Towns County Herald

Legal Notices for July 10, 2013

NOTICE TO CREDITORS AND DEBTORS

STATE OF GEORGIA
COUNTY OF TOWNS
RE: Estate of Roy H. Mullins
All creditors of the estate of Roy H. Mullins, deceased of Towns County, Hiawassee,
Georgia are hereby notified to render in
their demands to the undersimpal accordtheir demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate

payment to the undersigned. This 11th day of June, 2013. John Paul Peebles Personal Representative 6930 Clarence Nichols Road Young Harris, GA 30582 706-835-8259

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of Harry John Bostrom All creditors of the estate of Harry John Bostrom, 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 the 13th day of June, 2013 Marilyn C. Bortrom, Personal Representative 891 Ed Nichols Road

Young Harris, GA 30582 706-379-1317 T(Jun19,26,Jul3,10)P **NOTICE TO DEBTORS AND CREDITORS**

COUNTY OF TOWNS

RE: Estate of George E. Thorne All creditors of the estate of George E. Thorne, 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 the 16th day of June, 2013 Gail Hugh

uan nugnes, Personal Representative 119 Malborough Road Walton, MA 02452 781-891-6348

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA

RE: Estate of Bettie Mixon Sellers All creditors of the estate of Bettie Mixon Sellers, 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 the 16th day of June, 2013 James R. Story, Personal Representative 1020 Glendalyn Circle Spartanburg, SC 29302 864-582-7034

NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS

RE: Estate of Cecelia R. Bibby All creditors of the estate of Cecelia R. Bibby, 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 the 21st day of June, 2013

Patricia A. Queen, Personal Representative PO Box 841, McCaysville, GA 30555 706-492-4997 T(Jun26, Jul3, 10, 17)P NOTICE TO DEBTORS AND CREDITORS COUNTY OF TOWNS RE: Estate of Alan Wayne Minette All creditors of the estate of Alan Wayne Minette, 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 the 21st day of June, 2013 Michael A. Minette, Personal Representative PO Box 854, Young Harris, GA 30582 706-851-9366

T(Jun26,Jul3,10,17)P NOTICE TO DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: Estate of Claude

All creditors of the estate of Claude Ray-mond Nicholson, 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 the 19th day of June, 2013 Rodney Nicholson, Personal Representative 2556 Ruby Road, Hiawassee, GA 30546

706-994-2457 NOTICE TO CREDITORS AND DEBTORS STATE OF GEORGIA COUNTY OF TOWNS RE: ESTATE OF Karen Lynn Vaughn All creditors of the estate of Karen Lynn Vaughn, deceased of Towns County, Hia-

COUNTY OF TOWNS

wassee, 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 imme-diate payment to the undersigned. This 25th day of June, 2013. Kimberly A. Lansford Personal Representative 190 Walker Road Wayne PA 19087 T(Jul3,10,17,24)B **NOTICE TO CREDITORS AND DEBTORS** STATE OF GEORGIA

RE: ESTATE OF EARNEY BURRELL
All creditors of the estate of EARNEY BUR-

RELL, deceased of Towns County, Hiawas-see, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immedi-ate payment to the undersigned. This 24th day of June, 2013. Cynthia Sue Ragsdale 125 Parkside Drive Fayetteville, Georgia 30214

NOTICE TO DEBTORS AND CREDITORS

All creditors of the Estate of Lois Marilyn Haines, late of Towns County, Georgia de-

ceased, are hereby notified to render in their demands to the undersigned accord-ing to law; and all persons indebted to said estate are required to make immediate payment to the undersigned. This the 24th day of June, 2013. Bruce L. Ferguson, Attorney for Walter L. Haines, Executor of the Estate of Lois Marilyn Haines PO BOX 524 Hiawassee, GA 30546 706-896-9699 **NOTICE TO CREDITORS AND DEBTORS** STATE OF GEORGIA COUNTY OF TOWNS

All creditors of the estate of Lucy Maria Brana, deceased of Towns County, Hiawas-see, Georgia are hereby notified to render

RE: ESTATE OF Lucy Maria Brana

in their demands to the undersigned ac-cording to law; and all persons indebted to said estate are required to make immediate payment to the undersigned. This 1st day of July, 2013. Glenn William Hornor 2061 Eagle Ridge Drive Conyers, Georgia 30094 770-929-1729 T(Jul10,17,24,31)B

In compliance with O.C.G.A. 19-15-3d, the Towns County Child Fatality Review Com-mittee is submitting the following: Annual Report: January 1, 2012 - December Number of Reports Received by Committee for Review: 1 Number of Reports of Death Investigations

Reviewed: 1 (For Discharge from Office and all Liability) PROBATE COURT OF TOWNS COUNTY

RE: PETITION OF Tommy Gibson FOR DIS-CHARGE AS Administrator OF THE ESTATE OF Barnett Gibson, DECEASED. TO: Tedra Savage and 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 July 22, 2013. BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All plead-ings/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 PROBATE CLERK/DEPUTY CLERK

706-896-3467 TELEPHONE NUMBER COUNTY OF TOWNS STATE OF GEORGIA IN RE: Estate of Donald Chesebro, Estate No. 2013-26

