

# Towns County Herald

## Legal Notices for October 23, 2013

**NOTICE TO DEBTORS AND CREDITORS**  
All creditors of the Estate of Dorothy L. Yates, late of Towns County, Georgia deceased, are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate 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 L. Yates  
PO BOX 524  
Hiawassee, GA 30546  
706-896-9699  
T(0)c16,23,30NoV,13(8)

**NOTICE TO DEBTORS AND CREDITORS**  
State of Georgia  
County of Towns  
To: Derrick Rollins and all other persons having an interest herein  
Take Notice to:  
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, Georgia, Land Lot 54, 9th Land District, 1st Section, 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. Pleases be governed accordingly.  
Douglas N. Shook  
1689 Foggy Bottom Road  
Hiawassee, Georgia 30546  
T(0)c16,23,30NoV,13(8)

**NOTICE TO CREDITORS AND DEBTORS**  
All creditors of the estate of MARTHA JEANNE DIMASO, deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate payment to the undersigned.  
This 9th day of October, 2013.  
JUDITH ANNE DIMASO, Executrix  
7907 Smoke Rise Rd, SE  
Huntsville, AL 35802  
T(0)c16,23,30,Nov,13(8)

**NOTICE TO CREDITORS AND DEBTORS**  
All creditors of the estate of JOANNE MCKENZIE MCHILLAN, a.k.a. JOANNE LEONBERGER, a.k.a. JOANNE SHULER, deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate payment to the undersigned.  
This 16th day of October, 2013.  
WILLIAM DAVID BYRUM, Executrix  
P.O. BOX 674  
Tavernier, Florida 33070  
305-522-5471  
T(0)c23,30,Nov,13(8)

**NOTICE TO CREDITORS AND DEBTORS**  
State of Georgia  
County of Towns  
RE: Estate of Frances L. Terry  
All creditors of the estate of Frances L. Terry, deceased of Towns County, Hiawassee, Georgia are hereby notified to render in their demands to the undersigned according to law; and all persons indebted to said estate are required to make immediate payment to the undersigned.  
This 15th day of October, 2013.  
Nellie M. Norville  
PO Box 653  
Hiawassee, GA 30546  
T(0)c23,30,Nov,13(8)

**IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA**  
IN RE: ESTATE OF Harold Monroe King, DECEASED  
TESTATOR  
PETITION FOR LETTERS OF ADMINISTRATION  
**NOTICE**  
TO: All known and unknown interested parties  
Gloria M. King has petitioned to be appointed Administrator of the estate of Harold Monroe King deceased, of said County. The Petitioner has also applied for waiver of bond and/or grant of certain powers contained in O.C.G.A. §53-12-261. All interested parties are hereby notified to show cause why said petition should not be granted. Any objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with the clerk of the court on or before November 11, 2013. All pleadings/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  
Address  
706-896-3467  
Telephone Number  
T(0)c16,23,30,Nov,13(8)

**NOTICE OF INTENT TO INCORPORATE**  
Notice is given that Articles of Incorporation which will incorporate M. J. BUTLER ENTERPRISES, INC. will be delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The office of the corporation will be located at 150 South Main Street, Suite D, Hiawassee, Georgia 30546 and the initial registered agent at such address is Bruce L. Ferguson.  
T(0)c16,23(8)

**NOTICE OF INTENT TO INCORPORATE**  
Notice is given that the Articles of Incorporation for R.J.N Enterprises, Inc., have been 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 392 Main St E, Young Harris, Georgia and its registered agent at such address is Michelle Hughes.  
T(0)c16,23(8)

**NOTICE OF PETITION TO CHANGE NAME**  
STATE OF GEORGIA  
COUNTY OF TOWNS  
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 Superior 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  
Clerk/Deputy Clerk of the Probate Court  
Also known as Jayne A. Williams  
also known as Janie Arlind Underwood,  
T(0)c16,23,30(8)

**IN THE JUVENILE COURT COUNTY OF TOWNS 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**  
ESTABERSON DICKWORTH and JANELLE 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 O.C.G.A. § 15-11-96. A copy of the Petition for Termination of Parental 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 parental 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 terminates 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, Georgia to answer the allegations of the Petition for 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 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. 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 18th 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 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.  
So ordered, this 13th day of September, 2013.  
Honorable Gerald Bruce  
Judge, Juvenile Court  
Towns County, Georgia  
Enotah Judicial Circuit  
T(0)c23,16,23(8)

**IN THE JUVENILE COURT COUNTY OF TOWNS 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 September, 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 General Alfred Chang, an answer in writing within sixty (60) days of the date of the Order for Service 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 10, 2013, at 9:30 a.m., at the Union County Courthouse, 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, 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 24th day of September, 2013.  
Juvenile Judge Gerald W. Bruce  
Union County Juvenile Court  
Enotah Judicial Circuit  
T(0)c16,23,30(8)

**IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA**  
IN RE: ESTATE OF Marvin Edward Steck, Jr., DECEASED  
TESTATOR  
ESTAB NO. 2013-74  
**NOTICE**  
AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON October 3, 2013, REQUIRING THE FOLLOWING:  
TO: Lydia Karen Steck-Mitchell This is to notify you to file objection, if there is any, to the restrictions of record pertaining 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  
Address  
706-896-3467  
Telephone Number  
David Rogers  
Judge of the Probate Court  
By: Kerry L. Berrong  
Clerk/Deputy Clerk of the Probate Court  
T(0)c16,23,30(8)

**IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA**  
IN RE: ESTATE OF Ronald J. Nicholson, DECEASED  
ESTAB NO. 2013-71  
**PETITION FOR LETTERS OF ADMINISTRATION**  
**NOTICE**  
TO: All known and unknown interested parties  
L. Nicholson has petitioned to be appointed Administrator of the estate of Ronald J. Nicholson deceased, of said County. The Petitioner has also applied for waiver of bond and/or grant of certain powers contained 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 writing, setting forth the grounds of any such objections, and must be filed with the court on or before November 4, 2013. All pleadings/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  
Address  
706-896-3467  
Telephone Number  
T(0)c16,23,30(8)

**NOTICE OF SEIZURE OF PERSONAL PROPERTY VALUED AT LESS THAN \$25,000**  
Pursuant to O.C.G.A. §16-13-49(m), any party claiming an interest in the following property is hereby notified that on the 7th day of August, 2013, said property was seized by the undersigned agency in Towns County, Georgia.  
Property Seized:  
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, possession, possession with intent to distribute, 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  
158 Hinton Center Road  
Hayesville, GA 28904  
Any party claiming an interest in said property is hereby notified that you must file any claim in accordance with O.C.G.A. §16-13-49(m)(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:  
Cpl. B. Barrett  
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  
T(0)c16,23,30(8)

**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 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, containing the after-described property to secure 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 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 hereby declared due because of one or more other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. PNC Bank, National Association, successor by merger to National City Bank of Indiana, a division of National City Bank of Indiana as Attorney in Fact for David Robert Craig and Lisa M Craig McCalla Raymer, LLC 154 Old Alabama Road Roswell, Georgia 30076 www.foreclosureonline.net MR/ceb 11/5/13 Our file no. 5640313-F18 EXHIBIT B "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 Tamrock 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 incorporated herein by reference and made a part hereof. The property is conveyed subject 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 records. Lots Nineteen (19) through Forty (40) in the above subdivision are subject to the 30 foot easement as shown on the above plat. MR/ceb 11/5/13 Our file no. 5640313-F18  
T(0)c16,23,30(8)

**NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT STATE OF GEORGIA COUNTY OF TOWNS**  
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, 2002, recorded in Deed Book 411, pages 248-255, Towns County, Georgia Records, said Deed to Secure Debt having been given by 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, November 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 Lot 43 of Towns County, Georgia, containing 1.148 acres, as shown on a plat of survey for Parker's One Stop, Inc., by Tamrock 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 access to one commercial property, as reserved 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 declared 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 provisions for collection of attorney's fees and foreclosure in accordance with legal requirements 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 applied as provided by law.  
To the best of the undersigned's knowledge and belief, the property is in the possession of TOPS FAMILY ENTERPRISES, INC., and the property will be sold as the property of TOPS FAMILY ENTERPRISES, INC., subject to outstanding ad valorem taxes, street improvements, and easements or 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 purchaser at said sale as provided by the Deed to Secure Debt.  
COMMUNITY BANK OF PICKENS COUNTY as Attorney-in-fact for TOPS FAMILY ENTERPRISES, INC.  
Phil M. Landrum, III  
LANDRUM & LANDRUM  
95 Stegall Drive  
P. O. Box 400  
Jasper, GA 30143  
(706) 682-6464  
T(0)c16,23,30(8)

**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/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 used to secure a Note from JACQUELINE ARROWOOD and CLINTON ARROWOOD 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 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 North-west 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 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;  
Also conveyed herewith is a right of Ingress and Egress along the 12 foot Wood Road across the Wood Road 22 Rods to the parcel 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, both being the result of a 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 reference and made a part hereof.  
The debt secured by said Security Deed has been and is hereby declared due because of one or more other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, 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 of Indiana as Attorney in Fact for CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD  
L. Lou Allen  
Stites & Harbison, PLLC  
520 West Main Street  
Blue Ridge, Georgia 30513  
(706) 632-7923  
File No. 7494A-03560  
THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.  
T(0)c16,23,30(8)

**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 UNITED COMMUNITY BANK, dated January 10, 2006, in Deed Book 358, Page 599, Towns County, Georgia records, as last modified by Modification of Security Deed dated October 2, 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 Eighty and 54/100 (\$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 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 a survey prepared for Eugene McFlure by LandTech Services, Inc., James L. Alexander, recorded in Deed Book 485, Page 529, Towns County, Georgia records, which plat is by reference incorporated herein 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 ingress and egress and Utility Easement of Rock 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 prepared by LandTech 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.  
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, 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 tenants.  
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  
T(0)c16,23,30(8)

**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 an 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, Georgia, 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 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 CHATLAGE LAKE BUSINESS PLAZA" BY LANDECH 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 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 REFERENCED LANE.  
SAID PROPERTY IS ALSO CONVEYED SUBJECT TO A PERPETUAL EASEMENT TO INSTALL AND MAINTAIN AN EXISTING COMMERCIAL SIGN AS RECORDED IN DEED BOOK 255, PAGE 610 TOWNS COUNTY RECORDS. SAID PROPERTY IS SUBJECT TO THE RESTRICTIONS AS RECORDED IN DEED BOOK 76, 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 INGRESS & EGRESS EASEMENT BETWEEN B.A.G.G.C., INC. AND WALTER E. SPINA A/K/A ERIC SPINA AS RECORDED IN DEED BOOK 383, PAGES 660-661 TOWNS COUNTY RECORDS.  
SAID PROPERTY IS SUBJECT TO AND EASEMENT FOR ACCESS TO CITY WATER AND SEWAGE AS RECORDED IN DEED BOOK 214, PAGE 368, 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-PERMITTED ACCESS AND DECLARATION LANE FOR THE PURPOSE ACCESSING GRANTOR'S ADJOINING 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 MAINTAINED 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, HIWASSEE, GA 30546.  
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 original 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 to its terms.  
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 payment of said indebtedness, attorney's fees, and the lawful expenses of said sale, all 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 knowledge and belief, 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, a/k/a Belton Garden Associates, Ltd.  
M. Todd Westfall, Esquire  
Howick, Westfall, McByran & Kaplan, LLP  
Suite 600, One Tower Creek  
Atlanta, Georgia 30339  
(404) 978-0000  
T(0)c16,23,30(8)

**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 a Security Deed from CLINTON ARROWOOD A/K/A EDWARD CLINTON ARROWOOD TO UNITED COMMUNITY BANK, dated January 10, 2006, in Deed Book 358, Page 599, Towns County, Georgia records, as last modified by Modification of Security Deed dated October 2, 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 Eighty and 54/100 (\$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 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 a survey prepared for Eugene McFlure by LandTech Services, Inc., James L. Alexander, recorded in Deed Book 485, Page 529, Towns County, Georgia records, which plat is by reference incorporated herein 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 ingress and egress and Utility Easement of Rock 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 prepared by LandTech 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.  
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, 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 tenants.  
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  
T(0)c16,23,30(8)

**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 Electronic Registration Systems, Inc. as nominee 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, conveying 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 L.L. 86, 1st District, 1st Section, Towns County, and containing 1.69 acres, more or less as shown on a plat of survey by T. Lamar 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 supply 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 above described property is also conveyed subject to the right to use the common use driveway shown on the above referenced plat.  
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 because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).  
Said property is commonly known as 2177 Nichols Lane, Clayton, GA 30525 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): Johnny L. Coleman and Robert Allen Harp or tenant or tenants.  
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  
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