## Towns County Herald

Legal Notices for June 13, 2012

**NOTICE TO DEBTORS AND CREDITORS** 

STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF: WALLACE E. SOLOMON, JR. All debtors and creditors of the estate of WALLACE E. SOLOMON, JR., 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 Executor. This the 18th day of April, 2012. Deborah M. Rogers, Executor 129 Kaywood Drive Sanford, Fl 32771

NOTICE TO DEBTORS AND CREDITORS COUNTY OF TOWNS

RE: ESTATE OF: Roy L. Brown All debtors and creditors of the estate of Roy L. Brown, 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 imme-diate payment to the Executor. This the 15th day of May, 2012.

inis the 15th day of May, 20 James Landrum Brown, Exe 8466 Digital Drive, Apt. 103 Charlotte, NC 28262 T(May23,30,Jun6,13)B

**NOTICE TO DEBTORS AND CREDITORS** 

RE: ESTATE OF: Vernie E. Burleson All debtors and creditors of the estate of Vernie E. Burleson, deceased, late of Towns County, Georgia, are hereby notified to ren-der their demands to the undersigned ac-cording to law, and all persons indebted to said estate are required to make immedi-ate payment to the undersigned. This the 14th day of May, 2012. Louise M. Burleson Personal Representative 356 Cinnamon Bark Lane

NOTICE TO DEBTORS AND CREDITORS
All creditors of the Estate of Marjorie E. Schmidtke, late of Towns County, Georgia, deceased, 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

Orlando, FL 32835

T(May23,30,Jun6,13)B

This the 24th day of April, 2012 Bruce L. Ferguston attorney for Richard A. Schmidtke, Executor of the Estate of Marjorie E. Schmidtke PO Box 524 Hiawassee, GA 30546 706-896-9699

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: ESTATE OF: George O. Hill, Sr. All debtors and creditors of the estate of George O. Hill, Sr., deceased, late of Towns County, Georgia, are hereby notified to ren-der their demands to the undersigned ac-cording to law, and all persons indebted to said estate are required to make immediate payment to the Executor.
This the 7th day of June, 2012.
Maxine R. Hill, Executor

4356 Hwy. 339 Young Harris, GA 30582 NOTICE OF INTENT TO VOLUNTARILY

DISSOLVE A CORPORATION Notice is given that a notice of intent to dissolve Town Centre Development, Inc., a Georgia corporation with its registered office at 150 South Main Street, Suite D, Hiawassee, GA 30546, has been delivered

to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. STATE OF GEORGIA TOWNS COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of Eloise S. Wolfersteig

All debtors and creditors of the estate of Eloise S. Wolfersteig, deceased, late of Towns County, Georgia, are hereby notified to render their demands and payments to the Executor of the estate, according to the law, and all persons indebted to said estate

are required to make immediate payment to the Executor.
This 29th day of May, 2012.
By: Cary D. Cox, PC, Attorney at Law
Georgia Bar No. 192295
P.O. Box 748 Blairsville, GA 30514 T(Jun6,13,20,26)B IN THE SUPERIOR COURT

OF TOWNS COUNTY STATE OF GEORGIA Deborah A. Soriero, Petitioner Richard A. Soriero, Respondent Civil Action File No. 2008-CV-175MM

NOTICE OF HEARING
A hearing has been scheduled in the above styled case before the Honorable Murphy Miller, Judge at 9 a.m. on the 25th day of June 2012 in the Superior Court at the Towns County Courthouse. This the 30th day of May, 2012 Honorable Cecil Dye

Clerk, Towns County Superior Court NOTICE OF SERVICE OF PROCESS

BY PUBLICATION
IN THE SUPERIOR COURT OF TOWNS COUNTY STATE OF GEORGIA Deborah A. Soriero, Petitioner Richard A. Soriero, Respondent Civil Action File No. 2008-CV-175MM

An action to Modify a Final Judgement and Decree of Divorce was filed June 1, 2009. An order for service of Process by Publication was filed on To Richard A. Soriero 2909 Middle River DRive, #203 Ft. Lauderdale, Florida 33306

You are hereby commanded to file with the Clerk of Towns County Supervisor Court and serve upon Petitioner's attorney an an-swer within 30 days of the date for service by publication. Honorable Murphy Miller

Superior Court Judge Enotah Judicial Circuit Honorable Cecil Dye Clerk, Towns County Superior Court NOTICE OF SALE UNDER POWER IN SECURITY DEED

