

# Towns County Herald

## Legal Notices for May 31, 2017

### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of Richard A. Schmidtke  
All creditors of the estate of Richard A. Schmidtke, deceased, 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 payment to the undersigned.  
This day of May, 2017.  
Elizabeth Irene Phillips  
Personal Representative  
1522 Heathers Cove Road  
Hiawassee, GA 30546  
706-994-3702  
T(May10,17,24,31)B

### NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of Grace O'Kelley Cartledge  
All creditors of the estate of Grace O'Kelley Cartledge, deceased, 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 payment to the undersigned.  
This 12th day of May, 2017.  
Jean R. Dawson  
Personal Representative  
109 Foxboro Road  
Travelers Rest, SC 29690  
864-836-4664  
T(May17,24,31,Jun7)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
MARVEL LYNN ANN METZGER, DECEASED  
ESTATE NO. 2016-10  
NOTICE  
[For Discharge from Office and all Liability]  
IN RE: Petition for Discharge of Temporary Administrator  
TO: Anthony Peter Cataldo  
and all singular the heirs of said Decedent, the beneficiaries under the will, and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above-referenced Petition, in this Court on or before June 5, 2017.  
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. Contact 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  
Hiawassee, GA 30546  
Address:  
706-896-3467  
Telephone Number  
T(May10,17,24,31)B

### NOTICE OF MOUNTAIN EDUCATION CHARTER HIGH SCHOOL UNION SITE SYSTEM SPECIAL EDUCATION RECORDS

In compliance with the Georgia Record Act, the Union Site of Mountain Education Charter High School records retention schedule, and the Individuals with Disabilities Act (IDEA) regulations on the destruction of data collected, maintained, or used in the provision of a free and appropriate public education of students with disabilities at the Unit Site Mountain Education Charter High School, the Special Education department announces its intention to destroy special education records after August 1, 2017.  
Records of students who were enrolled in a special education program at the Union Site of Mountain Education Charter High School who were born before August 1, 1995 and were 22 years of age by August 1, 2017, or graduated with a regular high school diploma, are no longer needed for educational purposes.  
The student may need these records for Social Security or other reasons. If you as a former student wish to obtain these records prior to destruction, you should contact the Special Education Department at Union Site Mountain Education Charter High School, 218 School Street, Blairsville, GA 30512. Positive identification will be required before records can be released to the individual.  
For more information, contact the school registrar or the Special Education Department at (706) 745-9575 between the hours of 4:00 p.m. and 7:30 p.m., Monday through Thursday.  
M(May31,Jun7)B

### STATE OF GEORGIA COUNTY OF TOWNS

NOTICE TO CREDITORS  
RE: Estate of Frank Dills  
All creditors of the Estate of Frank Dills, deceased, late of Towns County, 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 payment to me.  
This the 5th day of May, 2017.  
By: Steven Ray Dills, Executor  
P.O. Box 283  
Young Harris, GA 30582  
T(May17,24,31,Jun7)B

### STATE OF GEORGIA COUNTY OF TOWNS

NOTICE TO CREDITORS  
RE: Estate of Emily Caviness Mooney  
All creditors of the Estate of Emily Caviness Mooney, deceased, late of Towns County, 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 payment to me.  
This the 24th day of May, 2017.  
Dorothy Kennair  
Personal Representative  
5805 Windchase Drive  
Buford, GA  
770-289-8088  
T(May31,Jun7,14,21)B

### NOTICE TO DEBTORS & CREDITORS

All creditors of the Estate of George P. Jansen, deceased, late of Towns County, 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 payment to me.  
This the 24th day of May, 2017.  
Stephen D. Murphy, Executor  
c/o Joseph H. Fowler, Esq.  
PO Box 489  
Douglasville, GA 30133  
T(May31,Jun7,14,21)B

### NOTICE OF INTENT TO INCORPORATE

Notice is given that the Articles of Organization which will organize IVY LOG INVESTMENTS, LLC, have been delivered to the Secretary of State for filing in accordance with the applicable provisions of the Georgia Business Corporation Code. The initial registered office of the limited liability company will be located at 215 Harmony Lane, Hiawassee, Georgia 30546, and its initial registered agent at such address is JUSTIN MOSS.  
PAMELA KENDALL FLOYD, P.C.  
Attorney at Law  
P.O. Box 1114  
Hiawassee, Georgia 30546  
T(May24,31,Jun7,14)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
JANET LEE WOODALL ROSS, DECEASED  
ESTATE NO. 2016-20  
NOTICE  
[For Discharge from Office and all Liability]  
IN RE: Petition for Discharge of Personal Representative  
TO: All interested parties and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before June 5, 2017.  
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. Contact 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  
Hiawassee, GA 30546  
Address:  
706-896-3467  
Telephone Number  
T(May24,31,Jun7,14)B

### IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA

IN RE: ESTATE OF  
HELEN MARIE MAHONEY, DECEASED  
ESTATE NO. 2017-30  
NOTICE  
IN RE: The Petition to Probate Will in Solemn Form in the above referenced estate having been duly filed,  
TO: Barbara B. Williams  
This is to notify you to file objection, if there is any, to the Petition to Probate Will in Solemn Form, in this Court on or before June 26, 2017.  
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. Contact 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  
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T(May24,31,Jun7,14,21)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
CLAIRE CLARK, DECEASED  
ESTATE NO. 2016-7  
NOTICE  
[For Discharge from Office and all Liability]  
IN RE: Petition for Discharge of Personal Representative  
TO: All interested parties and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before June 12, 2017.  
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. Contact 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  
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Address:  
706-896-3467  
Telephone Number  
T(May31)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
MARTHA ELAINE GARDNER FOSTER, DECEASED  
ESTATE NO. 2017-39  
PETITION FOR LETTERS OF ADMINISTRATION  
NOTICE  
TO: All Interested parties  
Aubrey L. Foster has petitioned to be appointed Administrator of the estate of Martha Elaine Gardner Foster deceased, of said County. The Petitioner has also applied for waiver of bond and/or grant of certain powers contained in O.C.G.A. § 53-12-261. All interested parties are hereby notified to show cause why said Petition should not be granted. All objections to the Petition must be in writing, setting forth the grounds of any such objections, and must be filed with the Court on or before June 19, 2017.  
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. Contact 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  
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Hiawassee, GA 30546  
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706-896-3467  
Telephone Number  
T(May24,31,Jun7,14)B

### STATE OF GEORGIA COUNTY OF TOWNS

NOTICE  
Notice is hereby given that Britteny Renee Drow, the undersigned, filed her Petition to the Superior Court of said County on the 23rd day of May, 2017, praying for a change in the name of her minor child from Logan Tyler Nguyen to Logan Tyler Drow, and notice is hereby given to any interested or affected party to be and appear in said matter in said Court on or before 30 days from the date of the filing of said Petition at which time all objections to the granting of the relief prayed for must be filed in said Court.  
This 23rd day of May, 2017.  
Britteny Renee Drow, Petitioner  
T(May31,Jun7,14,21)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
TRUETT L. FOSTER, DECEASED  
ESTATE NO. 2017-38  
PETITION FOR LETTERS OF ADMINISTRATION  
NOTICE  
TO: All Interested parties  
Aubrey L. Foster has petitioned to be appointed Administrator of the estate of Truett L. Foster deceased, of said County. The Petitioner has also applied for waiver of bond and/or grant of certain powers contained in O.C.G.A. § 53-12-261. All interested parties are hereby notified to show cause why said Petition should not be granted. All objections to the Petition must be in writing, setting forth the grounds of any such objections, and must be filed with the Court on or before June 19, 2017.  
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. Contact 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  
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Hiawassee, GA 30546  
Address:  
706-896-3467  
Telephone Number  
T(May24,31,Jun7,14)B

### IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA

IN RE: ESTATE OF  
OTIS LARRY JOHNSON, DECEASED  
ESTATE NO. 2017-34  
NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT  
The Petition of Shelia Kay Johnson, for a year's support from the estate of Otis Larry Johnson, deceased, for Decedent's (Surviving Spouse), having been duly filed, all interested persons are hereby notified to show cause, if any they have, on or before June 12, 2017, why said Petition should not be granted.  
All objections to the Petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All 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. Contact 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  
Hiawassee, GA 30546  
Address:  
706-896-3467  
Telephone Number  
T(May17,24,31,Jun7)B

### IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA

IN RE: ESTATE OF  
MARVEL LYNN ANN METZGER, DECEASED  
ESTATE NO. 2016-10  
NOTICE  
[For Discharge from Office and all Liability]  
IN RE: Petition for Discharge of Temporary Administrator  
TO: Carolyn L. Perry  
[List here all interested parties having unknown addresses to be served by publication] and all singular the heirs of said Decedent, the beneficiaries under the will, and to whom it may concern:  
This is to notify you to file objection, if there is any, to the above-referenced Petition, in this Court on or before June 19, 2017.  
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. Contact 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  
Hiawassee, GA 30546  
Address:  
706-896-3467  
Telephone Number  
T(May24,31,Jun7,14)B

### IN THE JUVENILE COURT OF CHEROKEE COUNTY STATE OF GEORGIA

IN THE INTEREST:  
M. P. G.  
CASE #2017-J-0224  
SEX: FEMALE  
DOB: 12/08/2009  
Minor Child Under the Age of Eighteen (18) Years  
SERVICE BY PUBLICATION  
TO: CODY JONES  
LAST KNOWN ADDRESS: 757 Laurel Hill, Young Harris, Georgia 30582  
PRESENT WHEREABOUTS: Unknown  
A Petition for Termination of Parental Rights has been filed as to the minor child born to Amber Kay Paige Higdon and Cody Jones, on December 8, 2009, filed by the Georgia Department of Human Services, acting through the Cherokee County Department of Family and Children Services, on February 27, 2017, said petition seeking to terminate all of your parental rights with respect to said child and all rights and obligations of the said child to you. You would not, after said order, be entitled to notice of proceedings for the adoption of the child by another person, nor have any right to object to the adoption or otherwise participate in the proceedings. A court hearing of your case has been scheduled for the 24th day of June 2017, at 8:30 a.m., at the Juvenile Court of Cherokee County.  
You have a right to a free copy of the petition filed in this case which you may obtain from the Clerk of Juvenile Court, Cherokee County, upon identifying yourself, or from the Cherokee County Department of Family and Children Services.  
If you fail to appear, the Court can terminate your rights in your absence.  
If the Court at the trial finds that the facts set out in the petition to terminate parental rights are true and that termination of your rights will serve the best interests of your child, the court can enter a judgment ending your rights to your child.  
If the judgment terminates your parental rights, you will no longer have any rights to your child. This means that you will not have the right to visit, contact, or have custody of your child or make any decisions affecting your child or your child's earnings or property. Your child will be legally freed to be adopted by someone else.  
Even if your parental rights are terminated:  
(1) You will still be responsible for providing financial support (child support payments) for your child's care unless and until your child is adopted; and  
(2) Your child can still inherit from you unless and until your child is adopted.  
This is a very serious matter. You should contact an attorney immediately so that you can be prepared for the court hearing. You have the right to hire an attorney and to have him or her represent you. If you cannot afford to hire an attorney, the court will appoint an attorney if the court finds that you are an indigent person. Whether or not you decide to hire an attorney, you have the right to attend the hearing of your case, to call witnesses on your behalf, and to question those witnesses brought against you.  
You are advised that O.C.G.A. 15-11-283(c) provides as follows:  
"the biological father who is not the legal father may lose all rights to the child and will not be entitled to object to the termination of his rights to the child unless, within 30 days of receipt of notice, he files:  
(1) A petition to legitimate such child; and  
(2) Notice of the filing of the petition to legitimate with the court in which the termination of parental rights proceeding is pending.  
Witness the hand of the Honorable John B. Sumner, Juvenile Court Judge, Cherokee County, this 5th day of May, 2017.  
Patty Baker  
Clerk, Juvenile Court of Cherokee County  
Presented by:  
CYNTHIA PROBST  
Bar No. 393279  
Acting for  
DANA M. THOMPSON  
Special Assistant Attorney General  
Bar No. 707667  
P.O. Box 1847  
Canton, Georgia 30169  
(770) 479-1844  
T(May17,24,31,Jun7)B