Hiawassee, GA 30546

SUPPORT

SUPPORT The petition of Ruthanne Chesebro, for a year's support from the estate of Donald Chesebro, deceased, for decedent's sur-viving spouse, having been duly filed all interested persons are hereby notified to show cause, if any they have, on or before July 31, 2013, why said petition should not

NOTICE OF PETITION TO FILE FOR YEAR'S

all objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All 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 withare filed, the Petition may be out a hearing.
David Rogers, Probate Judge By: Bonnie Sue Dixon, Clerk of the Probate Court 48 River Street, Suite C Hlawassee, GA 30546 706-896-3467 NOTICE NUTICE (For Discharge from Office and all Liability) PROBATE COURT OF TOWNS COUNTY RE: PETITION OF PHYIIS Shook FOR DIS-CHARGE AS Executor OF THE ESTATE OF

Grant Wayne Bryson, 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 July 22, 2013. BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All plead-

ings/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 ADDRESS Hiawassee, GA 30546 706-896-3467

TELEPHONE NUMBER

IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA IN RE: ESTATE OF Donald Louis Smith. DECEASED ESTATE NO. 2013-42 NOTICE OF PETITION TO FILE FOR YEAR'S

SUPPORT The petition of Marianne Smith, for a year's support from the estate of Donald Louis Smith, deceased, for decedent's surviving spouse, having been duly filed all interested persons are hereby notified to show cause, if any they have, on or before July 22, 2013, why said petition should not be

granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All 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. party. Contact probate court personnel at the following address/telephone num-ber for the required amount 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. 48 River St. Suite C Hiawassee, GA 30546

TELEPHONE NUMBER David Rogers PROBATE JUDGE By: Kerry L. Berrong CLERK OF THE PROBATE COURT IN THE JUVENILE COURT

OF TOWNS COUNTY STATE OF GEORGIA In the interest of:

B.D., DOB: 04/02/1999, Sex: Female A Child Under the Age of Eighteen Case No. 139-13J-17A NOTICE OF DEPRIVATION HEARING
TO: Janelle Gibson, Temporary Guardian/ Paternal Grandmother of the Above-Named By Order for Service by Publication dated the 4th day of June, 2013, you are hereby notified that on the 30th day of May, 2013, the Towns County Department of Family and Children Services, Georgia Department of Human Services, Georgia Department of Human Services, filed a Petition for Temporary Custody (Deprivation) against you as to the above-named child alleging the child remains deprived. You are required to file with the Clerk of Juvenile Court, and to serve upon Special Assistant Attorney General Stephany L. Zaic, an answer in writing within sixty (60) days of the date of the Or-

der for Service by Publication. This Court will conduct a provisional hearing upon the allegations of the Petition and enter an interlocutory order of disposition pursuant to 0.C.G.A. § 15-11-39.2 on the 16th day of July, 2013, at 9:30 a.m., at the Towns County Courthouse, Hiawassee, Georgia. Parties to this auction are required to appear and answer the allegations of to appear and answer use allegations of this Petition at the provisional hearing. The findings of fact and orders of disposition made pursuant to the provisional hearing will become final at the final hearing unless you appear at the final hearing. The child shall appear personally before this Court at the provisional hearing. the provisional hearing. This Court will conduct a final hearing upon the allegations of the Petition and enter an

order of disposition on the 13th day of August, 2013 at 9:30 a.m. at the Towns County Courthouse, Hiawassee, Georgia. The child and other parties involved may be represented by a lawyer at all stages of these proceedings. If you want a lawyer, you may choose and hire your own lawyer, if you want to hire a lawyer, please contact your lawyer immediately. If you want a lawyer but are not able to hire a lawyer without undue financial hardship, you may ask for a lawyer to be appointed to represent you. The Court would inquire into your financial circumstances and if the Court finds you to be financially unable to hire a lawyer, then a lawyer will be appointed to represent you. If you want a lawyer appointed to represent you, you must let the Court or the officer of this Court handling this case know that you want a lawyer immediately. Witness, the Honorable Gerald Bruce, Judge of said Court, this the 4th day of June,

Judge, Juvenile Court Towns County, Georgia Enotah Judicial Circuit To all persons claiming an interest in: 2000 - 24' - Sylvan - 24ELITE Michael Tabor will apply to SCDNR for title

Honorable Gerald Bruce

on watercraft/outboard motor. If you have any claim to the watercraft/outboard mo-tor, contact SCDNR at 803-734-3858. Upon thirty days after the date of the last advertisement if no claim or interest is made and the watercraft/outboard motor has not been reported stolen. SCDNR shall issue Case No. 20130613950503

(For Discharge from Office and all Liability) PROBATE COURT OF TOWNS COUNTY RE: PETITION OF Earl C. Hunter and Steve G. Hunter FOR DISCHARGE AS Executors OF THE ESTATE OF Leota Hunter Hamilton, DECEASED.

TO: Connie Ann Steinberg, a beneficiary under the Will of Letoa Hunter Hamilton: This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before July 29, 2013.
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. Hon. David Rogers

ADDRESS Hiawassee, GA 30546 706-896-3467 TELEPHONE NUMBER T(Jul3,10,17,24)B IN THE PROBATE COURT

By: Kerry L. Berrong
PROBATE CLERK/DEPUTY CLERK

PROBATE JUDGE

48 River St. Suite C

COUNTY OF TOWNS

STATE OF GEORGIA

IN RE: ESTATE OF Calvin James Hooper, DECEASED ESTATE NO. 2013-51 NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT The petition of Louise H. Hooper, for a year's support from the estate of Calvin James Hooper, deceased, for decedent's surviving

spouse, having been duly filed all inter-ested persons are hereby notified to show cause, if any they have, on or before August 5, 2013, why said petition should not be granted.
All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All 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 num-ber for the required amount 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 with out a hearing.
48 River St. Suite C
ADDRESS Hiawassee, GA 30546 706-896-3467 TELEPHONE NUMBER PROBATE JUDGE By: Kerry L. Berrong CLERK OF THE PROBATE COURT

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

T(Jul10,17,24,31)B

executed by Mick C. Youngblood to Mort-gage 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 Nationstar Mortgage LLC by assignment; the undersigned, Nationstar Mortgage LLC 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 August, 2013 , 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 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 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 attached to the Warranty Deed recorded at Deed Book 176, Page 772. The property is conveyed subject to the power line easement to Blue Ridge Mountain Elec-tric Membership Corporation as recorded in Deed Book 149, Page 614, Towns County 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 deed. Notice has been given of intention to col-lect attorneys' fees in accordance with the terms of the note secured by said deed. Notice has been also given, in writing and by certified mail, return receipt requested,

to the borrower, of the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend, and modify all terms of the Secu-rity Deed and the note thereby secured in accordance with O.C.G.A. Section 44-14-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 purchaser as provided in the aforementioned Nationstar Mortgage LLC Attorney in Fact for Mick C. Youngblood McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

IOWINS COUNTY HERAID
Publication Dates: 07-10-2013, 07-17-2013,
07-24-2013, 07-31-2013
File No. 11-06544 /CONV/ajackson
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. T(Jul10,17,24,31)B

Towns County Herald

NOTICE OF SALE UNDER POWER

Under and by virtue of the power of sale contained in that certain Security Deed ("Security Deed") executed by James M. McCarter and Tonya C. McCarter in favor of Community Bank and Trust dated April 2009, recorded at Deed Book 453, Pages 495-500 of the Towns County Deed Records, and assigned pursuant to that Transfer and Assignment of Deed to Secure Debt from FDIC, in its capacity as Receiver for Community Bank & Trust, to SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A., dated January 24, 2011, recorded at Deed Book 489, Pages 41-48 of the aforesaid records, modified [DATE], recorded at Deed Book [NUMBER], page [NUMBER] of the [COUNTY] County, Georgia Deed Records,the undersigned will sell at public outcry to the highest bidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in Au-gust, that being August 6, 2013, the following described property:

All that tract or parcel of land lying and bean that tract or parcer of nation lying and being in District 17, Section 1, Land Lot 35,
Towns County, Georgia, and being shown
as Tract 2, containing 1.511 acres, more
or less, on a plat of survey entitled "Survey for Willis Garrett & Russell Mashburn"
by Northstar Land Surveying, Inc., W. Gary
Kondul, Begistend Surveying, Inc., W. Gary
Kondul, Begistend Surveying, Inc., W. Gary Kendall, Registered Surveyor, dated Octo-ber 27, 2001, as revised March 7, 2003 and recorded in Plat Book 30, Page 55, in the Office of the Clerk of the Superior Court of Towns County, GA, said plat being incorpo-rated by reference herein. Also conveyed is a perpetual, non-exclusive twenty (20') foot in width road easement (to run over, across, through, and under said

easement) for the purpose of ingress and egress to and from said Tract Two (2) and Hogsed Road and for the purpose of placing utilities within said twenty (20') foot utility easement as shown on plat of sur-vey. The road/utility easement referenced above shall be binding on the party of the first part and party of the second part, their successors in title, heirs and assigns. Subject to that easement to Russell Mashburn as recorded in Deed Book 366, page 515 of Towns County, GA records. Tract B All that tract or parcel of land situate, lying and being in Section 1, District 17, Land

Lot 35, Towns County, Georgia, containing 1.507 acres, more or less, and being shown as Tract One (1) on a plat of survey entitled

"Survey for Willis Garrett & Russell Mash-burn" by Northstar Land Surveying, Inc., W. Gary Kendall, Registered Surveyor, dated

October 27, 2001, as revised March 7, 2003 and recorded in Plat Book 30, page 55 in the Office of the Clerk of the Superior Court of Towns County, Georgia, said plat being incorporated by reference herein. Also conveyed herewith is a non-exclusive perpetual easement for ingress and egress and utilities (to run over, across, through, and under) said easement from Hogsed Road to the above described property along the twenty (20') foot road easement area as shown on the above referenced plat until said road easement reaches Tract 2, and then across Tract 2 as more fully described in that certain Deed of Easement between Timothy J. Swartz and Rhonda L. Swartz, (parties of the first part) and Russell Mashburn (party of the second part), as recorded in Deed Book 366, page 515, Towns County, Georgia Records. The Road/Utility Ease-ment referenced above shall be binding on the part of the first part and party of the second part, their successors in title, heirs Property is conveyed subject to all matters as shown on the above referenced plat of

ine dent secured by said Security Deed is evidenced by a promissory note (the "Note"), dated May 17, 2011, in the original principal amount of \$78,532.61, payable, principal and interest from the date thereof shown on said Note on the unpaid balance

The debt secured by said Security Deed

until paid. Default has occurred in the payment of the debt evidenced by the Note and secured by the Security Deed as a result of the nonpay-ment of installments owed thereunder. The total balance of said debt has, therefore, been declared due and the Security Deed foreclosable according to its terms. The debt remaining in default, the property

will be sold to the highest bidder for cash as the property of James M. McCarter, Jr. and Tonya C. McCarter, the proceeds to be applied to the payment of said indebtedness, attorneys' fees (notice of intention to collect attorneys' fees having been given), and the lawful expenses of said sale, all as vided in the Note and the Security Deed said sale to be subject to any and all unpaid taxes and assessments, and restrictions, easements and liens of record with priority over the Security Deed referenced above. To the best of the undersigned's knowledge and belief, the property is in the possession of James M. McCarter, Jr. and Tonya C. Mc-Carter and will be sold as the property of James M. McCarter, Jr. and Tonya C. Mc-The undersigned will execute a deed to the purchaser as authorized in the aforemen-tioned Security Deed. James M. McCarter, Jr. and Tonya C. Mc-

f/k/a SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A. as Attorney-in-Fact Hulsey, Oliver & Mahar, LLP P. O. Box 1457 Gainesville, GA 30503 770-532-6312 ASH/mem/9881/W152684 **GEORGIA. TOWNS COUNTY** NOTICE OF SALE UNDER POWER
Under and by virtue of the power of sale contained in that Deed to Secure Debt from Phillip R. Kelley and Teresa J. Kelley to Community Bank & Trust dated December

By: SCBT d/b/a CBT, a Division of SCBT

Community Bank & Trust dated December 23, 2008, recorded among Towns County, Georgia Records in Deed Book 445, Page 739, held by SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A. pursuant to that Purchase and Assumption Agreement among Federal Deposit Insurance Corporation as Receiver of Community Bank & Trust, SCBT, N.A., and the Federal Deposit Insurance Corporation, dated January 29, 2010 and pursuant to Assignment from Federal and pursuant to Assignment from Federal Deposit Insurance Corporation as Receiver of Community Bank & Trust to SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A., the undersigned will sell at public outcry to the highest bidder for cash before the Courthouse door in said County, during the legal hours of sale, on the first Tuesday in Au-gust, 2013 by SCBT d/b/a CBT, a Division of SCBT, f/k/a SCBT, N.A. d/b/a CBT, a Division of SCBT, N.A., as Attorney-in-Fact for Phillip R. Kelley and Teresa J. Kelley the following described property: TRACT ONE: All that tract or parcel of land lying and being 0.5 acre, more or less, in Land Lots 161 & 162, District 18, Section 1, Towns County, Georgia, and being described as follows: BEGINNING at a point where the Abcove Creek crosses the Billy Garrett property line; thence 4 courses and distances with

Abcove Creek as follows: North 12 degrees 4' West 138.3 feet to point #1; North 33 de-grees 40' West 61.7 feet to point #2; North 22 degrees 40' East 38.5 feet to point #3; North 5 degrees West 62.2 feet to point #4; thence South 60 degrees 30' West 26.8 feet to point #5; thence with an old road South 16 degrees West 262 feet to point #6; thence South 82 degrees 30' East 154.3 feet to the point of beginning. Said description being shown on a plat of survey made by B. Gregory, dated September 21, 1967. TRACT TWO: All that tract or parcel of land lying and being in the 18th District, First Section, part of Land Lots 161 and 162, bounded as fol-BEGINNING on an iron stake at the Ray

Mashburn line and running a North di-rection to an iron pipe, 210 feet; thence a Northwest direction 210 feet to an iron peg; thence a South direction 210 feet to an iron peg; thence an East direction 210 feet to the point of Beginning. Containing one (1) acre This property has a water right across the Foster (Adam L.) property to the said above described property as recorded in a deed from Adam L. Foster to William K. Garrett, dated August 31, 1970. This property also has a road right of way of sixteen (16) feet, between said Adam L.

Foster property and the above described 1980 Redman Flamingo 12 x 56 mobile home located at 1405 Abe Cove Road, Hiawassee, Georgia, 30546.
The indebtedness secured by said Deed to Secure Debt having been declared due and

payable because of default in the payment of said indebtedness, among other possible events of default, this sale will be made for the purposes of paying the same and all expenses of sale, including attorney's fees (notice having been given as provided by law). The property will be sold subject to the fol-(1) all prior restrictive covenants, easements, rights-of-way or encumbrances; (2) all valid zoning ordinances; (3) matters

which would be disclosed by an accurate survey of the property; (4) the outstanding ad valorem taxes and assessments, if any; (5) unpaid water and sewage bills, that constitute liens against the property, whether due and payable or not yet due and

payable; and (6) matters of record superior to the security deed first set out above. The entity with full authority to negotiate, amend and modify all terms of the mortgage with Debtor is SCBT d/b/a CBT, a Division of SCBT, 448 North Main Street, Cornelia, Georgia, 30531; phone number 706-776-5107. To the best of the undersigned's knowledge and belief, the parties in possession are Phillip R. Kelley and Teresa J. Kelley or a tenant or tenants. 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 Deed to Secure Debt. SCBT d/b/a CBT. a Division of SCBT. f/k/a

SCBT, N.A. d/b/a CBT, a Division of SCBT, N/R/a SCBT, N.A. a Sttorney-in-fact for Phillip R. Kelley and Teresa J. Kelley.

This law firm is acting as a debt collector attempting to collect a debt, any information above a supply of the statement tion obtained will be used for that purpose. Kimzey, Kimzey & York P. O. Box 38 Cornelia, GA 30531 (706) 778-6823 T(Jul10,17,24,31)B

NOTICE OF SALE UNDER POWER **COUNTY OF TOWNS** Because of a default in the payment of the

indebtedness secured by that certain Security Deed, dated April 28, 2006, executed by Harvey L. Windsor, Jr. and Rachel T. Windsor to Mortgage Electronic Registration Systems, Inc. as nominee for United Com-munity Mortgage Services, Inc., recorded in Deed Book 370, Page 420, Towns County, Georgia Deed Records, and securing a Note in the original principal amount of \$119,000.00, said Security Deed last having been assigned to Green Tree Servicing LLC, the current holder thereof, has declared the entire amount of said indebtedness evidenced by the Note immediately due and payable and, pursuant to the power of sale contained in said Security Deed, will, on the first Tuesday in August, 2013, to-wit: August 6, 2013, during the legal hours of sale, before the Towns County Courthouse door, sell at public outcry to the highest bidder for cash, the following described real property:
All that tract or parcel of land lying and being in Land Lot 136, 17th District, 1st

Section, Towns County, Georgia, containing 1.10 acres, and being Lot Thirty-Six (36) of Brasstown Creek Estates, as shown on a plat of survey by George W. O'Neill, #1142, dated March 22, 1974, recorded in Plat Book 3, Page 105 Towns County records, which description on said plat is incorporated herein by reference and made a part The property is subject to the restrictions of record pertaining to Brasstown Creek Estates as recorded in Deed Book 52, pages

354-356 Towns County records. Subject to any easements, restrictions and rights of way of record. The aforedescribed real property is also known as 5946 Brasstown Creek Estates, Young Harris, GA 30582, according to the present system of numbering houses in Towns County, Georgia. This 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 as to the amount and status of the loan with the holder of the Security Deed, including but not limited to, a determination that the bor-

Servicing LLC, Attn: Loss Mitigation, 7360 S. Kyrene Road, Mail Stop P-214, Tempe, AZ 85283. The telephone number is (877) 337-4141. The fax number is (877) 265-9717. Said real property will be sold subject to any outstanding ad valorem taxes (includany outstanding at valorient taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the real property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. Upon information and belief, said real property is presently in the possession or control of Harvey L. Windsor, Jr. and Rachel T. Windsor and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as pro-vided in said Security Deed and the excess proceeds, if any, will be distributed as pro-

MAKKEY L. WINDSOR, JR. and MAC-WINDSOR David W. Adams, Esquire Ellis, Painter, Ratterree & Adams LLP 2 East Bryan Street, Suite 1001 Savannah, Georgia 31401 (912) 233-9700
THIS LAW FIRM MAY BE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Green Tree Servicing LLC
as Attorney-in-Fact for
HARVEY L. WINDSOR, JR. and RACHEL T.

NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF TOWNS

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Jacob Turner to Mortgage Electronic Registration Systems, Inc. as nominee for USAA Federal Savings Bank, and its successors and assigns. dated July

9, 2010, and recorded in Deed Book 477, Page 290, Towns County Records, said Se-curity Deed having been last sold, assigned, transferred and conveyed to PHH Mortgage Corporation, by Assignment, securing a Note in the original principal amount of \$125,133.00, the holder thereof pursuant to said Deed and Note thereby secured has clared 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, August 6, 2013, during the legal hours of sale, before the Courthouse door in said County, sell at pub-lic outcry to the highest bidder for cash, the property described in said Deed, to-wit:
All that tract or parcel of land with improvements thereon lying and being in Land Lot 159, 18th District, 1st Section, Towns County, Georgia, shown as Tract 1 containing 0.752 acres, more or less, as containing 0.732 acres, more or less, as more particularly shown and described on a plat of survey by Northstar Surveying & Mapping, Inc., dated 8/30/05, recorded in Plat Book 35, Page 190, Towns County Records, reference is made to said plat for a full and complete description of the property conveyed herein erty conveyed herein. Said property is known as 1535 Bugscuffle Road, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property,

due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any as-sessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.

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 secured creditor. The property is or may be in the possession of Jacob Turner, successor in interest or tenant(s). PHH Mortgage Corporation as Attorney-in-Fact for Jacob Turner File no. 13-040668 SHAPIRO, SWERTFEGER & HASTY, LLP* Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 Atlanta, GA 30341-3941

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now

Attainta, GA 30341-3941 (770) 220-2535/CH www.swertfeger.net **LE LAW FIRM IS ACTING AS A DEBT COL-LECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. [FC-NOS] 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 Glover Berrong to Mortgage Electronic Registration Systems, Inc., dated June 23, 2012, recorded in Deed Book 516, Page 290, Towns County, Georgia Records, as last transferred to Urban Financial Group, Inc. by assignment recorded in Deed Book 533, Page 708, Towns County, Georgia Records, conveying the affect described Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED THIRTY-SEVEN THOUSAND AND 0/100 DOLLARS (\$237,000.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash be-fore the courthouse door of Towns County, Georgia, or at such place as may be lawteoriga, in at such place as may be law-fully designated as an alternative, within the legal hours of sale on the first Tuesday in August, 2013, the following described property: SEE EXHIBIT "A" ATTACHED HERE-TO AND MADE A PART HEREOF The debt se-cured by said Security Deed has been and is bareby declared due because of among 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 Se-curity 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 (includ-

ing 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. Urban Financial Group, Inc. is the holder of the Note and 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: CeLink, 3900 Capital City Blvd, Lansing, MI 48906, 800-761-0073. To the best knowledge and belief of the undersigned, the party in pos-session of the property is Glover Berrong or a tenant or tenants and said property is more commonly known as 2055 Knob 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 confir-mation and audit of the status of the loan with the holder of the security deed. Urban Financial Group, Inc. as Attorney in Fact for Glover Berrong McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/pxs 8/6/13 Our file no. 5465213-FT17 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 35, 18th District, 1st Section, Towns County, Georgia, containing 1.88 acres, as shown on a plat of survey by Tamrok Engineering, Inc., dated November 3, 1989, recorded in Plat Book 13 page 181 Towns County records which description on said plat is incorporated herein by reference and made a part hereof. The property is conveyed subject to the road easement as shown on the plat. Less and Except: All that tract or parcel of land lying and being in Land Lot 35 of the 18th District, 1st Section, Towns County, Georgia, contain-ing 0.86 acres, more or less, as depicted on a plat of survey prepared by Timothy P. Cable, R.L.S. # 2582, on May 3, 1996, and being recorded in Plat Book 19, Page 78, Towns County Superior Court records. Said property is more particularly described as follows: Beginning at the intersection of the centerlines of Bell Creek Road (GA. Hwy. 75) and Knob Lane, running S. 15 14' 35" W 242.87 feet to a point located on the centerline of Knob Lane (Knob Lane being a 10-foot gravel road at this location), which point is the True Point of Beginning; Thence running along said centerline of Knob Road the following courses and distances: S 18 degrees 44 minutes 28 seconds W 19.13 feet; S 21 degrees 37 minutes 11 sec-onds W 2.97 feet to a point; Thence S. 71 degrees 05 minutes 18 seconds W 380.65 feet to a rock found (13"L x 5"W x 17"H); Thence N 25 degrees 38 minutes 13 sec-onds E 292.80 feet to a 4-inch pipe with cap; Thence S 75 degrees 45 minutes 08 seconds E 40.96 feet to an axle; Thence S 75 degrees 45 minutes 08 seconds E 40.65 feet to an iron pin set; Thence S 25 degrees 38 minutes 13 seconds W 92.16 feet to an iron pin set; Thence S 87 degrees 28 min-utes 02 seconds E 221.41 feet to the True

Point of Beginning. Property Address: 2055 Knob Lane, Hiawassee, Georgia 30546 Tax ID/Parcel No.: 0041C040 MR/pxs 8/6/13 Our

file no. 5465213 - FT17 T(Jul10,17,24,31)B

STATE OF GEORGIA

COUNTY OF TOWNS
NOTICE OF SALE UNDER POWER
Under and by virtue of the power of sale contained in a Security Deed from DIANE
H. RUDNICKI to UNITED COMMUNITY BANK, dated May 8, 2007, recorded May 8, 2007, in Deed Book 404, Page 813, Towns County, Georgia records, as modified by Modification of Security Deed dated June 1, 2010, recorded in Deed Book 476. Page 187. recorded in Deed Book 476, Page 187, Towns County, Georgia records, said Security Deed being given to secure a Note from DIANE H. RUDNICKI dated June 1, 2010, in the original principal amount of Sixty Five Thousand Five Hundred Seventy One and 00(100 (SE 571 00) Dellars as modified 00/100 (\$65,571.00) Dollars, as modified, 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 August, 2013, the following described property: All that tract or parcel of land lying and being in Land Lot 142, 17th District, 1st Section, Towns County, Georgia, and being Lot

27, containing 1.030 acres, of Overlook at Young Harris, Phase Two, and being more particularly described on plat of survey done by Southern Geosystems, Ltd. Dated 9/19/06 and filed and recorded at Plat Book 37, Pages 53-57, Towns County, Georgia records. Said plat being incorporated herein The property is conveyed subject to all

matters and conditions shown on the above referenced plat.

The property is conveyed subject to an easement to Blue Ridge Mountain EMC as recorded at Deed Book 319, Pages 711-712, Towns County, Georgia records.

The property is conveyed together with and subject to Restrictions, Limitation and Covenants of The Overlook at Young Harris as

filed and recorded at Deed Book 402. Pages 762-784, Towns County, Georgia records.

Also conveyed herewith is a perpetual, non-exclusive easement for ingress, egress and utilities over and across the subdivision roads to reach the public road. Grantor herein retains a perpetual, non-exclusive easement for ingress, egress, access, repairs and maintenance of the rower has not reinstated the loan prior to the foreclosure sale. subdivision water facilities and shed cur-rently located in the northeastern corner of The name, address and telephone number the above described lot. the above described lot.

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 of the individual or entity with full authority to negotiate, amend and modify all terms of the Note and Security Deed is Green Tree

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 To the best knowledge and belief of the undersigned, the party in possession of the property is DIANE H. RUDNICKI or a tenant or tenants.

UNITED COMMUNITY BANK, as attorney in Fact for DIANE H. RUDNICKI L. Lou Allen Stites & Harbison, PLLC

520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923 File No. 748A4-03514 THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

520 West Main Street

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 DOUG-LAS STOWERS to TOWNS COUNTY BANK NK/A UNITED COMMUNITY BANK, dated June 11, 2001, recorded June 12, 2001, in Deed Book 220, Page 573, Towns County, Security Records as lest modified by Modified County Georgia records, as last modified by Modification of Security Deed dated February 2, 2011, recorded in Deed Book 489, Page 284, Towns County, Georgia records, said Security Deed being given to secure a Note from DOUGLAS STOWERS dated February 2, 2011, in the original principal amount of Sixty Seven Thousand Seven Hundred Ninety Six and 21/100 (\$67,796.21) 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 outery 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 August, 2013, the following described property:

All that tract or parcel of land lying and being in Land Lot 220, 18th District Let

being in Land Lot 229, 18th District, 1st

being in Land Lot 229, 18th District, ist Section, Towns Country, Georgia, contain-ing 0.655 acres, more or less, and being shown as Tract Two (2) on a plat of survey by Tamrok Associates, Inc., dated Septem-ber 28, 1995, recorded in Plat Book 19 page

8 Towns County records which description on said plat is incorporated herein by reference and made a part hereof. Subject to all matters and conditions as shown on above referenced plat of survey. The property is conveyed subject to the 30 foot easement as shown on the southern portion of the property.

The property is restricted to a single family dwelling only and is restricted against mobile homes. The grantor grants to grantee a perpetual

easement across 30 feet of the southwest tip of Tract #3 as shown on said plat. The grantee shall be allowed to install an un-

derground overflow pipe on said easement.

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 number of naving the same 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 DOUGLAS STOWERS or a tenant

TOWNS COUNTY BANK N/K/A UNITED COM-TOWNS COUNTY BANK N/N/A UNITED COM-MUNITY BANK, as attorney in Fact for DOUGLAS STOWERS L. Lou Allen Stites & Harbison, PLLC 520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923 File No. 7484A-03508

THIS LAW FIRM IS ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED

WILL BE USED FOR THAT PURPOSE.

NOTICE OF SALE UNDER POWER.

Pursuant to the Power of Sale contained in a Security Deed given by Jeffery Holden and Amanda Holden to Mortgage Electronic Registration Systems, Inc. as nominee for

TOWNS COUNTY

Countrywide Bank, FSB dated 1/9/2009 and recorded in Deed Book 448 Page 179, TOWNS County, Georgia records; as last transferred to BANK OF AMERICA, N.A., conveying the after-described property to secure a Note in the original principal amount of \$128.316.00 with interest at amount of \$ 126,316.00, 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 Court-house door of TOWNS County, Georgia, within the legal hours of sale on August 06, 2013 (being the first Tuesday of said month unless said date falls on a Federal Holiday), the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 66, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA CONTAINING 0.095 ACRE., MORE OR LESS, AND BEING SHOWN AS PARCEL ONE (1) ON A PLAT OF SURVEY BY PATTERSON & DE-WAR ENGINEERS, INC., DATED MARCH 12, 2002 RECORDED IN PLAT BOOK 27 PAGE 266 TOWNS COUNTY RECORDS WHICH DE-

SCRIPTION ON SAID PLAT IS INCORPORAT-ED HEREIN BY REFERENCE. PARCEL ID #: 0008 064B 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 debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property is commonly known as 1040 Soshayma Lane, Young Harris, GA 30582-2016 together with all fixtures and per-

sonal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Jeffery Holden and Amanda Holden or tenant or tenants. Bank of America is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage pursuant to established Bank of America Home Loan Assistance Dept. 7105 Corporate Drive Plano, TX 75024 (800) 846-2222 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or sew-age bills that constitute a lien against the

any taxing authority, (d) any matters which might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.
The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2) final confirmation and audit of the status of the loan with the holder of the Security Deed. Pursuant to O.C.G.A. Section 9-13 172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclo-sure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above.
BANK OF AMERICA, N.A. as agent and Attor-

property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of

ney in Fact for Jeffery Holden and Amanda Holden Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1016-

