

# Towns County Herald

## Legal Notices for September 23, 2015

**STATE OF GEORGIA  
COUNTY OF TOWNS  
NOTICE TO DEBTORS AND CREDITORS**  
RE: ESTATE OF MICHAEL DEANGELIS  
All debtors and creditors of the estate of Michael Deangelis, deceased, late of Towns County, Georgia, are hereby notified to render their demands and payments to the undersigned, according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This 20th day of August, 2015.  
Russell M. Stookey, Attorney at Law  
Personal Representative  
PO Box 310  
Hiawassee, GA 30546  
706-896-2241  
T(Sep12,9,16,23)B

**NOTICE TO DEBTORS AND CREDITORS  
STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: Estate of Jana Suzanne McClure  
All creditors of the estate of Jana Suzanne McClure, 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 28th day of August, 2015  
Robby McClure, Personal Representative  
1055 Rolling Meadows  
Hiawassee, GA 30546  
706-897-4394  
T(Sep12,9,16,23)P

**NOTICE TO DEBTORS AND CREDITORS  
STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: Estate of Jerry Eugene Gravitt  
All creditors of the estate of Jerry Eugene Gravitt, 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 27th day of August, 2015  
Cecil Dye, Clerk  
Towns County Superior Court  
Enotah Judicial Circuit  
T(Sep12,9,16,23)B

**IN THE SUPERIOR COURT  
OF TOWNS COUNTY  
STATE OF GEORGIA**  
IN RE: James Lee Coward  
Civil Action No.: 15-CV-173-MM  
Order for Notice of Petition to Change Name  
A petition has been filed in the Superior Court of Towns County, Georgia, on the 27th day of August, 2015, praying for a change in his name from James Lee Coward to James Lee Maney. Notice is hereby given pursuant to law to any interested or affected party to appear in said Court and to file objections to such name change. Objections must be filed with said Court within 30 days of the filing of said petition.  
This 27th day of August, 2015  
Cecil Dye, Clerk  
Towns County Superior Court  
Enotah Judicial Circuit  
T(Sep12,9,16,23)B

**NOTICE TO CREDITORS AND DEBTORS  
STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: ESTATE OF William S. Hortos  
All creditors of the estate of William S. Hortos, deceased, late 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 August, 2015.  
Terry W. Covert  
631 Palm Springs Drive, Suite 115  
Altamonte, FL 32701  
407-830-7220  
T(Sep19,16,23,30)B

**NOTICE TO CREDITORS AND DEBTORS  
STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: ESTATE OF Marilyn F. Hortos  
All creditors of the estate of Marilyn F. Hortos, deceased, late 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 August, 2015.  
Paul Diem  
631 Palm Springs Drive, Suite 115  
Altamonte, FL 32701  
407-830-7220  
T(Sep19,16,23,30)B

**NOTICE TO CREDITORS AND DEBTORS  
STATE OF GEORGIA  
COUNTY OF TOWNS**  
RE: ESTATE OF Randy Kevin Nicholson  
All creditors of the estate of Randy Kevin Nicholson, deceased, late 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 28th day of August, 2015.  
Wilda Joan Davenport  
5859 Pat Road  
Hiawassee, GA 30546  
706-896-2584  
T(Sep19,16,23,30)B

**NOTICE OF ABANDONED VEHICLE**  
RE:  
Mfr. I.D. No.: 5N1AR18U67C646056  
License No.: No Tag  
Color: Red  
Body Style: SUV Nissan Pathfinder  
Door: 4 Door  
To whom it may concern:  
The above automobile was initial removed from Mike's Auto Repair. It is presently located at 7625 Hwy. 76W, Young Harris, GA and is in the possession of Mountain City Motorsports. Attempts to locate the owner have been unsuccessful. The vehicle is deemed abandoned under O.C.G.A. § 40-11-2 and will be disposed of if not redeemed. This notice is given pursuant to Georgia Law.  
T(Sep23,20)P

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
BROOKLYN CITLALI VARGAS, MINOR  
ESTATE NO. 2015-65  
NOTICE  
Date of second publication, if any September 23, 2015  
TO: Pablo Vargas Martinez  
You are hereby notified that Christy Lea Pangborn & Alan Roger Pangborn has filed a Petition seeking to be appointed temporary guardians of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioners as temporary guardians, 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 if you are served by publication. 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 Petitioners as guardians, 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, Probate Judge  
By: Kerry L. Berrong,  
Clerk/Deputy Clerk of the Probate Court  
48 River Street, Suite C  
Hiawassee, GA 30546  
706-896-3467  
T(Sep16,23)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
JONAH ALEXANDER VARGAS, MINOR  
ESTATE NO. 2015-66  
NOTICE  
Date of second publication, if any September 23, 2015  
TO: Pablo Vargas Martinez  
You are hereby notified that Christy Lea Pangborn & Alan Roger Pangborn has filed a Petition seeking to be appointed temporary guardians of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioners as temporary guardians, 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 if you are served by publication. 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.  
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T(Sep16,23)B