STATE OF GEORGIA

COUNTY OF TOWNS
Under and by virtue of the Power of Sale
contained in the Deed to Secure Debt
from Pamela R. Dean to Bank of Hiawassee, dated April 26, 2006, filed April 27, 2006 and recorded in Deed Book 369, Page 746, Towns County, Georgia records; as last modified by that certain Modification of Deed to Secure Debt, dated August 19, 2009, filed September 2, 2009 in Deed Book 462, Page 86, aforesaid records; as same has been assigned to Citizens South Bank in that certain Memorandum of Purchase and Assumption Agreement and Master Assignment, dated March 19, 2010, filed December 28, 2010 in Deed Book 486, Page 790, aforesaid records (as same may have been further modified or amended, hereinafter collectively referred to as the "Se-curity Deed"), the undersigned will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in July, 2012 the following described real property, ALL THAT TRACT OR PARCEL OF LAND LY-

ING AND BEING IN LAND LOT 118, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA. BEING DESCRIBED AS UNIT "E GEURGIA, BEING DESCRIBED AS UNIT "E ON A PLAT OF SURVEY FOR MOUNTAIN LAND COMPANY, LLC, DATED 3/5/03 BY LAND TECH SERVICES, INC., H. SAMUEL WALKER, R.S. #2835, AS RECORDED IN PLAT BOOK 30, PAGE 32, TOWNS COUNTY RECORDS WHICH DESCRIPTION OF THE PLAT BOOK 30, DESCRIPTION ON SAID PLAT IS INCORPO-RATED HEREIN BY REFERENCE AND MADE A PART HEREOF.

THE 8" GRAVITY SEWER LINE AS SHOWN ON THE ABOVE PLAT OF SURVEY. THE PROPERTY IS SUBJECT TO ALL "NOTES" THE PROPERTY IS SUBJECT TO ALL NOTES

AS CONTAINED ON THE ABOVE REFERENCED

PLAT OF SURVEY.

THE PROPERTY IS CONVEYED SUBJECT

THE PROPERTY IS CONVEYED SUBJECT TO

TO THE RIGHT OF WAY OF RIDGE ROAD AS SHOWN ON THE SURVEY.
THE GRANTOR GRANTS TO GRANTEE A PERPETUAL NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS TO SAID PROP-ERTY RUNNING FROM RIDGE ROAD TO SAID

THE PROPERTY IS CONVEYED SUBJECT TO THE DECLARATION, COVENANTS, RESTRICTIONS AND EASEMENTS FOR CITYSCAPE DEVELOPMENT AS RECORDED IN DEED BOOK 266, PAGE 131-169 TOWNS COUNTY RECORDS, AND AS RECORDED IN DEED BOOK 277, PAGES 797-834 TOWNS COUNTY PECORDS. RECORDS.

HECURUS.
SUBJECT TO ANY EASEMENTS, RESTRICTIONS AND RIGHTS OF WAY OF RECORD.
THE GRANTOR CONVEYS TO GRANTEE A
ONE-TENTH (1/10) UNDIVIDED INTEREST
IN THE COMMON ELEMENTS AS SHOWN ON THE ABOVE PLAT OF SURVEY.
THE PROPERTY IS LOCATED IN TOWNS
AT 416 E. OAKMONT DRIVE, HIAWASSEE, GEORGIA 30546.

The debt secured by the Security Deed is evidenced by that certain Renewal Promissory Note dated August 19, 2009 from Pa-mela R. Dean to Bank of Hiawassee in the original principal amount of \$27,908.89, as assigned to Citizens South Bank (as same may have been further modified, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other indebtedr

Default has occurred and continues the terms of the Note and Security Deed by reason of among other possible events

by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note failure to comply with the terms and conditions of the Note and Security Deed. By reason of this default, the Security Deed has been declared foreclosable according to its terms. The above-described real property will be sold to the highest and best bidder for cash as the property of Pamela R. Dean, the pro-ceeds to be applied to the payment of said indebtedness, attorneys' fees, and the law-

ful expenses of said sale, all as provided in be subject to the following: all outstanding ad valorem taxes and/or assessments, if any; possible redemptive rights of the In-ternal Revenue Service, if any; and all prior assessments, easements, restrictions or To the best of the undersigned's knowledge and belief, the real property is presently owned by Pamela R. Dean. To the best of the undersigned's knowledge

and belief, the party in possession of the real property is Pamela R. Dean, and ten-ants holding under her. Citizens South Bank, successor in interest to Bank of Hiawassee, as Attorney-in-Fact for Pamela R. Dean. M. Todd Westfall, Esquire

Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway

**NOTICE OF SALE UNDER POWER** 

GEORGIA, TOWNS COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE

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 Barbara L Shirley and James R Shirley to National City Mortgage a division of National City Bank, dated October 26, 2006, recorded in Deed Book 388, Page 151, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-FIVE THOUSAND AND 0/100 DOL-LARS (\$155,000.00). with interest thereon

FIFTY-FIVE THOUSAND AND 0/100 DOL-LARS (\$155,000.00), 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 within the legal hours of sale on the first Tuesday in July, 2012, 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

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 re-maining in default, this sale will be made

for the purpose of paying the same and all expenses of this sale, as provided in Secu-rity 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 va-

lorem taxes (including taxes which are a lien, but not yet due and payable), any mat-ters which might be disclosed by an accu-

rate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants,

and matters of record superior to the Secu-rity Deed first set out above. 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. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortages increment.

agge instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Barbara L Shirley and James R Shirley or a tenant or tenants and said property is more commonly known as 2439 Indian Trail, Hiawassee, Georgia 30546. The sale will be conducted.

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. This law firm is seeking

solely to foreclose the creditor's lien on rea

solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. PNC Bank, National Association, successor by merger to National City Mortgage, a division of National City Bank as Attorney in Fact for Barbara L Shirley and James R Shirley McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www. foreclosurehotline.net MR/dmo 7/3/12 Our file no. 5433412-FT8 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 193, District 18, Section 1, Towns County, Georgia and being shown as Lot 19, Settler's Ridge Phase II on a plat of survey entitled "Final Plat for Settler's Ridge Phase

entitled "Final Plat for Settler's Ridge Phase II" by Landtech Services, Inc., dated Octo-ber 1, 2003 and recorded in Plat Book 30,

Pages 240-241 of Towns County Georgia Records. Description on said plat is incor-porated herein by reference and made a

port hereof. Also conveyed is an easement of ingress and egress from Fodder Creek Road to Indian Trail Road and to the prop-erty herein conveyed. MR/dmo 7/3/12 Our file no. 5433412 - FT8

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE

Under and by virtue of the Power of Sale contained in a Security Deed given by David J. Harris and Kelly Wynn Harris to JPMorgan Chase Bank, N.A, dated April 28, 2010, recorded in Deed Book 473, Page

444, Towns County, Georgia Records, as last transferred to Chase Home Finance, LLC by assignment recorded in Deed Book

485, Page 159, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-SEVEN THOUSAND TWO HUNDRED EIGHTY AND 0/100 DOLLARS (\$167,280.00), with attempt the property of th

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 within the legal hours of sale on the first Tuesday in July, 2012, the following described property:All

that tract or parcel of land lying and being in the 17th District, 1st Section, Land Lots 90 and 91 of Towns County, Georgia, being

designated as Lot Three (3), The Woodlands Subdivision, containing 1.01 acres, more or less, as shown on a plat of survey by Landtech Services, Inc., dated January 8, 2007, recorded in Plat Book 38, Pages 251-253, Towns County, Georgia records, which describition on said nat it is incorporated.

description on said plat is incorporated herein by reference and made a part hereof. Subject to the road easements as shown on

said plat. Subject to the set-back lines as shown on said plat. Subject to restrictive covenants as recorded in Deed Book 458,

Page 331, Towns County, Georgia records. Subject to all matters appearing on the above referenced plat of survey. Also here-

with is a non-exclusive perpetual easement for ingress, egress and utilities along Red Bud Lane as shown on the above refer-

enced plat of survey. The debt secured by said Security Deed has been and is hereby declared due because of, among other pos-

sible 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, in-cluding attorney's fees (notice of intent to collect attorney's fees having been given).

JPMorgan Chase Bank, National Associa-tion can be contacted at 800-446-8939 or by writing to 3415 Vision Drive, Columbus,

OH 43219, to discuss possible alternatives to foreclosure. Said property will be sold subject to any outstanding ad valorem tax-

es (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 assess-ments, liens, encumbrances, zoning ordi-nances, restrictions, covenants, and mat-

ters 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 David J. Har-ris and Kelly A. Harris or a tenant or ten-ants and said property is more commonly

known as 223 Red Bud Lane, Hiawassee, Georgia 30546. The sale will be conducted subject (1) to confirmation that the sale is

not prohibited under the U.S. Bankruntes

Code and (2) to final confirmation and audit of the status of the loan with the holder of

the security deed. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC as Attorney in

Fact for David J. Harris and Kelly Wynn Har-ris Johnson & Freedman, LLC 1587 North-east Expressway Atlanta, Georgia 30329