STATE OF GEORGIA

TOWNS COUNTY NOTICE OF SALE UNDER POWER By virtue of the power of sale contained in that certain Deed to Secure Debt from JAMES M. DICKERT, JR. AND AMANDA DICKERT to JAMES F. CONSTANZER in the original principal amount of \$82,900.00, secured by Deed to Secure Debt dated November __, 2009 recorded in Deed Book 465, Pages 352-356, Towns County, Georgia records, property located at 1800 Brad Road, Hiawassee, Georgia 30546, said Deed to Secure Debt having been given to secure to Secure Debt having been given to secure a Note dated November 6, 2009 in the origi-nal principal sum of Eighty Two Thousand Nine Hundred Dollars (\$82,900.00), with interest from date at the rate stated in said Note 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, fore the Courthouse door at Towns County, Georgia, within the legal hours of sale on the first Tuesday in August, 2013, the following described property:
ALL THAT TRACT OR PARGEL OF LAND LY-ING AND BEING IN LAND LOT 197, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA CONTAINING 0.51 ACRES, AS SHOWN ON A PLAT OF SURVEY BY TAM-ROK ENGINEERING, INC., DATED 7/5/93, RECORDED IN PLAT BOOK 18, PAGE 37 TOWNS COUNTY, GEORGIA RECORDS WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN BY REFERNOE.

THE PROPERTY IS CONVEYED SUBJECT TO THE ROAD RIGHT OF WAY AS SHOWN ON SAID PLAT. THE GRANTOR GRANTS TO GRANTEE A PER-PETUAL NON-EXCLUSIVE EASEMENT TO THE ABOVE DESCRIBED PROPERTY. SAID EASE-MENT IS TO RUN FROM GEORGIA STATE ROAD #75 AND ALONG THE EXISTING ROAD. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, non-payment of the monthly installments of 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 pur-pose 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.

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 JAMES M. DICKERT, JR. AND AMANDA DICKERT or a tenant or tenants. JAMES F. CONSTANZER, As Attorney in Fact for JAMES M. DICKERT, JR. AND AMANDA DICKERT

Pamela Kendali Floyd Pamela Kendali Floyd, P.C. Post Office Box 1114 POST UTICE BOX 1114
Hiawassee, Georgia 30546
706-896-7070
THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTICE OF SALE UNDER POWER,

Pursuant to the Power of Sale contained in a Security Deed given by Shawn M. Craig to Mortgage Electronic Registration Services, Inc. as nominee for Primary Capital Advisors LC dated 12/15/2005 and recorded

in Deed Book 356 Page 796, Towns County, Georgia records; as last transferred to U.S. Bank National Association, as Trustee for

TOWNS COUNTY

Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Series 2006-AR2, conveying the after-described property to secure a Note in the original principal amount of \$ 175,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash be-fore the Courthouse door of Towns County, Georgia, within the legal hours of sale on August 06, 2013 (being the first Tuesday of said month unless said date falls on a Federal Holiday), the following described property:
All that tract or parcel of land lying and being in Land Lot 6, 17th District, 1st Section, Towns County, Georgia, and being shown as Tract 2 containing 0.569 acres, more or less as shown on a plat of survey by LandTech Services, Inc., James L. Alex-ander, G.R.L.S. No. 2653, dated January 9,

2004, and recorded in Plat Book 32, Page 200, Towns County records which descrip-tion on said plat is incorporated herein by reference and made a part hereof.
The property is subject to an Eight foot perpetual and exclusive Easement from Sharon B. Dyer a/k/a Sharon Edwards to Centex Home Equity Company, Inc. dated June 30, 2004 as recorded in Deed Book 310, Pages 304-305, Towns County, Georgia The property is subject to an Easement Agreement from Mildred B. West dated July 19, 2003 for the purpose of ingress and egress as recorded in Deed Book CRP 277, Page 45, Clay County, North Carolina records which easement is also recorded on a plat of survey described in said Agree-

ment and recorded in Plat Cabinet 4, Slide

741, Clay County, North Carolina records.

The property is subject to any Riparian

Rights to Brasstown Creek which is the

North West property line of subject prop-

Subject to any easements, restrictions and rights of way of record.

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 is commonly known as 2689 State Highway 66, Young Harris, GA 30546 together with all fixtures and personal property attached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Shawn M. Craig or tenant or tenants. Wells Fargo Bank, NA is the entity or in-

dividual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage pursuant to established guidelines. Wells Fargo Bank, NA Loss Mitigation 3476 Stateview Boulevard Fort Mill, SC 29715 1-800-662-5014

Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. Said property will be sold subject to: (a) any outstanding ad valorem taxes (includ-ing taxes which are a lien, but not yet due and payable), (b) unpaid water or sew-age bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record, (c) the right of redemption of any taxing authority, (d) any matters which

might be disclosed by an accurate survey and inspection of the property, and (e) any assessments, liens, encumbrances, zoning

ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code; and (2)

of the loan with the holder of the Security

Deed. Pursuant to O.C.G.A. Section 9-13-172.1, which allows for certain procedures regarding the rescission of judicial and non-judicial sales in the State of Georgia, the Deed Under Power and other foreclo-sure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above. U.S. Bank National Association, as Trustee for Citigroup Mortgage Loan Trust Inc., for Citigroup Mortgage Loan Trust Inc., Mortgage Pass-Through Certificates, Se-ries 2006-AR2 as agent and Attorney in Fact for Shawn M. Craig Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, At-lanta, Georgia 30305, (404) 994-7400. THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COL-LECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1000-WILL BE USED FOR THAT PURPOSE. 1000-**667497546A** T(Jul10,17,24,31)B