

Towns County Herald

Legal Notices for August 16, 2017

STATE OF GEORGIA COUNTY OF TOWNS NOTICE TO CREDITORS

RE: Estate of Jimmy Paul Wright
All creditors of the Estate of Jimmy Paul Wright, 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 25th day of July, 2017.
Dustin Jared Wright
233 Road 337
Hiawassee, GA 30546
706-994-1797
706-896-1279
T(Aug9,16,23)B

STATE OF GEORGIA COUNTY OF TOWNS NOTICE TO CREDITORS

RE: Estate of Archie Chastain
All creditors of the Estate of Archie Chastain, 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 31st day of July, 2017.
Melissa Teske
2641 Jodeco Drive
Jonesboro, GA 30236
404-316-8310
T(Aug9,16,23,30)B

NOTICE TO DEBTORS AND CREDITORS

All creditors of the estate of MARY JOSEPHINE BEARSE, deceased, late of Towns County, 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.
This 21st Day of July 2017
Asa Taylor Bearse, IV, Executor
2080 Sunsweet Court
Lawrenceville, GA 30043
T(Jul26,Aug2,9,16)P

IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA IN RE: ESTATE OF JOHN J. CASBARRO, DECEASED ESTATE NO. 2015-87 NOTICE

[For Discharge from Office and all Liability]
IN RE: Petition for Discharge of Personal Representative
TO: All Interested Parties
and all and 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 August 28, 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(Aug16)B

IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA IN RE: ESTATE OF SAYLOR LAYNE GARRETT, MINOR ESTATE NO. 2017-58 NOTICE

Date of second publication, if any August 23, 2017
TO: Miranda Mae Whidden & Nathan Brice Garrett
You are hereby notified that Tammy Lee Miller has filed a Petition seeking to be appointed temporary guardian(s) of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioner(s) as temporary guardian(s), must be in writing, setting forth the grounds of any such objections, and be filed with this Court no later than ten (10) days after the second publication of this notice. All objections should be sworn to before a notary public or Georgia 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.
NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

IN THE PROBATE COURT OF TOWNS COUNTY STATE OF GEORGIA IN RE: ESTATE OF KADINCE LEMAE GARRETT, MINOR ESTATE NO. 2017-57 NOTICE

Date of second publication, if any August 23, 2017
TO: Miranda Mae Whidden & Nathan Brice Garrett

You are hereby notified that Tammy Lee Miller has filed a Petition seeking to be appointed temporary guardian(s) of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioner(s) as temporary guardian(s), must be in writing, setting forth the grounds of any such objections, and be filed with this Court no later than ten (10) days after the second publication of this notice. All objections should be sworn to before a notary public or Georgia 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.
NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

NOTICE TO DEBTORS & CREDITORS

TO: All Creditors of Herbert Allen, late of Towns County, Georgia
On behalf of Herbert Allen, now deceased, you are hereby notified, pursuant to O.C.G.A. 53-7-92, to render their demands and claims to and all persons who claim indebtedness by Herbert Allen:
Herbert Allen
c/o Kim Farmer
J. Kevin Tharpe, Attorney
1155 Frog Pond Rd.
Hiawassee, GA 30546
T(Jul26,Aug2,9,16)P

APPLICATION TO REGISTER A BUSINESS TO BE CONDUCTED UNDER A TRADE NAME

The undersigned hereby certifies that it is conducting a business in the City of Hiawassee, County of Towns, State of Georgia under the name of: Native Mountain Landscapes and that the nature of the business is Landscaping and Lawn Maintenance and that said business is composed of the following individual: Logan Collins Turner, 1720 Davis Road, Hiawassee, Georgia 30546.
T(Aug9,16)B

IN THE SUPERIOR COURT OF TOWNS COUNTY STATE OF GEORGIA

John Didio, Plaintiff
vs.
Chrystal Green, Defendant
Civil Action File No: 17-CV-107SG
TO: Chrystal Green