(770) 234-9181 www.jflegal.com MSP/ng4 7/3/12 Our file no. 1624210-FT20

Because of default in the payment of the indebtedness, secured by a Security Deed executed by K Rudy Eller to Mortgage Elec-

tronic Registration Systems, Inc. as nominee for Homecomings Financial Network, Inc., its successors and assigns dated May 23, 2006 in the amount of \$242,400.00, and recorded in Deed Book 373, Page 490, Towns County, Georgia Records; as last transferred to Aurora Bank 558 by assign.

transferred to Aurora Bank FSB by assign

ment; the undersigned, Aurora Bank FSB pursuant to said deed and the note thereby

secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in

said deed, will on the first Tuesday in July, 2012 , during the legal hours of sale, at the Courthouse door in Towns County, sell at

public outcry to the highest bidder for cash, the property described in said deed to-wit: All that tract or parcel of land lying and being in Land Lot 267, 18th District, 1st Section of Towns County, Georgia, and being Lot Six (6) of Arrowhead Estates Subdivision containing 0.72 acres as shown on a

sion containing 0.72 acres as shown on a plat of survey by Tamrok Engineering, Inc., dated September 25, 1992 and recorded

in Plat Book 16, Page 133, Towns County records which description on said plat is incorporated herein by reference.

Also herein conveyed is that right of in-gress and egress over Arrowhead Road and Riverside Drive to Georgia Highway 17-75

as shown on that plat recorded in Plat Book 16, Page 52, Towns County records. The property is subject to the Restrictions

for Arrowhead Estates Subdivision as recorded in Deed Book 104, Pages 797-799 as amended in Deed Book 113, Page 234

Towns County records.
Subject to utility easements to Blue Ridge
Mountain EMC as recorded in Deed Book

104, Page 167 and Deed Book 112, Page 504 Towns County records. Subject to any easements, restrictions and

rights of way of record. which has the property address of 4681 Arrowhead Road, Hiawassee, Georgia., to-

gether with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid

taxes, assessments, rights-of-way, ease-ments, protective covenants or restrictions, liens, and other superior matters of record

which may affect said property.

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

Notice has been given of intention to collect attorneys' fees in accordance with the

Said property will be sold as the property of K R Eller and Mary R. Eller and the proceeds

of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the

undersigned will execute a deed to the pur-

Towns County Herald Publication Dates:06-07-2012, 06-14-2012, 06-21-2012, 06-28-2012

THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT A

DEBT. ANY INFORMATION OBTAINED WILL

File No. 11-18855 /CONV/kienrette

BE USED FOR THAT PURPOSE.

is provided in the aforemention

terms of the note secured by said deed.

of the loan with the holder of the

deed.

Security Deed.

T(Jun6,13,20,27)B

Aurora Bank FSB Attorney in Fact for K Rudy Eller

McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY

USED FOR THAT PURPOSE.

T(Jun6,13,20,27)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 RICHARD

EMORY GARRETT to UNITED COMMUNITY BANK, dated September 22, 2007, recorded September 24, 2007, in Deed Book 416, Page 565, Towns County, Georgia records, as last modified by Modification of Security Deed dated September 24, 2010, recorded in Deed Book 488, Page 72, Towns County, Georgia records, said Security Deed being given to secure a Note from RICHARD EMO-RY GARRETT dated September 24, 2010, in the original principal amount of One Hundred Ninety Two Thousand Seven Hundred Thirty One and 49/100 (\$192,731.49) Dol-lars, with interest from date at a rate per cent per annum 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, 2012, the

Sale on the first ruesday in only, 2012, the following described property:
All that tract or parcel of land lying and being in LL 31, 18th District, 1st Section, Towns County, Lot 1 and containing 0.77 Towns county, Lot 1 and containing 0.77 acres, more or less on a plat of survey by Landtech Services, Inc., James L. Alexander, R.L.S., dated 3/8/07, and recorded in Plat Book 37, Page 33, Towns County, Georgia records, said being incorporated herein by reference; together with an 18 foot wide easement of ingress and egress and for the installation and maintenance of utilities over, above, under and across that proposed 18 foot easement as shown on aforementioned plat of survey, for access to and from said lots and Upper Bell Creek

Road.
Also conveyed herein is all of Grantors' right, title and interest in that land lying between the aforedescribed Lot 1 and the centerline of Upper Bell Creek Road, subject to the road right of way, and an 18 foot wide easement of ingress and egress and for the installation and maintenance of utilities over above under and across the exities, over, above, under and across the extension of that proposed 18 foot easement shown on said plat of survey to the north-western line of Upper Bell Creek Road. Subject to all matters and conditions as shown on the above referenced plat of

