Towns County Herald

Legal Notices for October 9, 2013

NOTICE OF ARTICLES OF AMENDMENT Notice is given that Articles of Amendment which will change the name of Kris-Ann Stanley, P.C. to Kris-Ann Poe, P.C. have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The registered office of the corporation is located at 231 Chatuge Way, Hiawassee, Georgia 30546.

NOTICE TO DEBTORS AND CREDITORS
All creditors of the Estate of Dorothy I.
Yates, late of Towns County, Georgia de-ceased, are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate payment to the undersigned. This the 4th day of October, 2013. Bruce L. Ferguson, Attorney for Beverly S. Gerard, Executor

of the Estate of Dorothy I. Yates PO BOX 524 Hiawassee, GA 30546 706-896-9699

NOTICE

State of Georgia County of Towns To: Derrick Rollins and all other persons having an interest herein Take Notice that:

The right to redeem the following described

property to wit: All and only that parcel of land designated as Tax Parcel 3-5, in Towns County , Geor-gia, Land Lot 54, 9th Land District, 1st Sec-tion, being 1.065 acres, more or less as property of Kathleen League, as shown in Plat Book 18, Page 28, described in Deed Book 292, Page 584 of the Towns County records, will expire and be forever foreclosed and barred on and after November 17, 2013. The tax deed to which this notice relates is dated 4th day of September, 2012 and is recorded in the office of the Clerk of the Superior Court of Towns County, Georgia in Deed Book 523, Page 3. The property may be redeemed at any time before November 17, 2013 by payment of the redemption price as fixed and provided by law to the undersigned at the address stated below. Please be governed accordingly.

Douglas N. Shook 1689 Foggy Bottom Road Hiawassee, Georgia 30546

IN THE SUPERIOR COURT

OF TOWNS COUNTY STATE OF GEORGIA IN RE: Doris Gay Carter Civil Action No.: 13-CV-209-MM Order for Notice of Petition to Change Name

A petition has been filed in the Superior Court of Towns County, Georgia, on the 10th day of September, 2013, praying for a change in her name from Doris Gay Carter to Dotti Carter. Notice is hereby given pur-suant to law to any interested or affected party to appear in said Court and to file objections to such name change. Objec-tions must be filed with said Court within 30 days of the filing of said petition. This 10th day of September, 2013 Cecil Dye, Clerk

Towns County Superior Court Enotah Judicial Circuit T(Sept18,25,0ct2,9)B

NOTICE 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 EX-

ECUTORS OF THE ESTATE OF LEOTA HUNTER Hamilton, Deceased. To: Tasonya Thompson Neihaus A beneficiary under the Will of Leota Hunter This is to notify you to file objection, if there

is any, to the above referenced petition, in this Court on or before September 9, 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 Hiawassee, GA 30546 ADDRESS 706-896-3467 TELEPHONE NUMBER

NOTICE OF INTENT TO INCORPORATE Notice is given that Articles of Incorpora-tion which will incorporate, SUUBI APIAR-IES. INC. will be delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation will be located at 342 Harbor Road, Hia-wassee, GA 30546. The initial registered agent at such address is Elise David.

NOTICE OF INTENT TO INCORPORATE Notice is given that Articles of Incorpora-tion which will incorporate, PSALM 127 SERVICES, INC. will be delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation will be located at 1070 Vista Road, Hiawas-see, GA 30546. The initial registered agent at such address is Timothy K. Barrett.

