Towns County Herald

Legal Notices for December 11, 2013

2ND DUI CONVICTION Jimmy Aston Jones 1046 Flat Gap Road Hiawassee, GA 30546 Date of Arrest: 4/7/2012 Date of Disposition: 8/29/2013 12 Months Probation, Serve 30 Days In Jail, Fine of \$1,000, 120 Hours Community

NOTICE TO CREDITORS AND DEBTORS State of Georgia

County of Towns RE: Estate of Harold Monroe King All creditors of the estate of Harold Monroe King, 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 13th day of November, 2013. Gloria King Personal Representative 4624 St. Hwy. 339 Young Harris, GA 30582 706-896-2645 T(Nov20,27,Dec4,11)B

NOTICE TO CREDITORS AND DEBTORS

State of Georgia County of Towns RE: Estate of Jack G. Shaw All creditors of the estate of Jack G. Shaw, deceased of Towns County, Hiawassee, Georgia 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 19th day of November, 2013. Linda M. Shaw Personal Representative 574 River Street Hiawassee, GA 30546 706-994-7050

NOTICE OF PETITION TO CHANGE NAME You are hereby notified that on November 13, 2013, Shirley Ann O. Owens a/k/a Fran-13, 2013, Similey Anni O. Weits arival rain-ces O. Owens filed her petition in the Supe-rior Court of Towns County, Georgia, Case No. 13-CV-286MM, praying for a change in the name of the Petitioner from Shirley Ann O. Owens a/k/a Frances O. Owens to Frances O. Owens. Notice is hereby given pursuant to law to any interested or affect. pursuant to law to any interested or affect-ed 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. Shirley Ann O. Owens

a/k/a Frances 0. Owens, Petitioner Stephany L. Zaic Georgia Bar No. 784224 Attorney for Petitioner Williams & Zaic, LLC Post Office Box 1836 Dahlonega, GA 30533 (706) 244-4323

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA In the interest of: CLAIRE NATIONS CASE NO. 139-13J-36A ERIK NATIONS DOB: 12-27-2006 SEX: MALE

CASE NO. 139-13J-37A TYLER PERSALL DOB: 06-18-1999 SEX: MALE CASE NO. 139-13J-38A a child under the age of eighteen years of age NOTICE OF DEPRIVATION HEARING

TO: Valerie Morris, mother of the above-named children. By Order for Service by Publication dated the 21st day of November, 2013, you are hereby notified that on October 28, 2013, the Towns County Department of Familly and Children Services, Georgia Department of Human Services, filed a Petition for Temporary Custody against you as to the above-named children alleging the children are 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 writ-ing 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 January 21, 2014, 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 ap-pointed 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 21st day of November, 2013.

Juvenile Judge Gerald W. Bruce Towns County Juvenile Court Enotah Judicial Circuit

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA IN THE INTEREST OF: CLAIRE NATIONS DOB: 03-28-2008 SEX: FEMALE CASE NO. 139-13J-36A ERIK NATIONS DOB: 12-27-2006 SEX: MALE CASE NO. 139-13J-37A a child under the age

of eighteen years of age NOTICE OF DEPRIVATION HEARING TO: Darryl Nations, father of the above-

named children.

By Order for Service by Publication dated the 21st day of November, 2013, you are hereby notified that on October 28, 2013, the Towns County Department of Family and Children Services, Georgia Department of Human Services filed a Petition for ment of Human Services, filed a Petition for Temporary Custody against you as to the above-named children alleging the children are 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.

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 January 21, 2014, 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 January at the Publication.

volved 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 law-yer 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 21st day of November, 2013. Juvenile Judge Gerald W. Bruce

Towns County Juvenile Court Enotah Judicial Circuit Γ(Nov27,Dec4,11,18)B **NOTICE TO CREDITORS AND DEBTORS**

State of Georgia County of Towns

RE: Estate of Reuel Benjamin Buttram
All creditors of the estate of Reuel Benjamin Buttram, 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 26th day of November, 2013. Gayle Buttram Carlson Personal Representative 12526 Saint Charlotte Drive Tampa, FL 33618 813-968-5759 ec4,11,18,25)B

NOTICE TO CREDITORS AND DEBTORS State of Georgia
County of Towns
RE: Estate of Glenda Puett Wilson All creditors of the estate of Glenda Puett Wilson, deceased of Towns County, Hiawas-see, Georgia are hereby notified to render 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 19th day of November, 2013. Bennett Keith Wilson Personal Representative 314 Ruby Ridge Drive Young Harris, GA 30582 770-714-3966