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 present any acceptance.

spection 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 RICHARD EMORY GARRETT or a tenant or tenants. UNITED COMMUNITY BANK,

as attorney in Fact for RICHARD EMORY GARRETT L. Lou Allen Stites & Harbison, PLLC 11 Mountain Street, Suite 8

Blue Ridge, Georgia 30513 (706) 632-7923 File No. 7484A-02562 THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER GEORGIA, TOWNS COUNTY THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING 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 Pa-tricia L Medaugh to Mortgage Electronic Registration Systems, Inc., dated May 12, 2008, recorded in Deed Book 433, Page 778, Towns County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 499 by assignment recorded in Deed Book 499. Page 523, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY THOUSAND AND 0/100 DOLLARS (\$90,000.00), 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 within the legal hours of sale on the first Tuesday in July, 2012, 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 re-maining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Secu-rity 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 va-lorem 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. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned. the party in possession of the property is Patricia L Medaugh or a tenant or tenants and said property is more commonly known as 2458 Oak Knoll Drive, 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking n personal money judgment against you. Vells Fargo Bank, N.A. as Attorney in Fact for Patricia L Medaugh McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehottine. net MR/stm 7/3/12 Our file no. 51104911– FT7 EXHIBIT "A" All that tract or land lying and being in Land Lot 198, 18th District, 1st Section Towns Courty Georgia contain. Section, Towns County, Georgia, containing 0.62 acres and being Lot Three (3) of the Oak Knolls Subdivision, as shown on a plat of survey by Tamrok Engineering, Inc., dated 2/16/94, recorded in Plat Book 18, Page 235, Towns County, Georgia records which description on said plat is incorpo-

NOTICE OF SALE UNDER POWER IN SECURITY DEED STATE OF GEORGIA, COUNTY OF TOWNS
On December 30, 2009, John R. Cagle, William H. Cagle, Wendelene R. Cagle and Darlene P. Cagle executed a Security Deed with Power of Sale to Stephens Federal

T(Jun6,13,20,27)B

Bank securing a note of even date for Four Hundred Sixty-Two Thousand and 00/100 Dollars (\$462,000.00), said security deed being recorded in Deed Book 468, Pages 808-824, 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, there will be sold by the undersigned

rated herein by reference hereto. The property is subject to the restrictions of record

pertaining to Oak Knolls Subdivision as recorded in Deed Book 91, Pages 706-707 Towns County, Georgia records. The prop-erty is subject to all matters and conditions

erry is subject to all matters and conditions shown on the above referenced plat of survey. Subject to any easements, restrictions and rights of way of record. MR/stm 7/3/12 Our file no. 51104911 - FT7

at public outcry to the highest bidder for cash, before the Towns County Courthouse door in Hiawassee, Georgia, during the le-gal hours of sale, being 10 a.m. until 4 p.m. Eastern Time, on the first Tuesday in July, the same being July 3, 2012, the following described property:
All that tract or parcel of land lying and being in Land Lot 2, 18th District, 1st Section, Towns County, Georgia and being Lot Two (2) of Hidden Valley Subdivision as

shown on a plat of survey prepared by Hubert Lovell, R.L.S. # 1153, as recorded in Plat Book 6, Page 1 Towns County Records which description on said plat is incorporated herein by reference and made a part The grantor grants to grantee all rights, title and interest the grantor has to the land which front the above described property below the 1933 contour of Lake Chatuge,

subject to the TVA easement.
Subject to the restrictions of record as recorded in Deed Book W-1, Pages 365-366, Towns County Records.

The debt secured by said security deed and note has been and is hereby declared due and payable because of default for nonpayment as required by the note and security that The the best here the said security that The the said the sa

deed. The 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 paying the principal, accrued interest and attorney's fees pursuant to the note and security deed, plus all expenses of this sale. John R. Cagle, William H. Cagle, Wendelene R. Cagle and Darlene P. Cagle subject to outstanding ad valorem taxes and/or easements and/or restrictive covenants appear-

ing of record, if any. The undersigned will comply with Georgia law, O.C.G.A. Section 44-14-162.2, prior to conducting the sale. 44-14-162.2, prior to conducting the sale.