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COUNTY OF TOWNS  
STATE OF GEORGIA**  
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TO: Pablo Vargas Martinez  
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T(Sep16,23)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
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ESTATE NO. 2015-66  
NOTICE  
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TO: Pablo Vargas Martinez  
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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 Petitioners as guardians, 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.  
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706-896-3467  
T(Sep16,23)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
JONAH ALEXANDER VARGAS, MINOR  
ESTATE NO. 2015-66  
NOTICE  
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TO: Pablo Vargas Martinez  
You are hereby notified that Christy Lea Pangborn & Alan Roger Pangborn has filed a Petition seeking to be appointed temporary guardians of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioners as temporary guardians, 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 if you are served by publication. 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 Petitioners as guardians, 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.  
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706-896-3467  
T(Sep16,23)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
JONAH ALEXANDER VARGAS, MINOR  
ESTATE NO. 2015-66  
NOTICE  
Date of second publication, if any September 23, 2015  
TO: Pablo Vargas Martinez  
You are hereby notified that Christy Lea Pangborn & Alan Roger Pangborn has filed a Petition seeking to be appointed temporary guardians of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioners as temporary guardians, 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 if you are served by publication. 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 Petitioners as guardians, 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, Probate Judge  
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Clerk/Deputy Clerk of the Probate Court  
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Hiawassee, GA 30546  
706-896-3467  
T(Sep16,23)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
PABLO LENNOX VARGAS, MINOR  
ESTATE NO. 2015-64  
NOTICE  
Date of second publication, if any September 23, 2015  
TO: Pablo Vargas Martinez  
You are hereby notified that Christy Lea Pangborn & Alan Roger Pangborn has filed a Petition seeking to be appointed temporary guardians of the above-named Minor. All objections to the Petition to the appointment of a temporary guardian or the appointment of the Petitioners as temporary guardians, 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 if you are served by publication. 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 Petitioners as guardians, 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, Probate Judge  
By: Kerry L. Berrong,  
Clerk/Deputy Clerk of the Probate Court  
48 River Street, Suite C  
Hiawassee, GA 30546  
706-896-3467  
T(Sep16,23)B

**NOTICE OF LOCATION AND DESIGN APPROVAL**  
BR000-0000-00(305) TOWNS  
P. I. NUMBER 0000305  
Notice is hereby given in compliance with Georgia Code 22-2-109 and 32-3-3-5 that the Georgia Department of Transportation has approved the Location and Design of this project.  
The date of location and design approval is: September 14, 2015  
The project proposes to: The proposed project will replace an existing structurally deficient two lane bridge on SR 66 at Crooked Creek, approximately 3.2 miles northwest of Young Harris, Georgia. The project begins approximately 1,383' south of Crooked Creek crossing and ends approximately 1,017' north of Crooked Creek crossing. The construction proposes replacing the existing 120' long by 27.5' wide bridge with a 180' long by 40' wide concrete bridge. The proposed bridge will be constructed approximately 30 feet west of the existing bridge site. Traffic will be maintained during construction of the new bridge and approaches utilizing stage construction. The project total length is 0.46 miles and is located in Land Lots 30 and 43 in Land District 17.  
Drawings or maps or plats of the proposed project, as approved, are on file and are available for public inspection at the Georgia Department of Transportation:  
Robert Mabry, Area Engineer  
Georgia Department of Transportation  
District 1, Area 4 Office  
rmabry@dot.ga.gov  
942 Albert Reid Road  
Cleveland, Georgia 30528  
(706) 348-4848  
Any interested party may obtain a copy of the drawings or maps or plats or portions thereof by paying a nominal fee and requesting in writing to:  
Albert V. Shelby III, State Program Delivery Engineer  
Office of Program Delivery  
Attn: Dylan Curtis  
dcurtis@dot.ga.gov  
One Georgia Center  
600 West Peachtree Street, NW  
Atlanta, Georgia 30308  
(404) 631-1606  
Any written request or communication in reference to this project or notice SHOULD include the Project and P. I. Numbers as noted at the top of this notice.  
T(Sep12,30,Oct7,14)B

**NOTICE**  
(For Discharge from Office and all Liability)  
PROBATE COURT OF TOWNS COUNTY  
RE: PETITION OF GAYLE BUTTRAM CARLSON FOR DISCHARGE AS EXECUTOR OF THE ESTATE OF REUEL BENJAMIN BUTTRAM , DECEASED.  
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 October 5, 2015.  
BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All pleadings/objections must be signed before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact probate court personnel at the following address/telephone number 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  
PROBATE JUDGE  
By: Kerry L. Berrong  
PROBATE CLERK/DEPUTY CLERK  
48 River St. Suite C  
Hiawassee, GA 30546  
ADDRESS  
706-896-3467  
TELEPHONE NUMBER  
T(Sep12)B

**IN THE PROBATE COURT  
COUNTY OF TOWNS  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
JAMES NEAL BOGGS, DECEASED  
ESTATE NO. 2015-70  
NOTICE  
AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON SEPTEMBER 16, 2015, REQUIRING THE FOLLOWING: [For use if an heir is required to be served by publication]  
TO: James Neal Boggs, Jr.  
[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 October 19, 2015.  
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/Deputy Clerk of the Probate Court  
48 River St. Suite C  
Hiawassee, GA 30546  
Address  
Telephone Number  
706-896-3467  
T(Sep23,30,Oct7,14)B