NOTICE TO CREDITORS AND DEBTORS

State of Georgia County of Towns RE: Estate of Marvin Edward Steck, Jr. All creditors of the estate of Marvin Ed-ward Steck, Jr., 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 imme-diate payment to the undersigned. This 21st day of November, 2013. Russell M. Stookey, Attorney at Law Personal Representative

PO Box 310 Hiawassee, GA 30546 706-896-2241 T(Dec4.11.18.25)B NOTICE OF INTENT TO DISSOLVE

Notice is given that a Notice of Intent to Dissolve Destiny Alpacas, Inc., a Georgia for profit corporation with its registered of-fice at 1952 Gibson Road, Young Harris, GA 30582 will be delivered to the Secretary of State for filing in accordance with the Geo gia Profit Corporation Code.

IN THE SUPERIOR COURT OF TOWNS COUNTY DOROTHY JAN BURKHART

RONAL D-FRANCIS CROTFAIL INDIVIDUALLY and AS EXECUTOR, CO-TRUSTEE and ATTORNEY-IN-FACT

OF THE FOREVER LIVING TRUST Lt.
DEFENDANT
CIVIL ACTION NO. 13-CV-283-SG NOTICE OF PUBLICATION
By Order for service by publication dated

the 3rd day of December, 2013, you are hereby notified that on the 7th day of No-vember, 2013, DOROTHY JAN BURKHART filed suit against you for declaratory relief

You are required to file with the Clerk of the Superior Court, and to serve upon Plaintiff's attorney, Lawrence S. Sorgen, P.O. Box 67, Hiawassee, GA 30546, an Answer in writing within sixty (60) days of the date of the or-der for publication. WITNESS, the Honorable N. Stanley Gunter,

Judge of this Superior Court. This the 3rd day of December, 2013.

Cecil Dye, CLERK, SUPERIOR COURT FOR: Honorable N. Stanley Gunter, Judge T(Dec11,18,25,Jan1)B

IN THE JUVENILE COURT OF TOWNS COUNTY STATE OF GEORGIA IN THE INTEREST OF: BABY BOY HARWOOD a/k/a iohn doe DOB: 07-16-2013 SEX: MALE child under age of eighteen YEARS CASE NO. 139-13j-19A NOTICE OF DEPRIVATION HEARING TO: JOHN DOE, putative father of the above-By Order for Service by Publication dated

the 24th day of October, 2013, you are hereby notified that on the 24th day of Oc-tober, 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 alleging that the child is deprived and that your parental rights to the child should be your parental rights to the clind should be terminated. 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.

the allegations of the Petition for Termina-tion of Parental Rights against you on the 14th day of January, 2014, at 9:30 a.m. at the Tows County Courthouse, Hiawassee, The child and other parties involved may

This Court will conduct a final hearing upon

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 24th day of October 2013. October, 2013.
Judge Gerald W. Bruce Towns County Juvenile Court Enotah Judicial Circuit T(Nov20,27,Dec4,11)B

IN THE PROBATE COURT COUNTY OF TOWNS STATE OF GEORGIA IN RE: ESTATE OF Richard E. Brinkmann, Sr., DECEASED

NOTICE ESTATE NO. 2013-81 TO ALL AND WHOMEVER IT MAY CONCERN: Michael Brinkmann has petitioned to be appointed Executor of the estate of Richard E. Brinkmann, Sr. 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 netition must 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 December 23, 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/objec-tions, 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 with-

out a hearing.
David Rogers
Judge of the Probate Court Buy, Kerry L. Berrong Clerk/Deputy Clerk of the Probate Court 48 River St., Suite C Hiawassee, GA 30546 Address 706-896-3467 Telephone Number ov27,Dec4,11,18)B

NOTICE OF SALE UNDER POWER

GEORGIA, TOWNS COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed ex-ecuted by Mick C. Youngblood to Mortgage Electronic Registration Systems, Inc. as nominee for Primary Capital Advisors LC, its successors and assigns dated March 25, 2004 in the amount of \$128,000.00, and recorded in Deed Book 299, Page 483; re-recorded at Deed Book 300, Page 294, Towns County, Georgia Records; as last transferred to Nationstar Mortgage LLC by assignment; the undersigned, Nationstar Mortgage LLC bursuant to said deed and the note thereby secured has declared the 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 January, 2014, 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 de-scribed in said deed to-wit:

scribed 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, be dated November 13, 1998 recorded. 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

Records.

which has the property address of 6097

whill 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, easements, protective covenants or restrictions,
liens and other superior matters of record

liens, and other superior matters of record which may affect said property. The sale will be conducted subject (1) to

confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed. 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 Security Deed and the note thereby secured in accordance with O.C.G.A. Section 44-14-162.2(a).
To the best knowledge and belief of the un-

dersigned, the party (or parties) in posses-sion of the subject property is (are): Mick C. Youngblood or tenant or tenants 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 aforemen-tioned Security Deed.