NOTICE OF PETITION TO CHANGE NAME

Notice is hereby given Jayne A Edwards, also known as Jayne Underwood Edwards, also known as Jayne A. Williams, also known as Janie Arlind Underwood, the undersigned, filed her petition to the Su-perior Court of Towns County, Georgia, on the 27 day of September, 2013, praying for a name change to Jayne A. Edwards. Notice is hereby given pursuant to law to any interested or affected party to appear in said court and to file objections to such name change. Objections must be filed with said Court within 30 days of the filing of said

petition. This 27 day of September, 2013 Jayne A. Edwards also known asJayne Underwood Edwards lso known as Jayne A. Williams also known as Janie Arlind Underwood,

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA IN THE INTEREST OF

DOB:04-02-1999* SEX: FEMALE

A CHILD UNDER THE AGE OF EIGHTEEN Case no. 139-13J-Notice of Extension and Termination OF PARENTAL RIGHTS HEARING
TO: JACKSON DUCKWORTH and JANELLE

GIBSON

GIBSON

By Order for Service by Publication dated the 17th day of September, 2013, you are hereby notified that on the 19th day of September, 2013, the Towns County Department of Family and Children Services, Georgia Department of Human Services, filed a Petition for Termination of Parental Rights against you as to the above-named child and this Court found it to be in the child's best interest that the Petition be filed. This notice is being sent to you pursuant to the provisions of 0.0 C.A. 5.15.11.08. ant to the provisions of O.C.G.A. § 15-11-96. A copy of the Petition for Termination of Pa-rental Rights may be obtained by you from the Clerk at the Towns County Courthouse during business hours. The hearing on the Petition for Termination of Parental Rights is for the purpose of terminating your pa-rental rights. Pursuant to O.C.G.A. § 15-11-93, an order

terminating the parental rights of a parent is without limit as to duration and termi-nates all your rights and obligations with respect to your child and all rights and obligations of your child to you arising from the parental relationship, including rights of inheritance. You are not thereafter entitled to notice of proceedings for the adoption of the child by another, nor have you any right to object to the adoption or otherwise participate in the proceedings. This Court will conduct a provisional hearing upon the allegations of the Petition and enter an interlocutory order of disposition pursuant to O.C.G.A. § 15-11-39.2 on the 1st day of October, 2013 at 9:30 a.m. in the Union County Courthouse, Blairsville, Geor-gia to answer the allegations of the Petition or Termination of Parental Rights and to show cause as to why an order terminating your parental rights should not be granted. Parties to this action are required to appear and answer the allegations of this Petition at the provisional hearing. The findings of fact and orders of disnessition made nursu. 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 provi-sional hearing. This hearing is to consider

the termination of your parental rights to the above-named child. This Court will conduct a final hearing upon the allegations of the Petition and enter an order of disposition on the 19th day of November, 2013 at 9:30 a.m. in 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 law-yer 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 lawyer will be appointed to repre 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.

So ordered, this 13th day of September, Honorable Gerald Bruce

Judge, Juvenile Court Towns County, Georgia Enotah Judicial Circuit T(Oct2 9 16 23\R

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA IN THE INTEREST OF: MICHAEL S. GIFFORD DOB: 09-06-2006 SEX: MALE

child under age of EIGHTEEN case no. 139-13J-27A NOTICE OF DEPRIVATION HEARING TO: Gerald Santos, putative father of the above-named child.
By Order for Service by Publication dated the 24th day of September, 2013, you are hereby notified that on the 17th day of Sep-tember, 2013, the Towns County Department of Family and Children Services, Georgia
Department of Human Services, filed a Petition for Temporary Custody against you as
to the above-named child alleging the child
is deprived. You are required to file with the
Clerk of Juvenile Court, and to serve upon
Special Assistant Attorney Ceneral Affrad Special Assistant Attorney General Alfred Chang, an answer in writing within sixty (60) days of the date of the Order for Ser-

vice by Publication.
This Court will conduct a final hearing upon the allegations of the Petition and enter an order of disposition as to you on December ______, 2013, at 9:30 a.m., at the Union County Courthouse, Blairsville, Georgia.