You are hereby notified that the above-styled action seeking a Divorce was filed against you in said Court on the 18 day of July, 2017, and that by reason of and Order of Service of Publication entered by the Court on the 18 day of July, 2017, you are hereby commanded and required to file with the Clerk of said court and serve upon Rosalind Henderson Law, Plaintiff's Attorney whose address is 4176 E. Highway 515, Blairsville, Georgia, 3015, an answer in writing to the Complaint For Divorce within sixty (60) days of publication of first notice. Witness, the Honorable N. Stanley Gunter, Judge of this Superior Court.
This 18 day of July, 2017
Cecil Dye
Superior Court Clerk
Towns County, Georgia
T(Aug16,23,30,Sept6)B

NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA
COUNTY OF TOWNS
RE: ESTATE OF HELEN MAHONEY
All creditors of the estate of Helen Mahoney 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 payment to the undersigned.
This 3rd day of August, 2017.
EXECUTOR: Gertrude Carola
ADDRESS: c/o Eddy A. Corn, Attorney
253 Big Sky Drive
Hiawassee, GA 30546
PHONE: (706) 896-3451
T(Aug9,16,23,30)B

NOTE: If a natural guardian files a timely objection to the creation of the temporary guardianship, the Petition will be dismissed. If a natural guardian files an objection to the appointment of the Petitioner(s) as guardian(s), or if a parent who is not a natural guardian files an objection to the Petition, a hearing on the matter shall be scheduled at a later date. If no objection is 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(Aug16,23)B

NOTICE TO DEBTORS AND CREDITORS

TO: All Creditors of Glen George Greenwald, late of Towns County, Georgia:
On behalf of Glen George Greenwald, now deceased you are hereby notified, pursuant to O.C.G.A. 53-7-92, to render in your demands and claims to and all persons who claim indebtedness by Glen George Greenwald:
Glen George Greenwald
c/o Robert Shirley
J. Kevin Tharpe, Attorney
5850 Wibbs Orchard Road
Cumming, GA 30040
T(Aug9,16,23,30)P

NOTICE TO DEBTORS AND CREDITORS

STATE OF GEORGIA
COUNTY OF TOWNS
RE: ESTATE OF MARLENE K. REESE
All creditors of the estate of Marlene K. Reese 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 payment to the undersigned.
This 3rd day of August, 2017.
EXECUTOR: Karen (Kay) Reese Petty
ADDRESS: c/o Eddy A. Corn, Attorney
253 Big Sky Drive
Hiawassee, GA 30546
PHONE: (706) 896-3451
T(Aug9,16,23,30)B

STATE OF GEORGIA
COUNTY OF TOWNS
NOTICE TO DEBTORS AND CREDITORS
RE: ESTATE OF GRACE CAMPBELL WALZ
All debtors and creditors of the estate of Grace Campbell Walz, deceased, late of Towns County, Georgia, are hereby notified to render their demands and payments to the Executor of said Estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Executor.
This 7th day of August, 2017.
Peter Dongan Walz, Executor
Address: 2770 Drayton Hall Drive
Buford, GA 30519
T(Aug16,23,30,Sept6)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 September, 2017, to wit: September 5, 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 563.0 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).

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 OC.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(Aug9,16,23,30)B

NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Under and by virtue of the Power of Sale contained in a Security Deed given by George Thompson to PNC Mortgage, a division of PNC Bank, National Association, dated September 24, 2013, recorded in Deed Book 542, Page 485, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$217,500.00), 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 Towns County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2017, 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, 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 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, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. PNC Bank, National Association is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. 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, OH 45342 800-523-8654. To the best knowledge and belief of the undersigned, the party in possession of the property is George Thompson or a tenant or tenants and said property is more commonly known as 3011 Honeysuckle Lane, Hiawassee, Georgia 30546. 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 deed. PNC Bank, National Association as Attorney in Fact for George Thompson McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosure-hotline.net EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 58, 17th District, 1st Section, Towns County, State of Georgia, containing 1.914 acres, more or less, and being shown as Lots 20 & 21 of Lake Forest Estates Subdivision, Block "C", on a plat of survey by Landtech Services, Inc., James L. Alexander, G.R.L.S. No. 2653; dated September 8, 2004, and recorded in Towns County Records in Plat Book 32, Page 265. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. The grantor grants to grantee a non-exclusive perpetual easement for ingress and egress to the above described property. Said easement to run from U.S. Highway 76, along the roads in Lake Forests Estates. § Being and intended to be the same property conveyed by Warranty Deed (Joint Tenancy with Right of Survivorship) dated May 1, 1989, from Lake Forest Estates, LTD, by and through its General Partner, Frank Perryman in favor of Joseph N. Greene and Evelyn S. J. Greene and recorded in Towns County Records in Deed Book 97, Page 180. Mr. Joseph N. Greene departed this life on September 17, 2004, a resident of Union County, Georgia. Subject to all easement, restriction and right of way as shown on said plat. Subject to Reservations and Restrictive Covenants recorded in Towns County Record in Deed Book 80, Pages 178-180. § Subject to right-of-way deed recorded in Towns County Records in Deed Book 89, Page 438. § Subject to Grant of Transmission Line Easement recorded in Towns County Records in Deed Book 83, Page 29. § Subject to electric line right-of-way easement to Blue Ridge Mountain Electric Membership Corporation recorded in Towns County records in Deed Book 81, Pages 88-90. § Subject to drive encroachment as shown on said plat. § Subject to riparian rights of others, if any. MR/kmp2 9/5/17 Our file no. 556016 - FT8

Under and by virtue of the Power of Sale contained in a Security Deed given by George Thompson to PNC Mortgage, a division of PNC Bank, National Association, dated September 24, 2013, recorded in Deed Book 542, Page 485, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SEVENTEEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$217,500.00), 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 Towns County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in September, 2017, 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, 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 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, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. PNC Bank, National Association is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. 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, OH 45342 800-523-8654. To the best knowledge and belief of the undersigned, the party in possession of the property is George Thompson or a tenant or tenants and said property is more commonly known as 3011 Honeysuckle Lane, Hiawassee, Georgia 30546. 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 deed. PNC Bank, National Association as Attorney in Fact for George Thompson McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosure-hotline.net EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 58, 17th District, 1st Section, Towns County, State of Georgia, containing 1.914 acres, more or less, and being shown as Lots 20 & 21 of Lake Forest Estates Subdivision, Block "C", on a plat of survey by Landtech Services, Inc., James L. Alexander, G.R.L.S. No. 2653; dated September 8, 2004, and recorded in Towns County Records in Plat Book 32, Page 265. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. The grantor grants to grantee a non-exclusive perpetual easement for ingress and egress to the above described property. Said easement to run from U.S. Highway 76, along the roads in Lake Forests Estates. § Being and intended to be the same property conveyed by Warranty Deed (Joint Tenancy with Right of Survivorship) dated May 1, 1989, from Lake Forest Estates, LTD, by and through its General Partner, Frank Perryman in favor of Joseph N. Greene and Evelyn S. J. Greene and recorded in Towns County Records in Deed Book 97, Page 180. Mr. Joseph N. Greene departed this life on September 17, 2004, a resident of Union County, Georgia. Subject to all easement, restriction and right of way as shown on said plat. Subject to Reservations and Restrictive Covenants recorded in Towns County Record in Deed Book 80, Pages 178-180. § Subject to right-of-way deed recorded in Towns County Records in Deed Book 89, Page 438. § Subject to Grant of Transmission Line Easement recorded in Towns County Records in Deed Book 83, Page 29. § Subject to electric line right-of-way easement to Blue Ridge Mountain Electric Membership Corporation recorded in Towns County records in Deed Book 81, Pages 88-90. § Subject to drive encroachment as shown on said plat. § Subject to riparian rights of others, if any. MR/kmp2 9/5/17 Our file no. 556016 - FT8

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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 OC.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(Aug9,16,23,30)B