Pursuant to O.C.G.A. 44-14-162.2, the name, address and telephone number of the in-dividual or entity who shall have the full authority to negotiate, amend, or modify all terms of the above-described mortgage is as follows: Nationstar Mortgage, LLC is as follows: Nationistar Mortgage, LLC 2501 S State Hwy 121, Bldg. 1 Lewisville, TX 75067 Phone Number: (888) 850-9398, ext. 3705. The foregoing notwithstanding, nothing in O.G.C.A. 44-14-162.2 shall require the secured creditor to negotiate, amend or modify the terms of the mortgage instrument.

instrument Nationstar Mortgage LLC Attorney in Fact for Mick C. Youngblood McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com
Towns County Herald
Publication Dates:12-11-2013, 12-18-2013, 12-25-2013, 01-01-2014 File No. 11-06544 /CONV/kgrant THIS LAW FIRM IS ACTING AS A DEBT COL-LECTOR AND IS ATTEMPTING TO COLLECT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. COUNTY OF TOWNS NOTICE OF SALE UNDER POWER IN DEED TO SECURE DEBT

Under and by virtue of the power of sale contained in that certain Deed to Secure Debt from Carla Renee Bursey and George Theodore Parker to Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank N.A. in the original principal amount of \$125.600.00 dated 03/04/2011. and recorded in Deed Book 491, page 453, Towns County records, said Security Deed being last transferred and assigned to U.S. Bank National Association in Deed Book 539, page 538, Towns County records, 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 of January, 2014 by U.S. Bank National Association aka U.S. Bank N.A., as Attorney-in-Fact for Carls Renes Russey, and Geograe Theodore Carla Renee Bursey and George Theodore Parker the following described property: All that tract or parcel of land lying and An that tract or parcer of land typing and being in Land Lot 151, 18th District, 1st Section, Towns County, Georgia, containing 0.75 acre and being shown on a plat of survey by Tim Cable R. S. dated July 12, 1996 recorded in Plat Book 19, Page 116 Towns County Records, which description on said late in consentated begins by reference. plat is incorporated herein by reference. Property known as: 453 Bursey Rd., Hia-wassee, GA 30546

The indebtedness secured by said Deed to Secure Debt having been declared due and payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purposes of pay-ing the same and all expenses of sale, including attorney's fees, (notice having been given as provided by law). The property will be sold as the property of

Carla Renee Bursey and George Theodore Parker subject to the following: (1) all prior restrictive covenants, ease-

ments, 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. U.S. Bank National Association aka U.S. Bank N.A. holds the Note and referenced Security Deed and services the loan on behalf of Federal National Mortgage Association, the current owner of your loan. Pursuant to O.C.G.A. Section 44-14-162.2 the name of the person or entity who has the full authority to negotiate, amend, or modify the terms of the agreement pend

indebtedness is: U.S. Bank National Association

U.S. Bank National Association
4801 Frederica Street
0wensboro, KY 42301
PH: 800-365-7772
Pursuant to 0.C.G.A Section 44-14-162.2,
nothing contained in this Notice of Sale
shall obligate any entity to negotiate,
amend, or modify said indebtedness.
To the best of the undersigned's knowledge
and belief, the party in possession is Carla
Renne Bursey and George Theodore Parker

modify the terms of the aforementioned

Renee Bursey and George Theodore Parker. U.S. Bank National Association aka U.S. Bank N.A., as Attorney-in-fact for Carla Renee Bursey and George Theodore Parker. This law firm is acting as a debt collector attempting to collect a debt, any information obtained will be used for that purpose Pendergast & Associates, P.C. 115 Perimeter Center Place

South Terraces, Suite 1000 Atlanta, GA 30346 Phone - 770-392-0398 Toll Free - 866-999-7088 www.penderlaw.com Our File No. 13-03439-1

NOTICE OF SALE UNDER POWER IN SECURITY DEED STATE OF GEORGIA

STATE OF GEORGIA
COUNTY OF TOWNS
Under and by virtue of the Power of Sale
contained in the Deed to Secure Debt from
William Joseph Parker to Bank of Hiawassee, dated March 7, 2006, and recorded in
Deed Book 364, Page 387, in the offices of
the Clerk of the Superior Court of Towns
County, Georgia; as last modified by that
certain Modification Aureement Memorancertain Modification Agreement Memoran-dum dated February 6, 2012 and recorded in Deed Book 507, Page 795, aforesaid re-cords; as assigned to Citizens South Bank by that certain Master Assignment record-ed in Deed Book 486, Page 790, aforesaid records (as same may have been modified from time to time, collectively the "Security Deed"), the undersigned will sell at public outcry to the highest and best hidder for cash before the door of the Courthouse of Towns County, Georgia, during the legal hours of sale, on the first Tuesday in January, 2014, the following described real property, to wit:

