/or rads also applied for waiver of bond and/or grant of certain powers contained in O.C.G.A. § 53-12-261. All interested parties are hereby notified to show cause why said Petition should not be granted. All objections to the Petition must be in writing, setting forth the grounds of any such objections, and must be filed with the Court on or before January 22,

2018 BE NOTIFIED FURTHER: All objections to the Petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a Probate Court Clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Conyou quality to the as an indigent party. Con-tact Probate Court personnel for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objections are filed, the Petition may

be granted without a hearing. David Rogers Judge of the Probate Court By: Kerry L. Berrong Clerk of the Probate Court 48 River St. Suite C Winnersec CA 20246 Hiawassee, GA 30546 706-896-3467 Telephone Number T(Dec27.Jan3.10.17)B

NOTICE OF TRADE NAME REGISTRATION Notice is hereby given that the service busi-ness operated with a mailing address of P.O. Box 954 Hiawassee, Georgia 30546, in the name of All Around Lawn Care & Construction, is owned and carried on by CAJW, LLC, a Geor-gia Limited Liability Company with a principal mailing address of P.O. Box 954, Hiawassee, Georgia 30546, and that the Registration Statement relating thereto as required by 0.C.G.A. § 10-1-490 has been filed with the Clerk of the Superior Court of Towns County, Georgia. CAJW, LLC By: Joshua Wade, General Manager

PUBLIC NOTICE of a PUBLIC HEARING for the DEVELOPMENT of the 2018-2022 CONSOLIDATED PLAN To inform the development of its 2018-2022 Consolidated Plan (Plan), the State of Georgia will host a public hearing on housing and com-which development hearing on thorains the will host a public hearing on housing and com-munity development needs. At this hearing, the State of Georgia will present initial needs as-sessments, received stakeholder and resident feedback, and proposed strategies and actions for affirmatively furthering fair housing before the proposed Plan is published for comment. This Public Hearing for the 2018-2022 Consoli-dated Plan will be held: January 25, 2018 - 12:00 p.m. (Conference Room 202)

Room 202) Georgia Department of Community Affairs

(DCA)

60 Executive Park South NE Atlanta. GA 30329-2231

View Information about the Plan: http://www. dca.state.ga.us/communities/communityini-tiatives/programs/consolidatedplan-2018-2022.asp

2022.asp To request copies of data used, send an email to conplan@dca.ga.gov. The Plan indicates how anticipated funds received from the U.S. Department of Hous-ing and Urban Development (HUD) will be implemented over 2018-2022 for the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), Emergency Solutions Grant (ESG), Housing Opportunities for Persons with AIDS (HOPWA), and the National Housing Trust Fund

The Plan will provide strategies and invest-ments of resources to address housing and community development needs, barriers to fair housing, and lead-based paint hazards. The Plan will include all records of citizen participation/consultation. The Plan also includes

FFY 2018/SFY 2019 Annual Action Plan, the first-year implementation of the five-year

(2018-2022) Consolidated Plan. Citizen Participation Plan, the document that outlines how the State of Georgia will engage residents and stakeholders in the development of the Consolidated Plan and subsidiary docu-

The State of Georgia encourages all of its residents, sub-recipients and grantees, public agencies, and other interested parties to attend this public hearing and submit any writ-ten comments to the agency.

By mail:

30329

By TDD: 404-679-4915 Please contact DCA at conplan@dca.ga.gov (TDD: 404-679-4915) for any necessary ac-

available upon request. Please identify any language services needed 10 days prior to the public hearing, including in which language(s)

auest.

conplan@dca.ga.gov.

All creditors and debtors of the estate of PEN-NY R. HAGINS deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate payment to the undersigned. This 4th day of January, 2018. CAROL MIXON, Executor

c/o Richard Sarrell II, Attorney at Law 57 Sears Way Blairsville, GA 30512 By- Lance Law Firm, PC T(Jan10,17,24,31)B

NOTICE TO DEBTORS & CREDITORS

RE: EState of Louis Edwin Pease All creditors of the estate of Louis Edwin Pease, deceased, late of Towns County, are hereby required to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment. This 3rd day of January, 2018 Meredith Maddry 1423 LaChona Ct., NE Atlanta, GA 30329 404-290-1684 T(Jan10.17.24.31)B

Carolina Grace Gibson to Carolina Grace La-Croix. Notice is hereby given pursuant to law

to any interested or affected party to appear in said Court and to file objections to such name change. Objections must be filed with

said Court within thirty (30) days of the filing

All creditors of the Estate of, deceased, late of Towns County, Georgia, are hereby notified

to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate

of said petition. This, the 2nd day of January, 2018.

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

said estate are required to make in payment to the undersigned. This 27th day of December, 2017. EXECUTOR: Lesley Ann Wright ADDRESS: c/o Eddy A. Corn, Attorney

253 Big Sky Drive Hiawassee, GA 30546

PHONE: (706) 896-3451 T(Jan3.10.17.24)B

RE: ESTATE OF LIDIA M. SHAW

Krsita LaCroix, Petitioner

T(Jan10,17,24,31)B

NOTICE GEORGIA

Towns County Notice is hereby given that Krista LaCroix, the undersigned, filed her petition to the Superior Court of Towns County, Georgia, on the 2nd

day of January, 2018, praying for a change in the name of the petitioner's minor child from

NHTF) Programs.

Georgia Department of Community Affairs ATTN: CONSOLIDATED PLAN PUBLIC COM-MENTS

60 Executive Park South, Atlanta, Georgia

By email: conplan@dca.ga.gov

commodation: Call-in information to virtually participate in

Call-in information to virtually participate in this public hearing. DCA is prepared to provide appropriate lan-guage services for non-English-speaking (LEP) individuals. Spanish, Chinese, Korean, and/or Vietnamese interpreters can be made

such services are required. Translation of the notice and interpretation services for this event are available upon re-

quest. Traducción de la notificación y servicios de interpretación para este evento están di-sponibles a pedido. DCA complies with Title II of the Americans with Disabilities Act of 1990 and the Rehabili-tation Act of 1973. Individuals with disabilities whe meuced exvilienciales y concisien pedid who may need auxiliary aids or special modi-fication to participate in the public comment process should call (404) 679-4915 or email

NT(Jan10)B

NOTICE TO CREDITORS AND DEBTORS RE: ESTATE OF PENNY R. HAGINS NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY By virtue of a Power of Sale contained in that

certain Security Deed from CAROL CHASTAIN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR FIRST NA-TIONAL BANK OF LAYTON, dated June 17, 2011, recorded July 21, 2011, in Deed Book 497, Page 531, Towns County, Georgia Records, said Se-

curity Deed having been given to secure a Note of even date in the original principal amount of One Hundred Twenty-Seven Thousand Five Hundred and 00/100 dollars (\$127,500.00), with interest thereon as provided for therein said Security Deed having been last sold, assigned and transferred to Finance of America Reverse LLC, there will be sold at public outcry to the highest bidder for cash at the Towns County Courthouse, within the legal hours of sale on the first Tuesday in February, 2018, all property described in said Security Deed including but not limited to the following de-

scribed property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 14, 17TH DISTRICT, FIRST SECTION, TOWNS COUNTY GEORGIA, CONTAINING 0.60 ACRES, AND BEING LOT FIF-CUNIAINING U.OU ACHES, AND BEING LUI FIF-TEEN (15) OF NORTH MEADOW SUBDIVISION AS SHOWN ON A PLAT OF SURVEY BY TAMROK EN-GINEERING, INC., R.S. #1626, DATED DECEMBER 9, 1988, RECORDED IN PLAT BOOK II, PAGE 196, TOWNS COUNTY RECORDS, WHICH DESCRIP-TION ON SAID PLAT IS INCORPORATED HEREIN

BY REFERENCE AND MADE A PART HEREOF. THE PROPERTY IS CONVEYED SUBJECT TO THE ROAD EASEMENT AS SHOWN ON SAID PLAT . THE PROPERTY IS CONVEYED SUBJECT TO THE RESTRICTIONS OF RECORD PERTAINING TO NORTH MEADOW SUBDIVISION AS RECORDED NORTH MEADOW SUBJIVISION AS RECORDED IN DEED BOOK 96, PAGE 345-346, TOWNS COUNTY RECORDS. THE PROPERTY IS CON-VEYED SUBJECT TO THE EASEMENT GRANTED TO BLUE RIDGE MOUNTAIN EMC AS RECORDED IN DEED BOOK 95, PAGE 701, TOWNS COUNTY

Said legal description being controlling, how-ever the property is more commonly known as 3770 N MEADOW CIRCLE, YOUNG HARRIS, GA 30582. The indebtedness secured by said Security

Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note. The indebtedness re-maining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed and Note.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the un-dersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority; matters which would be disclosed by an accurate survey or by an inspection of

by an accurate survey or by an inspection of the property; all zoning ordinances; assess-ments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the owner and party in posses-sion of the property is CAROL CHASTAIN, or tenante(c)

tenants(s). The sale will be conducted subject (1) to con-The sale will be conducted subject (1) to con-firmation 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 with the holder of the Security Deed. Please note that, pursuant to 0.C.G.A. § 44-14-162.2, you are not entitled by law to an amend-ment or modification of the terms of your loan.

The entity having full authority to negotiate, amend or modify all terms of the loan (alamend or modify all terms of the loan (al-though not required by law to do so) is: Re-verse Mortgage Solutions, Inc., Loss Mitigation Dept., 14405 Walters Road, Suite 200, Houston, TX 77014, Telephone Number. 866-503-5559. FINANCE OF AMERICA REVERSE LLC as Attorney in Fact for CAROL CHASTAIN THE OFLOW LAW FORM MAY BE USED TO BE

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FED-ERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071 Telephone Number: (877) 813-0992 Case No.

Ad Run Dates 01/03/2018, 01/10/2018, 01/17/2018, 01/24/2018, 01/31/2018 www.rubinlublin.com/property-listings.phpc T(Jan3.10.17.24.31)B

NOTICE OF SALE UNDER POWER IN SECURITY

STATE OF GEORGIA **COUNTY OF TOWNS**

Under and by virtue of the Power of Sale con-tained in the Deed to Secure Debt made by Roberta L. Garrett to Bank of Hiawassee in the amount of \$235,200.00 dated October 3, 2006 and filed October 13, 2006, in Deed Book 385 Page 777, as re-recorded in Book 386, Page 705, in the Office of the Clerk of the Superior Court for Towns County, Georgia. Modification Agreement recorded in Book 421, Page 6; Book 464, Page 783; Book 487, Page 404; Book 490, Page 391 and Book 507, Page 150 (collectively the "Security Deed") the undersigned will sell at public outcry to the highest and best bid-der for cash before the door of the Courthouse of Muscogee County, Georgia, during the legal hours of sale, on the first Tuesday in February, 2018 the following described real property, to

All the tract or parcel of land lying and being in Land Lot 35, of the 17th District, 1st Sec-tion, of Towns County, Georgia, containing 2.00 acres, more or less, as shown on a plat of survey of Tamrok Associates, Inc., dated 6/30/97, recorded in Plat Book 23, page 85 of the Towns County Records, said plat being incorporated

county Records, said that being incorporated herein by reference. The aforesaid tract is conveyed subject to the right of way, if any, for Margie Road and for the existing electric power transmission lines shown on said survey. The property is sub-ject to an easement in favor of BRMEMC as ecorded in Deed Book 363, Page 657 Towns County Records.

Subject to and easement, restrictions and rights of way or record.

Parcel ID: 0002 041A The debt secured by the Security Deed is evidenced by an Promissory Note given by Roberta L. Garrett (the "Borrower") to Bank of Hiawassee dated October 3, 2006 in the origimawassee dated october 3, 2006 mine orgi-nal principal amount of \$235,200.00 (as same may have been further modified, renewed or amended, collectively the "Note"); plus inter-est 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 conditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable accord ing to its terms.

The above-described real property will be sold to the highest and best bidder for cash as the property of Roberta L. Garrett, 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: all outstanding ad valorem taxes and/or assessments, if any; possible redemp-tive rights of the Internal Revenue Service, if any; and all other prior assessments, ease-ments, restrictions or matters of record. To the best of the undersigned's knowledge

and belief, the real property is presently owned by Roberta L. Garrett.

To the best of the undersigned's knowledge and belief, the party in possession of the real property is Roberta L. Garrett, and tenants belding under best holding under her.

South State Bank, as successor in interest to Park Sterling Bank, as successor in interest to Bank of Hiawassee, as Attorney-in-Fact for Roberta L. Garrett.

Kaplan, Bogue & Cooper, P.C.

Atlanta, Georgia 30342 678-384-7021

Christopher S. Cooper 5555 Glenridge Drive, Suite 200 T(Jan10,17,24,31)B