# **Towns County Herald**

# Legal Notices for June 22, 2016

## NOTICE TO CREDITORS AND DEBTORS

NUTICE TO CREDITORS AND DEBTORS All creditors and debtors of the estate of ROB-ERT JOHNSON SPRINKLES, 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 10th of June, 2016. Kathy Taylor

Kathy Taylor 2759 Mill Creek Road 2739 mm creek Hoad Hiawassee, Georgia 30546, Executor Roy Dean Sprinkles 83 State Highway 180 Hiawassee, Georgia 30546, Executor

T(Jun15.22.29.Jul6)B

# NOTICE

NOTICE Towns County is accepting bids for aspha patching on roads where culverts we washed out in the 2015 flood. Winning cou-tractor must have proper equipment for la ing, spreading, and packing asphalt to me inspections by the county road departmer Bids may be mailed or hand delivered to: Towns County Commissioner's Office 48 River Street, Suite B Hawessee 64 30546

Hiawssee, GA 30546 Bids will be opened on June 23, 2016. Please contact 706-896-2276 for further information. T(Jun15.22)

NOTICE TO CREDITORS AND DEBTORS All creditors and debtors of the estate of JAMES C. CONNOR, a.k.a. JAMES COLLINS CONNOR deceased of Towns County, Hiawas-see, 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 26th day of May, 2016. LYNDA WESSON, Executrix 108 Mull Road

108 Mull Road Hiawassee, Georgia 30546

r(Jun1,8,15,22)B

# NOTICE TO CREDITORS AND DEBTORS

NUTICE TO CREDITORS AND DEBTORS All creditors and debtors of the estate of JAC-QUELINE LOUISE VALINOTI 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 26th day of May, 2016. MICHAEL R. VALINOTI, Executor 145 N. Milwarkee Ave 145 N. Milwaukee Ave. Vernon Hills, IL 60061

T(Jun1.8.15.22)

Tround, 1922) STATE OF GEORGIA COUNTY OF TOWNS NOTICE TO DEBTORS AND CREDITORS RE: ESTATE OF ODELL PLOTT All debtors and creditors of the estate of Odell Plott, deceased, late of Towns County, Georgia, are hereby notified to render their demands and payments to the undersigned of said Estate, according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This 27th day of Max, 2016. immediate payment to the u This 27th day of May, 2016. Emory Plott 5211 Ule Cove Road

Young Harris, GA 30582 706-897-8711 T(Jun1,8,15,22)B

STATE OF GEORGIA COUNTY OF TOWNS NOTICE TO DEBTORS AND CREDITORS RE: ESTATE OF JANET LEE WOODALL ROSS All debtors and creditors of the estate of Ja-net Lee Woodall Ross, deceased, late of Towns County, Georgia, are hereby notified to render their demads and payments to the under-signed of said Estate, according to law, and all persons indebted to said estate are required to make immediate nayment to the undersioned signed of said Estate, according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This 26th day of May, 2016. Mary Lynn Woodall-Cartmill 832 Lakeshore Drive, Winder, GA 30680 678-227-0709 Tubula 8.15.208

- T(Jun1,8,15,22)E

may be in the best interest of the OWNER. No Bid will be rejected without just cause. Successful Bidder will be required to perform WORK as the Prime Contractor. WORK per-formed by Prime Contractor shall be at a mini-mum 30% of the contract value. No BIDDER may withdraw his bid within the time limit specified in the Instruction to Bid-ders (Section 00100). The City has acquired all necessary State and Federal permits in connection with this proj-ect. NOTICE TO CREDITORS AND DEBTORS All creditors and debtors of the estate of Rob-ert Johnson Sprinkles, deceased of Towns County, Hawassee, 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 Barbara Mathis, Georgia payment to the undersigned This 10th day of June, 2016

This 10th day of June, 2016 Kathy Taylor 2759 Mill Creek Road Hiawassee, GA 30546, Executor Roy Dean Sprinkles 83 State Highway 180 Hiawassee, GA 30546, Executor T(Jun22,23,Jul6,13)8