**NOTICE OF SALE UNDER POWER  
STATE OF GEORGIA, COUNTY OF TOWNS**  
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by CHRISTINA SMITH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACOPIA, LLC, dated 10/05/2010, and Recorded on 10/15/2010 as Book No. 482 and Page No. 692-710, AS AFFECTED BY BOOK 483, PAGE 245, TOWNS County, Georgia records, as last assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$96,300.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the TOWNS County Courthouse within the legal hours of sale on the first Tuesday in October, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 103, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.612 ACRES, BEING SHOWN AS TRACT TWO (2) ON A PLAT OF SURVEY PREPARED BY LANDTECH SERVICES, INC., JAMES L. ALEXANDER, P.L.S. #2653 DATED 8/17/04 AS RECORDED IN PLAT BOOK 32, PAGE 230 TOWNS COUNTY, GEORGIA RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART THEREOF. 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. Because the debt remains 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). FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE holds the duly endorsed Note and is the current assignee of the Security Deed to the property. SETERUS, INC., acting on behalf of and, as necessary, in consultation with FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, SETERUS, INC. may be contacted at: SETERUS, INC., 14523 SW MILLIKAN WAY, SUITE 200, BEAVERTON, OR 97005, 866-570-5277. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 202 JACK CREEK ROAD, HIAWASSEE, GEORGIA 30546 is/are: CHRISTINA SMITH or tenant/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; 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 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. FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE as Attorney in Fact for CHRISTINA SMITH. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000004841607 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.  
T(Sep19,16,23,30)P

**NOTICE OF SALE UNDER POWER  
STATE OF GEORGIA, COUNTY OF TOWNS**  
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by CHRISTINA SMITH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACOPIA, LLC, dated 10/05/2010, and Recorded on 10/15/2010 as Book No. 482 and Page No. 692-710, AS AFFECTED BY BOOK 483, PAGE 245, TOWNS County, Georgia records, as last assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$96,300.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the TOWNS County Courthouse within the legal hours of sale on the first Tuesday in October, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 103, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.612 ACRES, BEING SHOWN AS TRACT TWO (2) ON A PLAT OF SURVEY PREPARED BY LANDTECH SERVICES, INC., JAMES L. ALEXANDER, P.L.S. #2653 DATED 8/17/04 AS RECORDED IN PLAT BOOK 32, PAGE 230 TOWNS COUNTY, GEORGIA RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART THEREOF. 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. Because the debt remains 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). FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE holds the duly endorsed Note and is the current assignee of the Security Deed to the property. SETERUS, INC., acting on behalf of and, as necessary, in consultation with FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, SETERUS, INC. may be contacted at: SETERUS, INC., 14523 SW MILLIKAN WAY, SUITE 200, BEAVERTON, OR 97005, 866-570-5277. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 202 JACK CREEK ROAD, HIAWASSEE, GEORGIA 30546 is/are: CHRISTINA SMITH or tenant/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; 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 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. FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE as Attorney in Fact for CHRISTINA SMITH. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000004841607 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.  
T(Sep19,16,23,30)P

**NOTICE OF SALE UNDER POWER  
STATE OF GEORGIA, COUNTY OF TOWNS**  
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by CHRISTINA SMITH to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS"), AS NOMINEE FOR ACOPIA, LLC, dated 10/05/2010, and Recorded on 10/15/2010 as Book No. 482 and Page No. 692-710, AS AFFECTED BY BOOK 483, PAGE 245, TOWNS County, Georgia records, as last assigned to FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$96,300.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the TOWNS County Courthouse within the legal hours of sale on the first Tuesday in October, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 103, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CONTAINING 0.612 ACRES, BEING SHOWN AS TRACT TWO (2) ON A PLAT OF SURVEY PREPARED BY LANDTECH SERVICES, INC., JAMES L. ALEXANDER, P.L.S. #2653 DATED 8/17/04 AS RECORDED IN PLAT BOOK 32, PAGE 230 TOWNS COUNTY, GEORGIA RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART THEREOF. 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. Because the debt remains 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). FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE holds the duly endorsed Note and is the current assignee of the Security Deed to the property. SETERUS, INC., acting on behalf of and, as necessary, in consultation with FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, SETERUS, INC. may be contacted at: SETERUS, INC., 14523 SW MILLIKAN WAY, SUITE 200, BEAVERTON, OR 97005, 866-570-5277. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 202 JACK CREEK ROAD, HIAWASSEE, GEORGIA 30546 is/are: CHRISTINA SMITH or tenant/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; 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 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. FEDERAL NATIONAL MORTGAGE ASSOCIATION, A/K/A FANNIE MAE as Attorney in Fact for CHRISTINA SMITH. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000004841607 BARRETT DAFFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.  
T(Sep19,16,23,30)P

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