ALL THAT TRACT OR PARCEL OF LAND LY-

ING AND BEING IN LAND LOT 23, DISTRICT 19, SECTION 1, TOWNS COUNTY, GEORGIA 19, SECTION 1, TOWNS COUNTY, GEORGIA
AND BEING 1.500 ACRES MORE OR LESS AS
MORE FULLY SHOWN ON PLAT OF SURVEY
FOR TRINITY BUILDERS, INC., PREPARED
BY TONY G. KIRBY, REGISTERED SURVEYOR, DATED SEPTEMBER 19, 2005 AND
RECORDED IN PLAT BOOK 35, PAGE 257, OF
THE TOWNS COUNTY CEORGIA DECORDS. THE TOWNS COUNTY, GEORGIA RECORDS. WHICH SURVEY IS INCORPORATED HEREIN BY REFERENCE FOR A COMPLETE DESCRIP-

THE ABOVE DESCRIBED PROPERTY IS CON-VEYED TOGETHER WITH AND SUBJECT TO A FIFTY (50') FOOT RIGHT OF WAY FROM UNDERWOOD ROAD FOR INGRESS, EGRESS, UTILITIES, AND WATER LINES AS SHOWN IN EASEMENT AND RIGHT OF WAY DEED RE-CORDED IN DEED BOOK 334, PAGE 532-533 AND AS SHOWN ON ABOVE REFERENCED SURVEY.

KNOWN AS: 1672 UNDERWOOD ROAD, HIA-WASSEE, GEORGIA 30546
The debt secured by the Security Deed is evidenced by Renewal Note dated Decem-ber 23, 2008 from William Joseph Parker to Bank of Hiawassee, as last modified by that certain agreement between Borrower and Citizens South Bank, dated February 6, 2012 in the original principal amount of \$260,876.24 (as same may have been fur-ther modified, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other

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 con-ditions 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 William Joseph Parker, the proceeds to be applied to the payment of said indebtedness, attorneys' 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 William Joseph Parker. To the best of the undersigned's knowledge and belief, the party in possession of the real property is William Joseph Parker, and

tenants holding under him. Park Sterling Bank, successor by merger to Citizens South Bank, as successor in interest to Bank of Hiawassee, as Attorney-in-Fact for William Joseph Parker. M. Todd Westfall, Esquire

Howick, Westfall, McBryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 (678) 384-7005 T(Dec11,18,25,Jan1)B

NOTICE OF SALE UNDER POWER, TOWNS COUNTY

Pursuant to the Power of Sale contained in a Security Deed given by Nellie Norville and John Norville to Beneficial Mortgage Co. of Georgia dated 9/20/2007 and recorded in Deed Book 417 Page 760, TOWNS County, Georgia records; as last transferred to or acquired by Beneficial Financial I Inc. sbm to Beneficial Mortgage Co. of Georgia, conveying the after-described property to se-cure a Note in the original principal amount of \$ 146,471.20, 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 January 07, 2014 (being the first Tuesday of said month unless said

date falls on a Federal Holiday), the follow-ing described property: All that tract or parcel of land lying and be-ing in Land Lot 6, 18th District, 1st Section, Towns County, Georgia containing 1.02 acres, more or less, and being more particularly shown and described as Tract (A) on plat of survey by Roddy D. McDonald, RLS, dated June 21, 1993, revised November 15, 1994, and recorded in Plat Book 20, Page 86, Towns County, Georgia records. Refer-ence is made to said plat of survey for a complete and accurate description of the property conveyed herein. TAX MAP OR PARCEL ID NO. 41D-34

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 2370 Upper Bell Road, Hiawassee, GA 30546 to-gether 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): Nellie Norville and John Norville or tenant or tenants. HSBC Mortgage Services, Inc. is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage. HSBC Mortgage Services, Inc. PO Box 9068

Brandon, FL 33509-9068 800-395-3489

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 sewage 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. 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 foreclosure documents may not be provided until final confirmation and audit of the status of the loan as provided immediately above. Beneficial Financial I Inc. sbm to Beneficial Mortgage Co. of Georgia as agent and At-torney in Fact for Nellie Norville and John

Aldridge Connors, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7400. 1021-686664A 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. 1021-