# ADVERTISEMENT FOR BIDS Pedestrian Crosswalk at Post Office for the City of Hiawassee, Georgia Sealed bids will be received by the City if Hiawassee, Georgia (OWNER), for furnishing all materials, labor, tools, equipment, and any other miscellaneous items necessary for the construction of Pedestrian Crosswalk at Post Office in Hiawassee, Georgia. Bids will be received at City Hall, 50 River Street, Hiawassee, GA 30546 until 2:00 p.m. on July 7, 2016. Any bid received after said time and date of bid opening will not be considered by OWNER. Bids will be publicly opened and read aloud at this time and location. All bids will be avarded, if it is awarded, within thirty (30) days of the bid opening. If a bidder is not selected within thirty (30) days of the bid open-ing, any bidder that is determined by the OWN-ER to be unlikely of being selected for contract award shall be released from their bid. The Project consists of, but is not limited to the following major elements: Demolition of existing curbing and asphalt, IN THE PROBATE COURT COUNTY OF TOWNS

CUUNIT OF IOWNS STATE OF GEORGIA II RE: ESTATE OF EDNA DODD HOLBERT, DECEASED ESTATE NO. 2016-30 NOTICE AN ORDER FOR SERVICE WAS GRANTED BY

NOTICE AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON June 13, 2016, REQUIRING THE FOLLOWING: [For use if an heir is required to be served by publication] TO: Jeremy Hunton, Stephanie H. Casto, & Col-by Hunton [List here all heirs having unknown addresses to be served by publication] 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 July 18, 2016. 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. 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 David Rogers Judge of the Probate Court

Judge of the Probate Court By: Kerry L. Berrong Clerk/Deputy Clerk of the Probate Court 48 River St., Suite C Hiawassee, GA 30546 Address 706-896-3467 Telephone Num

NOTICE TO APPEAR

The Project consists of, but is not limited to the following major elements: Demolition of existing curbing and asphalt, installation of 65 linear feet of new curbing, 2 handicap ramps, 57 lf of sidewalk, two solar powered crosswalk lights, and all appurte-nances indicated on plans. Time of completion for all work associated with this project shall be sixty (60) consecu-tive calendar days from the date of a written "Notice to Proceed" from OWNER. Copies of Contract Documents and Construc-tion Drawings may be obtained at the office of Engineering Management, Inc., 303 Swanson Drive, Lawrenceville, Georgia 30043, via email, at no charge.

Engineering Management, Inc., 305 Swatson Drive, Lawrenceville, Georgia 30043, via email, at no charge. For documents regarding this project, you may contact Juanita Clark at (770) 962-1387 or jclark@eminc.biz. For technical questions regarding this project, you may contact Donald Baker at (770) 962-1387, extension 104. The Information for Bidders, Bid Proposal Form, Agreement, and Drawings, and other Contract Documents may be examined at the following locations: OWNER: City of Hiawassee 50 River Street Hiawassee, GA 30546 706-896-2202 Engineering Management, Inc.

770-962-1387 (T) 770-962-8010 (F) A list of persons who purchased Contract Documents from Engineering Management, Inc. will be available from the Engineer ONLY through facsimile transmission, U.S. Mail, or from their website at www.eminc.biz. The successful bidder will be required to fur-nish OWNER with Insurance and Workman's Compensation Insurance. Each bid must be submitted in a SEALED ENVELOPE, addressed to the OWNER. Each sealed envelope containing a Bid must be plainly marked on the outside as, "Pedestrian Crosswalk at Post Office for City of Hiawassee, Towns County, Georgia". If bid is forwarded by mail, the sealed envelope containing the Bid must be enclosed in a separate mailing envelope to the attention of the OWNER at the address previously given. All Bids must be made out on the bid form of the type bound in the Contract Documents, in accordance with the instructions in the Infor-mation for Bidders. No interlineation, additions, or deletions shall be made in the proposal form by the BIDDER. Any and all Bids received without the afore-mentioned qualification criteria enclosed, will be returned to the BIDDER.

Any and all bids received without the arore-mentioned qualification criteria enclosed, will be returned to the BIDDER. CONTRACTORS and SUBCONTRACTORS bid-

CONTRACTORS and SUBCONTRACTORS bid-ding on this Project will be required to comply with all Federal, State, and local laws. OWNER reserves the right to waive any infor-malities or to reject any or all Bids, to evaluate Bids, and to accept any Bid which in its opinion may be in the best interest of the OWNER. No Bid will be related without just cause.

T(Jun15.22)B

Engineering Management, Inc. 303 Swanson Drive Lawrenceville, GA 30043

770-962-1387 (T) 770-962-8010 (F)

STATE OF GEORGIA County of Towns In the Superior Court of Towns County. In the interest of Rebecca May Harris, Peti-tioner to Adopt: JACOB ANTHONY WORLEY, Civil File Number: 15A-5RG TO: KELLY ANN JONES, whereabouts unknown.