To the best knowledge and belief of the undersigned, equitable title to said property is now held by John R. Cagle, William H. Cagle, Wendelene R. Cagle and Darlene P. The entity with full authority to negotiate. amend and modify all terms of the mort-gage with the Debtors is Stephens Federal Bank, 2859 Highway 17 Alt., Toccoa, GA 30577, Phone Number 706-886-2111. The undersigned will execute a deed to the

purchaser at said sale as provided in the

aforementioned deed to secure debt to Ste-phens Federal Bank. Dated this 30th day of May, 2012. Stephens Federal Bank, Attorney-in-fact for John R. Cagle and William H. Cagle and Wendelene R. Cagle and Darlene P. Cagle Brian C. Ranck P. O. Box 1005 Toccoa, GA 30577 706-886-7533 Attorney for Stephens Federal Bank

COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER
Under and by virtue of the power of sale
contained in a Security Deed from SHELBY
ANN EDWARDS to UNITED COMMUNITY
BANK, dated June 9, 2009, recorded June
16, 2009, in Deed Rook, 457, Pages 273 16, 2009, in Deed Book 457, Page 372, Towns County, Georgia records, as modi-fied by Modification of Security Deed dated May 18, 2011, recorded in Deed Book 495, Page 729, Towns County, Georgia records, said Security Deed being given to secure a Note from DAN P. EDWARDS and SHELBY ANN EDWARDS, with interest from date at a rate per cent per annum on the unpaid belance util naid: there will be sold by the 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, 2012, the following described property: All that tract or parcel of land lying and being in Land Lot 283, 18th District, 1st Section of Towns County, Georgia, containing 4.00 acres, more or less and bounded as

Beginning at the bridge over Hiawassee River and runs down and with the river to a stake on the bank of said river, then West course and a straight line crossing the top of the Indian Knoll and continuing straight to a ditch, then a South course with said ditch to the Owl Creek Road, then with the road to the beginning corner at the river bridge.
The debt secured by said Security Deed

has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-vided 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 in-

discussed by an accurate survey and in-spection 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 SHELBY ANN EDWARDS or a ten-

ant or tenants.
UNITED COMMUNITY BANK,
as attorney in Fact for SHELBY ANN ED-WARDS

L. Lou Allen Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923 (700) 632-7923 File No. 7484A-03294 This Law Firm is attempting to col-Lect a Debt. Any information obtained Will be used for that purpose.

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 DAN P. EDWARDS and SHELBY T. EDWARDS to TOWNS COUNTY BANK N/K/A UNITED COM-MUNITY BANK, dated January 9, 1993, re-corded January 19, 1993, in Deed Book 117, Page 360, Towns County, Georgia records, as last modified by Modification of Security Deed dated May 18, 2011, recorded in Deed Book 495, Page 732, Towns County, Georgia records, said Security Deed being given to secure a Note from DAN P. EDWARDS and SHELBY ANN EDWARDS, with interest from date at a rate per cent per annum 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, 2012, the following described property:

All that tract or parcel of land lying and being in Land Lot 283, 18th District, 1st Section, Towns County, Georgia, containing Section, Towns County, Georgia, containing 9.89 acres, more or less, as shown on a plat of survey by B. Gregory, C.S., recorded in Plat Book 4 page 246 Towns County records and more particularly described as follows: Beginning at the intersection of Owl Creek and Hiawassee River, run thence along Hiawassee River the following courses and distances: S 8 E 177 feet; S 19 E 100 feet; S 15 15 E 197 feet; S 9 15 E 217 feet; S 27 E 86 feet: S 14 E 89 feet: S 7 W 100 feet: thence feet; S 14 E 89 feet; S 7 W 100 feet; thence leaving Hiawassee River N 86 W 106 feet; S 82 W 36 feet; S 61 W 23 feet; S 39' 45 W 67 feet; N 86 30 W 242 feet; N 49 W 379 feet to a point on Owl Creek; thence along Owl Creek the following courses and distances: N 40 E 77 feet; N 67 E 75 feet; S 50 E 42 feet; N 81 E 121 feet; N 5 40 E 188 feet; N 63 15 E 182 feet; N 35 W 93 feet; N 14 E 21 feet; N 40 30 W 69 feet; N 10 30 W 64 feet; S 56 E 43 feet; S 85 E 55 feet; N 14 E 39 feet; N 43 E 95 feet; N 30 50 W 56 feet; N 74 E 73 feet; N 58 E 40 feet to the point of beginning.
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 in-

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 DAN P. EDWARDS and SHELBY T. EDWARDS or a tenant or tenants. TOWNS COUNTY BANK N/K/A UNITED COM-MUNITY BANK, as attorney in Fact for DAN P. EDWARDS and

spection of the property, any assessments, liens, easements, encumbrances, zoning ordinances, restrictions, covenants, and

SHELBY T. EDWARDS L. Lou Allen Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923

