

# Towns County Herald

## Legal Notices for February 7, 2018

### NOTICE TO DEBTORS & CREDITORS

RE: Estate of Doris Kimball Flach  
All creditors of the estate of Doris Kimball Flach, 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 26 day of January, 2018  
Patricia Galfas  
135 Uplands Ct  
Alpharetta, GA 3004  
770-634-6100  
T(Jan31, Feb7, 14, 21)B

### NOTICE TO CREDITORS AND DEBTORS

RE: ESTATE OF CHRIS COBB  
All creditors and debtors of the estate of CHRIS COBB 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 31 day of January, 2018.

Karen Holmes  
1735 Peachtree St., NE Unit 602  
Atlanta, GA 30309  
404-316-8466  
T(Feb7, 14, 21, 28)B

### NOTICE OF ARTICLES OF INCORPORATION

Notice is given that Articles of Incorporation that will incorporate The Enclave on Lake Chatuge HOA, Inc. have been delivered to the Secretary of State for filing in accordance with the Georgia Corporation Code. The initial registered office of the corporation is located at 231 Chatuge Way, Hiawassee, Georgia 30546 and its initial registered agent at such address is Stephanie W. McConnell.

T(Jan31, Feb7)P

### NOTICE OF ELECTION OF BLUE RIDGE MOUNTAIN SOIL AND WATER CONSERVATION DISTRICT SUPERVISOR

February 5, 2018 To all qualified voters in Towns County:

Notice is hereby given that on November 6, 2018, a non-partisan election will be held to elect 1 supervisor(s) for Towns County in the Blue Ridge Mountain Soil and Water Conservation District. District Supervisors serve as unpaid state officials who represent their counties in support of soil and water conservation activities.

March 9, 2018, is the last day on which nominations for candidates for the election will be accepted. The signatures of at least 25 qualified electors of the county are required to nominate a candidate. Candidates must also be qualified electors of the county. Nominating petitions must be received in the office of the Towns County Election Superintendent at 67 Lakeview Circle Suite A, Hiawassee, Georgia, between 9:00 a.m. March 5, 2018, and 12:00 noon on March 9, 2018. Petitions may be obtained from the Conservation Commission at the address below, from the Commission's website at [www.gaswcc.org](http://www.gaswcc.org) or from the Election Superintendent of Towns County.

GEORGIA SOIL AND WATER CONSERVATION COMMISSION

Mitch Attaway, Executive Director 4310 Lexington Road  
Athens, GA 30605

T(Feb7, 14)B

### ADVERTISEMENT FOR BIDS

Bid Package One (1) through Five (5)  
Project: Towns County Middle/High School Modernization - Phase 1  
Owner: Towns County Schools  
Architect: Robertson Loia Roof  
CM: Charles Black Construction Company, Inc.  
Contractors are invited to submit lump sum bids for Bid Package One (1) through Five (5), Towns County Middle/High School Modernization - Phase 1.

Sealed bids will be received by the Construction Manager until 3:00 p.m., Thursday, March 8, 2018, at the Cleveland Office of the Construction Manager, Charles Black Construction Company, Inc., 1955 Highway 129 South, Cleveland, Georgia 30528. Bids must be submitted in Duplicate on the Construction Manager's Proposal Form along with a 5% Bid Bond if required by the Bid Package. No Faxed or E-Mailed Bids Accepted

A thorough review of the bid package description and bid documents are required prior to submitting bids.

The form of agreement will be a modified AIA Subcontract Agreement, between the Construction Manager and the Successful Bidder. Bidding Documents are available for the COST OF REPRODUCTION from:  
AGC Plan Room/Gainesville Whiteprint  
312 Bradford Street, NW  
Gainesville, Georgia 30501  
(770) 534-2086

Documents will be available for review at the following locations.

Charles Black Construction Company, Inc.

1955 Highway 129, South

Cleveland, Georgia 30528

Dodge Data & Analytics

[www.construction.com](http://www.construction.com)

iSqFt

[www.iSqFt.com](http://www.iSqFt.com)

CM: Charles Black Construction Company, Inc.

PROJECT: Towns County Middle/High School

Modernization - Phase 1

ADVERTISEMENT FOR BIDS

INDEX TO BID PACKAGES

Bid Pkg Bid Package Bid

Number Name Date

1. Modified Bituminous & EPDM Membrane Roofing March 8, 2018

2. Drywall, Ceiling, Direct Applied Exterior Finish March 8, 2018

3. Painting March 8, 2018

4. H.V.A.C. March 8, 2018

5. Electrical March 8, 2018

\*See Bid Package Description, General Package Notes & Construction Manager's Special

Conditions Prior to Pricing\*

Allen Mauney, Project Manager

Charles Black Construction Company, Inc.

P.O. Box 960 \* 1955 Highway 129 South

Cleveland, Georgia 30528

\*The Construction Manager and Owner reserve

the right to reject any and all bids and to waive

technicalities.\*

T(Feb7, 14, 21, 28, Mar7)B

### NOTICE OF SALE UNDER POWER,

#### TOWNS COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Richard C. Dickerson and Susan F. Dickerson to Mortgage Electronic Registration Systems, Inc. as a nominee for Nations Direct Mortgage, LLC dba Motive Lending

dated 8/24/2016 and recorded in Deed Book 585 Page 126 Towns County, Georgia records; as last transferred to or acquired by PennyMac Loan Services, LLC, conveying the after-described property to secure a Note in the original principal amount of \$ 70,951.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on March 06, 2018 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:

All that tract or parcel of land lying and being in Section 1, District 19, Land Lot 23, Towns County, Georgia, containing 0.39 acre, as shown on a plat of survey entitled "Survey for Lee W. Martin & Virginia S. Martin", dated September 7, 1994, by Tamrok Associates, Inc., Jon G. Stubblefield, registered surveyor, as recorded in Plat Book 20, Page 48, in the Office of the Clerk, Superior Court, Towns County, Georgia, said plat being incorporated by reference herein;

AND:

All that tract or parcel of land lying and being in the 1st Section, 19th District and part of Land Lot 23, Towns County,

Georgia, containing 0.60 acre, more or less, as shown on a plat of survey by B. Gregory, County Surveyor, dated September 1982, and recorded in Plat Book 7, Page 158 Towns County records and more particularly described as follows:

BEGINNING at a point at the intersection of two roads, being West 2376 feet from the junction of Georgia Highway 17-75 and the County Road, run thence along the centerline of the Road North 43 West 123 feet to a point; thence North 18 West 76 feet to the centerline of the Branch; thence along the centerline of the Branch North 83 East 34 feet; South 89 East 35 feet; South 75 East 70 feet; North 76 East 80 feet; North 67 East 40 feet; South 69 East 54 feet; North 85 East 34 feet; thence leaving the centerline of the Branch South 43 West 21 feet; South 80 West 34 feet; South 56 West 81 feet; South 60 West 94 feet; South 31 West 50 feet to the point at the beginning. Otherwise known as 1293 Taylor Road, Hiawassee, Georgia 30546 under the present numbering system in place Towns County, Georgia.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).

Said property is commonly known as 1293 Taylor Road, Hiawassee, GA 30546 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Susan F. Dickerson and Richard C. Dickerson or tenant or tenants.

PennyMac Loan Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.

PennyMac Loan Services, LLC

Loss Mitigation

3043 Townsgate Road #200, Westlake Village, CA 91361

1-866-549-3583

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.

Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.

PennyMac Loan Services, LLC as agent and Attorney in Fact for Richard C. Dickerson and Susan F. Dickerson

Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.

1120-21593A

THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1120-21593A

T(Feb7, 14, 21, 28)B