To: KELLY ANN JONES, whereabouts unknown. GREETINGS: You are notified that on Decem-ber 9, 2015, a Petition for Adoption of JACOB ANTHONY WORLEY was filed in this court by REBECCA MAY HARRIS, and an Amended Pe-tition for Adoption was filed on March 16, 2015 alleging the whereabouts of the mother unknown and seeking termination of the mother's parental rights due to abandonment, failure to communicate and failure to support the child. A free copy of the petition may be obtained from the Clerk of the Superior Court of Towns County. Towns County Courthouse.

The child. A free copy of the petition may be obtained from the Clerk of the Superior Court of Towns County, Towns County Courthouse, 48 River Street, Suite A, Hiawassee, Georgia 30546, on any day, Monday through Friday, be-tween the hours of 8:30 a.m. until 4:30 p.m. A hearing on whether the parental rights of Kelly Ann Jones should be terminated and whether the Petition for Adoption should be granted shall come before the Superior Court of Towns County, Georgia, the Honorable N. Stanley Gunter, Towns County Superior Court Judge, presiding, on the 30th day of June, 2016 at 9:00 a.m. at the TOWINS COUNTY COURTHOUSE, Hiawassee, Georgia. You may then show why the Parental Rights of Kelly Ann Jones should not be granted and why and why the Petition for Adoption should not be granted.

be granted. This the 3rd day of June, 2016. PAMELA KENDALL FLOYD Attorney for the Petitioners Post Office Box 1114 Hiawassee, Georgia 30546 706-896-7070

IN THE SUPERIOR COURT OF TOWNS COUNTY STATE OF GEORGIA BRUCE ROGERS, as Tax Commissioner for Towns County, Georgia, Plaintiff,

V. CARLA FRANKLIN f/k/a CARLA CLOER, as Ex-ecutor for the estate of Betty Ruth Cloer, De-ceased, ALL HEIRS AT LAW OF BETTY RUTH CLOER, DECEASED, ALL HEIRS AT LAW OF CARL WILLIAM CLOER, DECEASED, and ALL PER-SONS OR ENTITIES KNOWN OR UNKNOWN WHO CLAIM OR MIGHT CLAIM AN INTEREST IN THE PROPERTY DESCRIBED HEREIN, Defendants.

Defendants. Civil Action File No.: 16-CV-52-mm NOTICE OF PUBLICATION

TO: (1) ALL HEIRS AT LAW OF BETTY RUTH CLOER, DECEASED

TO: (1) ALL HEIRS AT LAW OF BETTY RUTH CLOER, DECEASED (2) ALL HEIRS AT LAW OF CARL WILLIAM CLO-ER, DECEASED (3) ALL PERSONS KNOWN OR UNKNOWN WHO CLAIM OR MIGHT CLAIM AN INTEREST IN THE PROPERTY DESCRIBED HEREIN By Order for Service by Publication dated the 16th day of May, 2016, you are hereby noti-fied that on the 8th day of April, 2016, the Petitioner herein filed a Petition to Interplead Funds requesting, among other relief, an or-der establishing entillement to certain excess funds following a tax sale of the real property located at Tax Parcel Number 19 43. You are required to file with the Clerk of the Superior Court of Towns County, and to serve upon the Petitioner's attorney, Russell W. Wall, Esq., at 122 North Main Street, Suite B, Greensboro, Georgia 30642, any objections and/or claims to said Petiton within sixty (60) days of the date of the Order for Service by Publication. of the Order for Service by Publication. Witness the Honorable Murphy C. Miller, Judge of this Court.

This 19th day of May, 2016.

Cecil Dye Clerk, Superior Court of Towns County

IN THE SUPERIOR COURT OF TOWNS COUNTY STATE OF GEORGIA BRUCE ROGERS, as Tax Commissioner for Towns County, Georgia, Plaintiff

v. CARLA FRANKLIN f/k/a CARLA CLOER, as Ex-ecutor for the estate of Betty Ruth Cloer, De-ceased, ALL HEIRS AT LAW OF BETTY RUTH CLOER, DECEASED, ALL HEIRS AT LAW OF CARL WILLIAM CLOER, DECEASED, and ALL PER-SONS OR ENTITIES KNOWN OR UNKNOWN WHO CLAIM OR MIGHT CLAIM AN INTEREST IN THE PROPERTY DESCRIBED HEREIN, Defendants

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 C. PHILLIP TARVER to UNITED COMMUNITY BANK, dated January 31, 2007, recorded January 31, 2007, in Deed Book 395, Page 686, Towns County, Georgia records, as last modified by Modifi-cation of Security Deed dated September 27, 2013, recorded in Deed Book 543, Page 441, Towns County, Georgia records, said Secu-rity Deed being given to secure a Note from C. PHILLIP TARVER dated September 27, 2013, in the original principal amount of One Hun-dred Four Thousand Five Hundred Eleven and 71/100 (\$104,\$11.71) 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, Geor-gia, within the legal hours of sale on the first Tuesday in July, 2016, the following described property: All that tract or parcel of land lying and being

PROPERTY DESCRIBED HEREIN, Defendants. Civil Action File No.: 16-CV-51-mm NOTICE OF PUBLICATION TO: (1) ALL HEIRS AT LAW OF BETTY RUTH CLOER, DECEASED (2) ALL HEIRS AT LAW OF CARL WILLIAM CLO-ER, DECEASED (3) ALL PERSONS KNOWN OR UNKNOWN WHO CLAIM OR MIGHT CLAIM AN INTEREST IN THE PROPERTY DESCRIBED HEREIN By Order for Service by Publication dated the 16th day of May, 2016, you are hereby noti-fied that on the 8th day of April, 2016, the Petitioner herein filed a Petition to Interplead Funds requesting, among other relief, an or-Petitioner herein filed a Petition to Interplead Funds requesting, among other relief, an or-der establishing entitlement to certain excess funds following a tax sale of the real property located at Tax Parcel Number 19 41. You are required to file with the Clerk of the Superior Court of Towns County, and to serve upon the Petitioner's attorney, Russell W. Wall, Esq., at 122 North Main Street, Suite B, Greensboro, Georgia 30642, any objections and/or claims to said Petition within sixty (60) days of the date of the Order for Service by Publication. Witness the Honorable Murphy C. Miller, Judge of this Court.

of this Court This 19th day of May, 2016.

Cecil Dye Clerk, Superior Court of Towns County

T(Jun1.8.15.22)B

NOTICE OF SALE UNDER POWER

T(Jun1,8,15,22)8 NOTCE OF SALE UNDER POWER IN SECURITY DEED STATE OF GEORGIA, COUNTY OF TOWNS On July 22, 2009, Mary D. Hills executed a Deed to Secure Debt to Stephens Federal Bank, n/k/a Oconee Federal Savings & Loan Association, successor by merger, securing a note of even date for Two Hundred Thousand and No/100 Dollars (\$200,000.00), said security deed be-ing recorded in Deed Book 459, Pages 744-759 Towns County Records. Said security deed conveyed the property hereinafter described. By virtue of the power of sale contained in said security deed to Stephens Federal Bank, n/k/a Oconee Federal Savings & Loan Associa-tion, successor by merger, there will be sold by the undersigned at public outcry to the high-est bidder for cash, before the Towns County Courthouse door in Hiawassee, Georgia, during the legal hours of sale, being 10 a.m. until 4 p.m. Eastern Time, on the first Tuesday in July, the same being July 5, 2016 the following de-scribed property: All that tract or parcel of land lying and being in land Lot 24, 17th District, 1st Section, Towns County, Georgia, CONTAINING 0.239 ACRES, AND BEING SHOWN AS TRACT ONE (1) on a plat of survey by Tamrok Associates, Inc., dated May 11, 1996, recorded in Plat Book 21, Page 66 Towns County Records which description on said plat is incorporated herein by refer-ence and made a part hereof. Also conveyed herewith is all of Grantors rights, title and interest in and to Tract One A (1A) as shown on the above referenced plat, the same being a 1/3 undivided interest. The property is conveyed subject to the road rights of way as shown on the above refer-ence dplat. The dobt secured hus caid security deed and

subject to the IRS 120 day right or recemp-tion. The debt secured by said security deed and note has been and is hereby declared due and payable because of default for non-payment debt having been declared due and payable and remaining unpaid, and the terms in the note and security deed remaining in default, this sale will be made for the purpose of pay-ing the principal, accrued interest and attor-ney's fees pursuant to the note and security deed, plus all expenses of this sale. Said property will be sold as the property of Mary D. Hills and North Georgia Books, LLC and subject to outstanding ad valorem taxes and/ or easements and/or restrictive covenants ap-pearing of record, if any. The undersigned will

2765. The undersigned will execute a deed to the purchaser at said sale as provided in the afore-mentioned deed to secure debt to Stephens Federal Bank, n/k/a Oconee Federal Savings & Loan Association, successor by merger. Dated this 17th day of May, 2016. Oconee Federal Savings & Loan Association, successor by merger to Stephens Federal Bank, Attorney-in-fact for Mary D. Hills Sanders, Ranck & Skilling, P.C. P. 0. Box 1005 Toccao, GA 30577 706-886-7533

Toccoa, GA 30577 706-886-7533 Attorney for Oconee Federal Savings & Loan Association un8.15.22.29)

# **STATE OF GEORGIA**

STATE OF GEORGIA COUNTY OF TOWNS NOTICE OF SALE UNDER POWER Under and by virtue of the power of sale con-tained in a Security Deed from JOEL NICHOLSON to UNITED COMMUNITY BANK, dated December 8, 2005, recorded December 15, 2005, in Deed Book 356, Page 439, Towns County, Georgia records, as last modified by Modification of Security Deed dated June 3, 2013, recorded in Deed Book 536, Page 810, Towns County, Geor-gia records, said Security Deed being given to secure a Note from JOEL NICHOLSON dated June 3, 2013, in the original principal amount of Sixty Three Thousand Eighty Six and 63/100 (\$63,086.63) 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 July, 2016, the following described property: All that tract or parcel of land lying and be-ing in Land Lot 193 and 194, 18th District, 1st Section, Towns County, Georgia, containing 6,05 acres, more or less, as shown on a plat of survey by B. Gregory, County Surveyor, dated 1/20/86, recorded in Plat Book 10, Page 29, Towns County, Georgia records. Said plat be-ing incorporated herein by reference hereto. The property is conveyed subject to all matters and conditions shown on the above referenced The property is conveyed subject to all matters and conditions shown on the above referenced plat

plat. The Grantor grants to Grantee a perpetual easement for ingress and egress to the above described property. 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 Secu-rity Deed. The debt remaining in default, this sale will be made for the purpose of pavino

To be the intervention of the property of the same and all expenses of this sale, as 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 (not save in the set of the save swhich 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, coning 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 JOEL NICHOLSON or a tenant or tenants. UNITED COMMUNITY BANK, as attorney in Fact for JOEL NICHOLSON L. Lou Allen Stites & Harbison, PLLC 520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923 File No. 7484A-03794 THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. T(Jun8,15,22,9)

the cournouse door at lowns County, Geor-gia, within the legal hours of sale on the first Tuesday in July, 2016, the following described property: All that tract or parcel of land lying and being in the 17th District, 1st Section, Land Lot 56, Towns County, Georgia, containing 1.113 acres and being more particularly described as Lot 26, of Shallow Creek at Hiawassee, Phase I, as shown on a plat of survey by Land Tech Servic-es, Inc., H. Samuel Walker, RLS, dated 10-30-02 and recorded in Plat Book 28, Pages 250 and 251 of the Towns County Records, said plat be-ing incorporated herein by reference. The aforedescribed lot is conveyed subject to and together with the road and water line easements shown on the above referenced plat of survey; and subject to that Declaration of Reservations, Covenants and Restrictions for Shallow Creek at Hiawassee Phase I, dated 11-14-02 and recorded in Deed Book 256, Pag-es 681-683 of the Towns County Records. The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Secu-rity 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 at-torney's fees (notice of intent to collect attor-ney's fees having been given). Said property will be sold subject to any out-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 prop-erty, any assessments, liens, easements, en-cumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to erty, any assessments, liens, easements, en-cumbrances, 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 under-signed, the party in possession of the property is C. PHILLIP TARVER or a tenant or tenants. UNITED COMMUNITY BANK, as attorney in Fact for C. PHILLIP TARVER L. Lou Allen Stites & Harbison, PLLC 520 Weet Main Street

**STATE OF GEORGIA** 

(706) 632-7923 File No. 7484A-03793 This Law Firm is attempting to collect A Debt. Any information obtained will be USED for that purpose.

520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923

ced plat. e above-referenced foreclosure shall be bject to the IRS 120 day right of redemp-

or easements and/or restrictive covenants ap-pearing of record, if any. The undersigned will comply with Georgia law, 0.C.G.A. Section 44-14-162.2, prior to conducting the sale. To the best knowledge and belief of the un-dersigned, equitable title to said property is now held by Mary D. Hills and North Georgia Books, LLC. The entity with full authority to neootiate.

Books, LLC. The entity with full authority to negotiate, amend and modify all terms of the mortgage with the Debtor is Oconee Federal Savings & Loan Association, successor by merger to Ste-phens Federal Bank, Phone Number (864)882-2765