File No. 7484A-03295 THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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 SHELBY ANN EDWARDS to TOWNS COUNTY BANK N/K/A UNITED COMMUNITY BANK, dated

February 16, 1996, recorded February 21, 1996, in Deed Book 142, Page 222, Towns County, Georgia records, as last modified by Modification of Security Deed dated May 18, 2011, recorded in Deed Book 495, Page 726, Towns County, Georgia records, said Security Deed being given to secure a Note from DAN P. EDWARDS and SHELBY ANN EDWARDS, with interest from date at a rate per cent per annum 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, 2012, the following described property:

All that tract or parcel of land lying and bejon in the 18th Nietrict 1et Section Land ing in the 18th District, 1st Section, Land Lot 283, Towns County, Georgia, containing 1.66 acres, as shown on a plat of survey prepared by Tamrok Engineering, Inc., Tommy J. Phillips, RLS, dated 11-15-91, and recorded in Plat Book 14, Page 259 of

the Towns County Records, said plat being incorporated herein by reference. This conveyance is expressly made subject to all easements and matters disclosed by the above referenced plat of survey. The debt secured by said Security Deed has been and is hereby declared due be-cause of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner pro-vided 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 in-spection 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 SHELBY ANN EDWARDS or a tenant or tenants. TOWNS COUNTY BANK N/K/A UNITED COM-MUNITY BANK,

as attorney in Fact for SHELBY ANN ED-WARDS L. Lou Allen L. LOU Allen
Stites & Harbison, PLLC
11 Mountain Street, Suite 8
Blue Ridge, Georgia 30513
(706) 632-7923
File No. 7484A-03296
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE LIEGE FOR THAT DIRPOSE

WILL BE USED FOR THAT PURPOSE.

**NOTICE OF SALE UNDER POWER** GEORGIA, TOWNS COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR ATTEMPTING 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 Randy A. Tyler and Theresa R. Tyler to Mortgage Electronic Registration Systems,

Inc., dated June 8, 2007, recorded in Deed Book 407, Page 486, Towns County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 482, Page 576, Towns County, Georgia Records, as last transferred to PHH Mortgage Corporation by assignment recorded in Deed Book 513, Page 24, Towns County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUN-DRED FOUR THOUSAND AND 0/100 DOL-LARS (\$204,000.00), 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 within the legal hours of
sale on the first Tuesday in July, 2012, the
following described property: SEE EXHIBIT
"A" ATTACHED HERETO AND MADE A PART
HEREOF The debt secured by said Security
lead has been and is beyond the clared due 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 re-maining in default, this sale will be made for the nurses of navign the same and all for the purpose of paying the same and all expenses of this sale, as provided in Secu-rity 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 mat-ters 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 Se-curity Deed first set out above. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PHH Mortgage Corporation, Mailstop SV01, 2001 Leadenhall Rd, Mount Laurel, NJ 08054, 800-750-2518. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instru-ment. To the best knowledge and belief of the undersigned, the party in possession of the property is Randy A. Tyler and The-resa R. Tyler or a tenant or tenants and said property is more commonly known as 502 Winney Rides Book Hisuycook Coercia Kimsey Ridge Road, 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seekestate and this law Infilm will not be seek-ing a personal money judgment against you. PHH Mortgage Corporation as Attorney in Fact for Randy A. Tyler and Theresa R. Tyler McCalla Raymer, LLC 1544 Old Ala-bama Road Roswell, Georgia 30076 www. foreclosurehotline.net MR/ac7 7/3/12 Our file no. 5197712-FT15 EXHIBIT "A" All that tract or pacel of land lying and being in tract or parcel of land lying and being in Land Lot 121, 18th District, 1st Section of Towns County, Georgia, being all of Lot One (1), containing 1.050 acres, more or less, of the Kimsey Ridge Subdivision as more fully shown on a survey for Kimsey Ridge Subdivision, prepared by Northstar Land Surveying, Inc., Registered Surveyor, dated February 22, 2004, and recorded in Plat Book 34, Page 203, Towns County, Georgia records which survey in incorporated herein by reference for a complete description of said property. The property is conveyed subject to the fifty-foot (50') road right of way as shown on the above referenced plat. The property is also conveyed subject to those certain Covenants and Restrictions as recorded in Deed Book 337, Pages 785-789 Towns County records. Subject to any and all easements as shown on the above ref-

COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER

STATE OF GEORGIA

erence plat or of record. The right, if any, of The United States of America to redeem said land within 120 days from the date of

said and within 120 days from the date of the foreclosure sale held on July 3, 2012, as provided for by the Federal Tax Lien Act of 1966 (Public Law 89-719). MR/ac7 7/3/12 Our file no. 5197712 - FT15