Cournouse, Blairsville, Georgia.
The child or children 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 than a lawyer will be an 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 Monorable Gerald Bruce

WITNESS, the Honorable Gerald Bruce, Judge of said Court, this the 24th day of September, 2013. Juvenile Judge Gerald W. Bruce Union County Juvenile Court Enotah Judicial Circuit

IN THE PROBATE COURT **COUNTY OF TOWNS** STATE OF GEORGIA IN RE: ESTATE OF Marvin Edward Steck, Jr., DECEASED ESTATE NO. 2013-74

AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON October 3, 2013, REQUIRING THE FOLLOWING: The Total Marian Steck-Mitchell This is to notify you to file objection, if there is any, to the above referenced petition, in

this Court on or before November 4, 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. 48 River St., Suite C Hiawassee, GA 30546

Telephone Number David Rogers Judge of the Probate Court By: Kerry L. Berrong Clerk/Deputy Clerk of the Probate Court IN THE PROBATE COURT

706-896-3467

COUNTY OF TOWNS STATE OF GEORGIA IN RE: ESTATE OF

Rondal J. Nicholson, DECEASED ESTATE NO. 2013-71
PETITION FOR LETTERS OF ADMINISTRA-NOTICE TO: All known and unknown interested par-

Larry L. Nicholson has petitioned to be ap-pointed Administrator of the estate of Ronpointed Administrator of the estate of Non-dal J. Nicholson deceased, of said County. The Petitioner has also applied for waiver of bond and/or grant of certain powers con-tained in O.C.G.A. §53-12-261. All interested parties are hereby notified to show cause why said petition should not be granted. All objections to the petition must be in writ-ing, setting forth the grounds of any such objections, and must be filed with the court objections, and must be med with the court on or before November 4, 2013. All plead-ings/objections must be signed under oath 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
Judge of the Probate Court
By: Kerry L. Berrong
Clerk/Deputy Clerk of the Probate Court
48 River St. Suite C Hiawassee, GA 30546

706-896-3467 Telephone Number T(0ct9,16,23,30)B

(For Discharge from Office and all Liability)
PROBATE COURT OF TOWNS COUNTY
RE: PETITION OF Virginia B. Spiva FOR DISCHARGE AS Executor OF THE ESTATE OF
Ethel Lee Barrett, DECEASED.
TO: All known and unknown interested parties and to whom it may concern:

ties and to whom it may concern: This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before October 21, 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.

David Rogers PROBATE JUDGE By: Kerry L. Berrong PROBATE CLERK/DEPUTY CLERK Hiawassee, GA 30546 **ADDRESS** 706-896-3467 TELEPHONE NUMBER

NOTICE OF SEIZURE OF PERSONAL PROPERTY **VALUED AT LESS THAN \$25,000**Pursuant to O.C.G.A. §16-13-49(n), any

party claiming an interest in the follow-ing property is hereby notified that on the 7th day of August, 2013, said property was seized by the undersigned agency in Towns

Property Setzed:
PROPERTY ONE: Five Hundred & Ten Dollars
(\$510.00) in U.S. Currency
Conduct giving rise to said seizure: Said
property was found in possession of TRAVIS WAYNE PUGH, and in close proximity to
MARIJUANA, a prohibited substance. Said
property was intended to facilitate the use

property was intended to facilitate the use, possession, possession with intent to distribute, and distribution of MARIJUANA, tribute, and distribution of MARIJUANA, in violation of the Georgia Controlled Substances Act, or was the proceeds of said illegal activities. Further, the said property and the controlled substances were seized from TRAVIS WAYNE PUGH, in Towns County, Georgia, at the time of his arrest. The owner of said property is purported to be: Travis Wayne Pugh 156 Hinton Center Road Hayesville, GA 28904 Any party claiming an interest in said prop-

erty is hereby further notified that you must file any claim in accordance with O.C.G.A. §16-13-49(n)(4) within 30 days of the second publication of this Notice of Seizure in the Towns County Herald by serving said claim to the undersigned seizing agency and the District Attorney by certified mail, return receipt requested.
This 4th day of October, 2013. District Attorney Enotah Judicial Circuit SEIZING AGENCY: Cnl R Rarrett Towns County Sheriff's Office 4070 A Highway 339 Young Harris, Georgia 30582 (706) 896-4444 By: Cathy A. Cox-Brakefield Chief Assistant District Attorney 65 Courthouse Street, Box Blairsville, Georgia 30512

(706) 439-6027

NOTICE OF SALE UNDER POWER
GEORGIA, TOWNS COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR 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 David Robert Craig and Lisa M Craig to Commonwealth United Mortgage a division of National City Bank of Indiana, dated August 8, 2005, recorded in Deed Book 343, Page 613, Towns County, Georgia Records, conveying the after-described property to seveying the after-described property to se-cure a Note in the original principal amount of ONE HUNDRED FORTY-FOUR THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$144,500.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Towns County, Georgia, or at such place as may be lawfully designated as an alternative within telly designated as an alternative, within the legal hours of sale on the first Tuesday in November, 2013, 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 berally 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 (includany outstanding ad valorem taxes (including taxes which are a lien, but not yet due
and payable), any matters which might be
disclosed by an accurate survey and inspection of the property, any assessments,
liens, encumbrances, zoning ordinances,
restrictions, covenants, and matters of
record superior to the Security Deed first
set out above. PNC Bank, National Association, successor by merger to National City
Bank, successor by merger to Common-Bank, successor by merger to Common-wealth United Mortgage Company, a divi-sion of National City Bank of Indiana 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 pentities amend and modify all terms 14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342, 800-523-8654. To the best knowledge and belief of the undersigned, the party in possession of the property is David Robert Craig and Lisa M Craig or a tenant or tenants and said property is more commonly known as 6961 Woodlake Circle, Young Harris. Georgia 30582. The sale will Young Harris, Georgia 30582. 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 confirma-tion and audit of the status of the loan with the holder of the security deed. PNC Bank, National Association, successor by merger to National City Bank, successor by merger to Commonwealth United Mortgage Company, a division of National City Bank of Indiana as Attorney in Fact for David Robert Craig and Lisa M Craig McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ecb 11/5/13 Our file no. 5640313-FT8 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lots 8 & 29, 17th District, 1st Section, Towns County, Georgia, containing
1.00 acre and being Lot Thirty-Eight (38) of
Woodlake Subdivision, as shown on a plat
of survey by Tamrok Engineering, Inc., R.S.
#1626, dated October 16, 1998, recorded in
Plat Book 11, Page 295, Towns County records which description on said plat is incornorated bersin by reference and made. corporated herein by reference and made a part hereof. The property is conveyed sub-ject to the Restrictions of record pertaining to Woodlake Subdivision as recorded in Deed Book 100, Pages 124-125 Towns County records The property is subject to the road easements as shown on said plat. The property is conveyed subject to the easement granted to Blue Ridge Mountain Electric Membership as recorded in Deed Book 99, Pages 636-637 Towns County re-cords. Lots Nineteen (19) through Forty (40)

NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT STATE OF GEORGIA

COUNTY OF TOWNS

in the above subdivision are subject to the

30 foot easement as shown on the above plat. MR/ecb 11/5/13 Our file no. 5640313

Under and by virtue of the Power of Sale in a certain Deed to Secure Debt from TOPS FAMILY ENTERPRISES, INC. to COMMUNITY BANK OF PICKENS COUNTY, Grantee, dated July 10, 2007, recorded in Deed Book 411, pages 248-255, Towns County, Georgia Records, said Deed to Secure Debt having been given to secure a Promissory Note dated April 22, 2011 in the principal amount of \$1,340,000.00, there will be sold by the undersigned at public outcry, during the legal hours of sale before the door of the Courthouse of Towns County, Georgia, or at such other location as established by O.C.G.A. Section 9-13-161(c), on the first Tuesday in November, 2013, to-wit, Novem-ber 5, 2013, to the highest and best bidder for cash, the following described property: ALL THAT TRACT or parcel of land lying and being in the 18th District, 1st Section, Land being in the 18th District, 1st Section, Land Lot 43 of Towns County, Georgia, containing 1.148 acres, as shown on a plat of survey for Parker's One Stop, Inc., by Tamrok Associates, Inc., Jon G. Stubblefield, RLS, dated 3-6-97, as revised 12-5-97, and recorded in Plat Book 25, page 297 of the Towns County, Georgia Records, said plat being incorporated herein by reference. Subject to a right-of-way across the northern tip of the above-described property for

ern tip of the above-described property, for access to one commercial property, as re-served in a warranty deed recorded in Deed Book 153, page 248 of the Towns County Georgia Records, and as subsequently transferred in a warranty deed recorded in Deed Book 181, page 487 of the Towns County, Georgia Records. The debt secured by said Deed to Secure

Debt and Note has been and is hereby de-clared due and payable in full because of non-payment pursuant to the terms of said Deed to Secure Debt and Note. Notice has been given of intention to enforce provi-sions for collection of attorney's fees and foreclosure in accordance with legal re-quirements and the terms of the Deed to Secure Debt and Note. The indebtedness remaining in default, the sale will be made for the purpose of applying proceeds thereof to the payment of the indebtedness secured by the Deed to Secure Debt, and expenses of the sale and other sums secured by the Deed to Secure Debt, including attorney's fees, and the remainder, if any, shall be ap-plied as provided by law. To the best of the undersigned's knowledge

and belief, the property is in the posses-sion of TOPS FAMILY ENTERPRISES, INC., and the property will be sold as the prop-erty of TOPS FAMILY ENTERPRISES, INC., subject to outstanding ad valorem taxes, street improvements, and easements or restrictions of record, if any Said property restrictions of record, if any. Said property is more commonly known as 1300 State Highway 75 N, Hiawassee, GA 30546. The undersigned will execute a deed to the pur-chaser at said sale as provided by the Deed

COMMUNITY BANK OF PICKENS COUNTY as Attorney-in-fact for TOPS FAMILY ENTER-PRISES, INC. Phil M. Landrum, III LANDRUM & LANDRUM 95 Stegall Drive P. O. Box 400

Jasper, GA 30143 (706) 692-6464

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 CLINTON
ARROWOOD A/K/A EDWARD CLINTON ARROWOOD to TOWNS COUNTY BANK N/K/A
UNITED COMMUNITY BANK, dated July 7,
2000, recorded July 11, 2000, in Deed Book
203, Page 718, Towns County, Georgia records, as last modified by Modification of
Security Deed dated September 4, 2012, recorded in Deed Book 520, Page 102, Towns
County, Georgia records, said Security Deed
being given to secure a Note from JACQUELINE ARROWOOD and CLINTON ARROWOOD
dated September 4, 2012, in the original dated September 4, 2012, in the original principal amount of Two Hundred Sixteen Thousand Eight Hundred Seventy and 29/100 (\$216,870.29) 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 outcome. 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 November, 2013, the following described property:

All that tract or parcel of land situate, lying and being in the 1st Section, 17th District, Land Lot 91, Towns County, Georgia, containing 35 acres more or less, being more particularly described as follows: Beginning at a Locust Stake on Western right of way Highway 288 and running West 24 Rods to Rock Corner; Thence a North-west Direction across Long Ridge a distance of 79 Rods to Center of Wood Road: Thence a North direction from the center of the Wood Road 22 Rods; thence a Northwest direction 17.5 Rods to Maple Tree on creek at line of Jack Shook: thence South-west up Old Creek Run and Hog Creek a distance of 31.1 Rods to a Beech Tree; and to the line of Boyd Shook; thence a South-east direction with Boyd Shook's line 17.6 Rods to a White Oak Tree and Locust Stake 2 Rods below Wood Road; thence South-west direction 20 to 30 feet below Wood Road a distance of about 45.5 Rods to Rock Corner at Boyd Shook's line at wire fence; thence due East with the line of the property of Boyd Shook and John Burch 116 Rods to iron stake; thence North 2 Rods to Iron Stake; thence East 23 Rods to Locust Stake on Highway 288. Thence North with right of way at Highway 288 to a Locust Stake and beginning Corner;

beginning Corner;
Also conveyed herewith is a right of Ingress and Egress along the 12 foot Wood Road known as the Chain Gang Road.
LESS AND EXCEPT: All that tract or parcel of land lying and being in Land Lot 91, 17th District, 1st Section, Towns County, Georgia, and being Tract Two (2), containing 10.161 acres, more or less, and Tract Three (3), containing 1.344 acres, more or less, as shown on plat of survey by Northstar as shown on plat of survey by Northstar Land Surveying, Inc., dated 10/10/2003, recorded in Plat Book 30, Page 298, Towns County, Georgia records, which description on said plat is incorporated herein by refer-ence 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.

default, failure to pay the indebtedness as and when due and in the manner pro-vided in the Note and Security Deed. The 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

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 CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD or a tenant

MUNITY BANK, as attorney in Fact for CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD L. Lou Allen Stites & Harbison, PLLC

TOWNS COUNTY BANK N/K/A UNITED COM-

520 West Main Street Blue Ridge, Georgia 30513 (706) 632-7923 (706) 632-7923 File No. 7484A-03560 This Law Firm is attempting to col-Lect a Debt. Any information obtained Will be used for that purpose.

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 Real Estate Deed to Secure Debt from Belton Gardens [sic Garden] Associates to Bank of Hiawassee dated February 29, 2008, and recorded in Deed Book 428, Page 127, in the offices of the Clerk of the Superior Court of Towns County, Geor-gia, as last modified by that certain Modification of Security Deed dated April 17, 2013 and recorded in Deed Book 533, Page 367, aforesaid records; and assigned to Citizens South Bank by that certain Master Assignment recorded in Deed Book 486, Page 790, aforesaid records (as same may have been further modified and/or assigned from time to time, collectively the "Security 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 November, 2013, the following described real property, to wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 53, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA CONTAINING 2.47 ACRES AS SHOWN ON A PLAT OF SURVEY PREPARED FOR "BELTON GARDENS [SIC GARDEN] ASSOCIATES CHATUGE PLACE BUSINESS PLAZA" RY LANDTECH SERVICES INC. JAMES I ATLE STRATUS TEACH DISTRIBUTE AND TEACH SERVICES, INC., JAMES L. ALEXANDER, R.L.S #2653, DATED 2/27/08 AND AS RECORDED IN PLAT BOOK 38 [sic], PAGE 62 [sic], TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIPTION ON SAID PLAT IS INCORPORATED HEREIN AND MADE A DART HEREOF A PART HEREOF.
SAID PROPERTY IS CONVEYED SUBJECT TO
THE ONE-HUNDRED TWENTY FOOT (120')
RIGHT-OF-WAY OF US HIGHWAY 76 AND
A SIXTEEN-FOOT (16') INGRESS/EGRESS
EASEMENT AS SHOWN ON THE ABOVE REF-

ERENCED PLAT. ERENCED PLAI.

SAID PROPERTY IS ALSO CONVEYED SUB-JECT TO A PERPETUAL EASEMENT TO IN-STALL AND MAINTAIN AN EXISTING COM-MERCIAL SIGN AS RECORDED IN DEED BOOK 255, PAGE 610 TOWNS COUNTY RECORDS.

SAID PROPERTY IS SUBJECT TO THE RE-STRICTIONS AS RECORDED IN DEED BOOK 78, PAGE 72 AND AS MODIFIED AT DEED BOOK 311, PAGE 417 AND DEED BOOK 311, PAGE 778 TOWNS COUNTY RECORDS. SAID PROPERTY IS ALSO SUBJECT TO THE DEED OF INGERSS & EXPRES EASEMENT

DEED OF INGRESS & EGRESS EASEMENT BETWEEN B.A.G.G., INC. AND WALTER E. SPIVA A/K/A GENE SPIVA AS RECORDED IN DEED BOOK 383, PAGES 660-661 TOWNS COUNTY RECORDS. SAID PROPERTY IS SUBJECT TO AND EASE-MENT FOR ACCESS TO CITY WATER AND SEWAGE AS RECORDED IN DEED BOOK 214, PAGE 365, TOWNS COUNTY RECORDS.

SAID PROPERTY IS CONVEYED SUBJECT TO A RESERVATION IN FAVOR OF RUDY ROACH WHICH RESERVES A RIGHT OF EASEMENT FOR INGRESS AND EGRESS ACROSS THE DEPARTMENT OF TRANSPORTATION-PER-MITTED ACCESS AND DECLARATION LANE FOR THE PURPOSE ACCESSING GRANTOR'S ADJUSTING PROPERTY TO US HIGHWAY 76, STATE ROAD NO. 2. THE DEPARTMENT OF TRANSPORTATION-PERMITTED ACCESS AND DECLARATION LANE TO RUDY ROACH'S ADJOINING PROPERTY SHALL BE MAIN-

TAINED JOINTLY.
SAID PROPERTY IS CONVEYED SUBJECT TO
ALL MATTERS, RESTRICTIONS, OR EASEMENTS OTHERWISE SHOWN ON SAID PLAT.
PROPERTY KNOWN AS: 1620 US HIGHWAY
76 WEST, HIAWASSEE, GA 30546.
The debt secured by the Security Deed is

The debt secured by the Security Deed is evidenced by a Promissory Note, dated February 29, 2008, from Belton Garden Associates to Bank of Hiawassee in the origi-nal principal amount of \$1,400,000.00, as assigned to Park Sterling Bank, successor by merger to Citizens South Bank (collectively, the "Note"); plus interest from date on the unpaid balance until paid, and other

indebtedness.

Default has occurred and continues under the terms of the Note and Security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by the Note and secured by the Security Deed and the 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

The above-described real property will be sold to the highest and best bidder for cash as the property of Belton Garden Associates, the proceeds to be applied to the pay-ment of said indebtedness, attorneys' fees and the lawful expenses of said sale, all and the lawful expenses of safu safe, an as provided in the Note and Security Deed. The sale shall be subject to the following: all outstanding ad valorem taxes and/or assessments, if any; possible redemptive rights of the Internal Revenue Service, if any: and all prior assessments, easements, restrictions or matters of record To the best of the undersigned's knowledge and belief, the real property is presently

owned by Belton Garden Associates Ltd. To the best of the undersigned's knowled and belief, the party in possession of the and beller, the party in possession of the real property is Belton Garden Associates Ltd, and tenants holding under it. Park Sterling Bank, successor by merger to Citizens South Bank, as successor in interest to Bank of Hiawassee, as Attorney-in-Fact for Belton Gardens [sic Garden] Associates at Mara Belton Garden Associates. sociates, a/k/a Belton Garden Associates,

sauire

Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 T(0ct9,16,23,30)B

M. Todd Westfall.

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 STEVE
GILES, RONNIE STROUD AND JACKIE GREG
TAYLOR to UNITED COMMUNITY BANK, dated January 5, 2006, recorded January 10, 2006, in Deed Book 358, Page 599, Towns County, Georgia records, as last modified by Modification of Security Deed dated Oc-tober 26, 2010, recorded in Deed Book 485, Page 529, Towns County, Georgia records, said Security Deed being given to secure a Note from STEVE GILES, RONNIE STROUD and JACKIE GREG TAYLOR dated October 26, 2010, in the original principal amount of One Hundred Eighteen Thousand Eight Hundred Eighty One and 99/100 (\$118,881.99) 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

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 November, 2013, the following described property:
All that tract or parcel of land lying and being in Land Lot 44, 17th District, 1st Section, Towns County, Georgia, being 6.753 acres, more or less, as per a survey prepared for Eugene McClure by LandTech Services, Inc., James L. Alexander, RLS, dated September 28, 2005, as recorded in Plat Book 35, Page 129, Towns County, Georgia records, which 129, Towns County, Georgia records, which plat is by reference incorporated herein and made a part hereof.

and made a part hereof.
The property is subject to the Fifty Foot right of way of Old School House Road as shown on plat of survey.
The property is subject to the right of way or easement if any of the Ten Foot dirt road as shown on said plat.

The property is subject to the Fifty Foot

The property is subject to the Fifty Foot ingress and egress and Utility Easement of Garland Road as shown on said plat. The property is subject to the easement in favor of Blue Ridge Mountain EMC as recorded in Deed Book 344, page 493, Towns

County, Georgia records.

LESS AND EXCEPT: All that tract or parcel of land lying and being in Land Lot 44, 17th District, 1st Section, Towns County, Georgia, being Lots 1, 2 and 4 of Hickory Hollow Subdivision, as shown on a plat of survey repraced by LandTeck Services Inc. Lange. prepared by Landfech Services, Inc., James L. Alexander, R.L.S. #2653, dated 8/23/2006 as recorded in Plat Book 36, page 173, towns County records which description on said plat is incorporated herein by reference and made a part hereof. ence and made a part nereor.

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 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 STEVE GILES, RONNIE STROUD AND JACKIE GREG TAYLOR or a tenant or

UNITED COMMUNITY BANK, as attorney in Fact for STEVE GILES, RONNIE STROUD AND JACKIE GREG TAYLOR L. Lou Allen Stites & Harbison, PLLC 520 West Main Street

Blue Ridge, Georgia 30513 (706) 632-7923 File No. UN149-00048 **NOTICE OF SALE UNDER POWER,**

TOWNS COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Johnny L. Coleman and Robert Allen Harp to Mortgage Elec-tronic Registration Systems, Inc. as nomi-nee for American Mortgage Network, Inc. , a Delaware Corporation dated 8/14/2007 and recorded in Deed Book 414 Page 295, TOWNS County, Georgia records; as last transferred to or acquired by JPMorgan Chase Bank, National Association, convey-ing the after-described property to secure a Note in the original principal amount of \$ 188,000.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door of TOWNS County, Georgia, within the legal hours of sale on November 05, 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 LL 86, 1st District, 1st Section, Towns

County, and containing 1.69 acres, more or less as shown on a plat of survey by T. La-mar Edwards, GRLS No. 1837, dated March 8, 1999 and recorded in Plat Book 25, Page 73, Towns County, Georgia records. Said plat being incorporated herein by reference for a more full and complete description of the above described property. Also conveyed is Grantor's right to a spring

for a single family residential water sup-ply as set out in the certain warranty deed from Martha W. Hopkins to Shane Erickson and Patricia Ann Erickson dated 7/31/84 and recorded in Deed Book 77, Page 325, Towns County, Georgia records. The shove described property is also conveyed subject to the right to use the common use driveway shown on the above

There is also conveyed herewith those certain easement rights as more fully described in that certain easement from Martha W, Hopkins, David F. Nichols and Barbara Nichols to Shane Erickson and Patricia Ann Erickson, dated March 22, 2000, which is recorded in the Office of the Clerk of Towns Superior Court in Deed Book 201, Pages 90-91. The debt secured by said Security Deed has been and is hereby declared due be-

referenced plat.

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 is commonly known as 2177 Nichols Lane, Clayton, GA 30525 together with all fixtures and personal property at-tached to and constituting a part of said property, if any. To the best knowledge and belief of the undersigned, the party (or par-ties) in possession of the subject property is (are): Johnny L. Coleman and Robert Al-

JPMorgan Chase Bank, NA is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. JPMorgan Chase Bank, NA **Homeowner's Assistance Department**

3415 Vision Drive Columbus, Ohio 43219

1-866-550-5705 Note, however, that such entity or individual is not required by law to negotiate, amend

len Harp or tenant or tenants.

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 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) 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. JPMorgan Chase Bank, National Association as agent and Attorney in Fact for John-ny L. Coleman and Robert Allen Harp Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. 1031-71509A THIS LAW FIRM MAY BE ACTING AS A DEBT

COLLECTOR ATTEMPTING TO COLLECT A
DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1031-71509A