**REQUEST FOR PROPOSAL FOR  
CONSTRUCTION MANAGEMENT-AT-RISK  
FOR FACILITY PROJECTS  
FOR THE TOWNS COUNTY SCHOOL DISTRICT**  
THE TOWNS COUNTY SCHOOL SYSTEM will receive proposals until June 10, 2017 at 3:00 p.m. for Construction Management-at-Risk services for certain facility projects including some or all of the following:  
1. Towns County Middle/High School Renovations and Modifications  
2. Towns County Elementary School Renovations and Modifications  
Copies of the RFP are available by faxing or e-mailing a request for the RFP to:  
CM RFP  
Attention: Mr. Roy Perren  
Facilities Director  
Towns County Schools  
67 Lakeview Circle, Suite C  
Hiawassee, Georgia 30546  
Phone: (706) 896-4131  
Cell: (770) 842-6586  
Fax: (706) 896-2632  
E-mail: rperren@townscountyschools.org  
The Towns County Board of Education reserves the right to reject any and all proposals and to waive technicalities.  
T(May10,17,24,31)B

### NOTICE OF SALE UNDER POWER, TOWNS COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by John J. Patterson and Irene J. Patterson to Mortgage Electronic Registration Systems, Inc. as nominee for Branch Banking and Trust Company dated 10/24/2012 and recorded in Deed Book 522 Page 514 Towns County, Georgia records; as last transferred to or acquired by Branch Banking and Trust Company, conveying the after-described property to secure a Note in the original principal amount of \$ 243,700.00, 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 June 06, 2017 (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:  
Tract A:  
All that certain tract or parcel of land lying and being in Land Lots 7 and 8 in the 19th District, 1st Section of Towns County, Georgia and being more particularly described as Lot 30, containing 1.14 acres, more or less, of Hi River County Subzone, Phase Two, as shown on and described on a plat of survey of record in Plat Book 17, Page 109, Towns County, Georgia records, which plat is incorporated herein by reference and made a part hereof.  
Subject to covenants and restrictions as recorded in Deed Book 80, Pages 762-763, Towns County, Georgia records.  
Subject to easements and other matters of survey as shown on the above referenced plat.  
Tract B:  
All that tract or parcel of land lying and being in Land Lot 21 in the 19th District, 1st Section of Towns County, Georgia and being more particularly described as Tract 2, containing 0.550 acres, being part of Lot 29 of HI River Country Subdivision, Phase Two, as shown on and described on plat of survey of record in Plat Book 21, Page 290, Towns County, Georgia records, which plat is incorporated herein by reference and made a part hereof.  
Subject to covenants and restrictions as recorded in Deed Book 80, Pages 762-763, Towns County, Georgia records.  
Subject to easements and other matters of survey as shown on the above referenced plat.  
This part of Lot 29 of HI River Country shall be sold only with Lot 30 of HI River Country or can be combined and sold with the other half of Lot 29. No residence can be built on this half of Lot 29.  
The property is conveyed together with that certain Deed of Easement as recorded in Deed Book 415, Page 257, Towns County, Georgia records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt 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 2515 Buck Run, 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): John J. Patterson and Irene J. Patterson or tenant or tenants.  
Branch Banking and Trust Company is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.  
Branch Banking and Trust Company  
Mortgage Loan Servicing  
P.O. Box 2467  
Greenville, SC 29602-2467  
1-800-827-3722

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.  
Branch Banking and Trust Company as agent and Attorney in Fact for John J. Patterson and Irene J. Patterson  
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.  
1207-890A  
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1207-890A  
T(May10,17,24,31)B

NOTICE OF SALE UNDER POWER  
GEORGIA, TOWNS COUNTY  
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by W.C. Garrett and Elva Elizabeth Garrett to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Urban Financial Group, dated May 13, 2009, and recorded in Deed Book 456, Page 45, Towns County, Georgia records, as last transferred to Reverse Mortgage Solutions, Inc. by Assignment recorded in Deed Book 586, Page 466, Towns County, Georgia Records, conveying the after-described property to secure a Note of even date in the original principal amount of \$300,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia, within the legal hours of sale on the first Tuesday in June, 2017, to wit: June 6, 2017, the following described property:  
All that tract or parcel of land lying and being in the 18th District, 1st Section, Land Lot 315, Towns County, Georgia, containing 2.0 acres, more or less, as shown on a plat of survey by G. Gregory, dated August 16, 1966, recorded in Plat Book 13, Page 49, Towns County Records and more particularly described as follows: beginning at the intersection of Land Lots 292, 293, 314 and 315, running thence South 82 degrees 45 minutes East 1375 feet, more or less, to the true point of beginning, run thence North 87 degrees 30 minutes West 548.0 feet; thence North 3 degrees 00 minutes East 171.0 feet; thence North 2 degrees 15 minutes East 39.0 feet; thence South 85 degrees 00 minutes East 583.0 feet to a point; thence South 1 degree 15 minutes West 195.0 feet to the true point of beginning.  
The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property is commonly known as 6064 Pat Road, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): W.C. Garrett and Elva Elizabeth Garrett or tenant or tenants.  
Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc.  
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed.  
Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph.  
Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is:  
Reverse Mortgage Solutions, Inc.  
Attention: Loss Mitigation Department  
14405 Walters Road, Suite 200  
Houston, TX 77014  
1-866-503-5559  
The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.  
This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being  
Reverse Mortgage Solutions, Inc.  
as attorney in fact for  
W.C. Garrett and Elva Elizabeth Garrett  
Martin & Brunavs  
5775 Glenridge Drive  
Building D, Suite 100  
Atlanta, GA 30328  
404.982.0088  
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
MBFC16-263  
T(May10,17,24,31)B

### STATE OF GEORGIA COUNTY OF TOWNS

NOTICE OF SALE UNDER POWER  
Under and by virtue of the power of sale contained in a Security Deed from LEONARD L. SOFIELD and DEBRA D. SOFIELD to UNITED COMMUNITY BANK, dated March 1, 2006, recorded March 22, 2006, in Deed Book 366, Page 91, Towns County, Georgia records, said Security Deed being a lien to secure a Note from LEONARD L. SOFIELD dated March 1, 2006, in the original principal amount of Fifteen Thousand and 00/100 (\$15,000.00) Dollars, with interest due thereon 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 Towns County, Georgia, within the legal hours of sale on the first Tuesday in June, 2017, the following described property:  
All that tract or parcel of land lying and being in the 18th District, 1st Section, Land Lot 203, Towns County, Georgia, containing 0.58 acre, as shown on a plat of survey prepared by Lane Bishop & Associates, Lane S. Bishop, RLS #1575, dated 10/7/96, and recorded in Plat Book 17, Page 107 of the Towns County records, said plat being incorporated herein by reference for a full description of said property.

The above conveys unto Grantee all rights, title and interest that he has in and to the real property adjoining the entire southwest boundary of said property as it extends to the centerline of Swallows Creek Road, subject to the road right of way.  
The northeast boundary line of the above described property is subject to the terms and conditions of the boundary line agreement between Lloyd Lee and Claudia A. Wright and Aubra J. Sexton and Eloise Sexton, dated March 11, 2004, and recorded in Deed Book 299, Page 343, of the Towns County records.  
Grantees shall also have the right to draw a sufficient amount of water to supply a residence from the spring on adjoining property, said spring being located approximately 700 feet North of this property. Grantees shall have an easement 3 feet in width in a direct line from this property to the aforesaid spring for the purpose of running a water line. Grantees shall also have the right if ingress and egress over the said property for the purpose of installing and repairing said water line. This right shall run to the Grantees' heirs and assigns.  
Known: 4857 Swallows Creek Rd.  
Included herewith is a 1978 Summit Doublewide Mobile Home, VIN No. H13142GR & H13142GL.  
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, easements, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.  
To the best knowledge and belief of the undersigned, the party in possession of the property is LEONARD L. SOFIELD and DEBRA D. SOFIELD or tenant or tenants.  
UNITED COMMUNITY BANK,  
as attorney in Fact for LEONARD L. SOFIELD and DEBRA D. SOFIELD  
L. Lou Allen  
Stites & Harbison, PLLC  
520 West Main Street  
Blue Ridge, Georgia 30513  
(706) 892-3223  
File No. 7484A-03821  
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
T(May10,17,24,31)B

### NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by W.C. Garrett and Elva Elizabeth Garrett to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for Urban Financial Group, dated May 13, 2009, and recorded in Deed Book 456, Page 45, Towns County, Georgia records, as last transferred to Reverse Mortgage Solutions, Inc. by Assignment recorded in Deed Book 586, Page 466, Towns County, Georgia Records, conveying the after-described property to secure a Note of even date in the original principal amount of \$300,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of Towns County, Georgia, within the legal hours of sale on the first Tuesday in June, 2017, to wit: June 6, 2017, the following described property:  
All that tract or parcel of land lying and being in the 18th District, 1st Section, Land Lot 315, Towns County, Georgia, containing 2.0 acres, more or less, as shown on a plat of survey by G. Gregory, dated August 16, 1966, recorded in Plat Book 13, Page 49, Towns County Records and more particularly described as follows: beginning at the intersection of Land Lots 292, 293, 314 and 315, running thence South 82 degrees 45 minutes East 1375 feet, more or less, to the true point of beginning, run thence North 87 degrees 30 minutes West 548.0 feet; thence North 3 degrees 00 minutes East 171.0 feet; thence North 2 degrees 15 minutes East 39.0 feet; thence South 85 degrees 00 minutes East 583.0 feet to a point; thence South 1 degree 15 minutes West 195.0 feet to the true point of beginning.  
The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. 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 Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property is commonly known as 6064 Pat Road, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): W.C. Garrett and Elva Elizabeth Garrett or tenant or tenants.  
Said property will be sold subject to (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc.  
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; (2) O.C.G.A. Section 9-13-172.1; and (3) final confirmation and audit of the status of the loan with the holder of the security deed.  
Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and nonjudicial sales in the State of Georgia, the Deed Under Power and other foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided in the preceding paragraph.  
Pursuant to O.C.G.A. Section 44-14-162.2, the entity that has full authority to negotiate, amend and modify all terms of the mortgage with the debtor is:  
Reverse Mortgage Solutions, Inc.  
Attention: Loss Mitigation Department  
14405 Walters Road, Suite 200  
Houston, TX 77014  
1-866-503-5559  
The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require the secured creditor to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.  
This sale is conducted on behalf of the secured creditor under the power of sale granted in the aforementioned security instrument, specifically being  
Reverse Mortgage Solutions, Inc.  
as attorney in fact for  
W.C. Garrett and Elva Elizabeth Garrett  
Martin & Brunavs  
5775 Glenridge Drive  
Building D, Suite 100  
Atlanta, GA 30328  
404.982.0088  
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
MBFC16-263  
T(May10,17,24,31)B