Under and by virtue of the power of sale contained in a Security Deed from JAMES PAUL JONES and CAROL FAYE JONES to Nantahala Bank & Trust Company, dated October 26, 2006, recorded November 1, 2006, in Deed Book 388, Page 242, Towns County, Georgia records, as modified by Modification of Security Deed dated Octo-ber 23, 2009, recorded in Deed Book 465, Page 92, Towns County, Georgia records, said Security Deed being given to secure a Note from JAMES PAUL JONES and CAROL FAYE JONES dated October 23, 2009, in the original principal amount of One Hundred Forty Eight Thousand One Hundred Seventy One and 22/100 (\$148,171.22) Dollars, with interest from date at a rate per cent per annum on the unpaid balance until paid; there will be sold by the undersigned at public outcry to the highest bidder for cash be-fore the Courthouse door at Towns County, Georgia, within the legal hours of sale on the first Tuesday in July, 2012, the following described property:

All that tract or parcel of land lying and be-ing in the 18th District, 1st Section, Land Lot 157 of Towns County, Georgia, containing 1.019 acres, and being more particularly described as Tract 1, as shown on a plat of survey for Edwin D. Gilliland, prepared by Tamrok Associates, Inc., Jon G. Stubble-field, RLS, dated 8/30/95, and recorded in Plat Book 20, Page 256, Towns County, Georgia records, said plat being incorporated herein by reference hereto; together with all of grantor's right, title and interest that land him between the worter line. to that land lying between the western line of said tract and the centerline of Laurel Lane (County Road #252), subject to the road right of way.

The property is conveyed subject to all matters and conditions shown on the above referenced plat of survey.
The debt secured by said Security Deed has been and is hereby declared due be-

cause 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 JAMES PAUL JONES and CAROL FAYE JONES or a tenant or tenants.

NANTAHALA BANK & TRUST COMPANY, as attorney in Fact for JAMES PAUL JONES and CAROL FAYE JONES

Stites & Harbison, PLLC 11 Mountain Street, Suite 8 Blue Ridge, Georgia 30513 (706) 632-7923 File No. NA144-00NA5

L. Lou Allen

**NOTICE OF SALE UNDER POWER** GEORGIA, TOWNS COUNTY
Because of default in the payment of the indebtedness, secured by a Security Deed

executed by Mick C. Youngblood to Mortgage Electronic Registration Systems, Inc. as nominee for Primary Capital Advisors LC, its successors and assigns dated March 25, 2004 in the amount of \$128,000.00, and recorded in Deed Book 299, Page 483; re-recorded at Deed Book 300, Page 294, Towns County, Georgia Records; as last transferred to Aurora Bank, FSB by assignment; the undersigned Aurora Rank FSB. ment; the undersigned, Aurora Bank, FSB pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in July, 2012 , during the legal hours of sale, at the Courthouse door in Towns County, sell at public outcry to the highest bidder for cash, the property described in said deed

All that tract or parcel of land lying and being in Land Lot 137, 17th District, 1st Section, Towns County, Georgia, containing 0.846 acres and being Lot Seventeen (17) of Townsend Mill Estates, Phase III, as shown on a plat of survey by Tamrok Associates, Inc., dated November 13, 1996 recorded in Plat Book 19, Page 189, Towns County Records and shown on a plat of survey by Tamrok Associates, Inc., dated June 18, 1997, recorded in Plat Book 21 Page 272 Towns County records which descriptions on said plats are incorporated herein by reference. The grantor grants to grantee a perpetual easement for ingress and egress to the above described property along the roads as shown on said plat. The property is conveyed subject to the restrictions as shown on the attached Exhibit A. The property is conveyed subject to the power line easement to Blue Ridge Mountain Electric Membership Corporation as recorded in Deed Book 149, Page 614, Towns County Records.
which has the property address of 6097 Mill Road, Young Harris, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, ease-ments, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. 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 Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.
Said property will be sold as the property of Mick C. Youngblood and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the pur-chaser as provided in the aforementioned

Security Deed.
Aurora Bank, FSB
Attorney in Fact for
Mick C. Youngblood
McCurdy & Candler, L.L.C.
(404) 373-1612 www.mccurdycandler.com Towns County Herald Publication Dates:06-07-2012, 06-14-2012, Fluint and in Jacks. 30-07-2012, 00-14-2012, 00-21-2012, 06-28-2012
File No. 11-06544 /CONV/cajohnson
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE.