# **Towns County Herald**

### Legal Notices for December 31, 2014

## NOTICE TO DEBTORS AND CREDITORS State of Georgia County of Towns

RE: Estate of William L. Bryan All creditors of William L. Bryan, deceased, late of Towns County, Georgia, are hereby notified to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate rearrowth the undersigned said estate are required to make i payment to the undersigned. This the 1st day of December, 2014. Faith J. Lanphar Personal Representative 800 S. Tamiami, Unit #135 Sarasota, FL 34236

571-326-9531

NOTICE TO DEBTORS AND CREDITORS State of Georgia County of Towns

ec17,24,31,Jan7)F

RE: Estate of Janet Ann McNeely All creditors of Janet Ann McNeely, deceased, late of Towns County, Georgia, are hereby notified to render their demands to the un-dersigned according to law, and all persons indebted to said estate are required to make immediate summark the underlined immediate payment to the undersigned. This the 15th day of December, 2014. Annette Fisher Annette Fisner Personal Representative 97 Boxdale Ct., Toccoa, GA 30577 706-886-0056

NOTICE OF INTENT TO INCORPORATE LIMITED LIABILITY COMPANY Notice is given that the Articles of Incorpora-tion which will incorporate CHATUGE HOME CONCIERGE, LLC, 707 Bell Creek Road, Hia-wassee, Georgia 30546, has been delivered to the Secretary of State for filing in accordance with the applicable provisions of the Georgia Corporation Code. The initial registered office of the corporation will be located at 707 Bell of the corporation will be located at 707 Bell Creek Road, Hiawassee, Towns County, Geor-gia 30546, and its initial registered agent at such address is Priscilla Stilwell. T(Dec24.31)B

### NOTICE TO DEBTORS AND CREDITORS

NUTICE TO DEBIONS AND CREDITORS STATE OF GEORGIA COUNTY OF TOWNS RE: Estate of Edward Grady Eller All creditors of the estate of Edward Grady Eller, deceased, late of Towns County, Georgia, are hereby notified to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned. This the 19th day of December, 2014 Judy Carpenter

Personal Representative PO Box 863

Blairsville, GA 30514

### T(Dec24,31,Jan7,14)F NOTICE

NOTICE (For Discharge from Office and all Liability) PROBATE COURT OF TOWNS COUNTY RE: PETITION OF BRENDA J. TRIMBLE FOR DIS-CHARGE AS EXECUTOR OF THE ESTATE OF FRED RILEY TRIMBLE, DECEASED. TO: All Interested Parties

TO: All interested Parties and to whom it may concern: This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before January 12, 2015. 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 fil-ing fees must be tendered with your pleadings/ objections, unless you qualify to file as an in-digent party. Contact probate court personnel at the following address/telephone number for at the following address/telephone number for the required amount of filing fees. If any objec-tions are filed, a hearing will be scheduled at a later date. If no objections are filed, the peti-tion 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 City of Young Harris, Georgia P.O. Box 122, Young Harris, Georgia 30582-0122 Sewerage System Improvements ADVERTISEMENT FOR BIDS Sealed Bids for the construction of the Sew-erage System Improvements, Additions to the Existing Water Pollution Control Plant, April 2014 will be received, by City of Young Har-ris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582, until 2:00 p.m. Iocal time on Tuesday, January 27, 2015, at which time the Bids received will be publicly opened and read. No submitted bid may be withdrawn after the scheduled closing time for withdrawn feat no submitted bid hay be withdrawn after the scheduled closing time for receipt of bids for a period of ninety (90) days. The Project consists of construction of: Approximately 4,700 linear feet of 8-inch grav-ity sever line complete with manholes and other consultances on a constitued

other appurtenances as required.

Time of construction is 120 consecutive cal-Inne of construction to the proposal endar days. Proposals for the complete work in one gener-al contract shall be made on the proposal form provided and shall contain prices in words and

figures for the work bid on. All Bidders must have or be capable of ac-quiring a State of Georgia Utility Contractors License prior to bid award. Contractor must employ during construction a state Utility Man-ager certificate holder who will have oversight of the work. Documentation of these qualifica-tions will be considered indicate bid ensured. Con-

of the work. Documentation of these qualmca-tions will be required prior to bid award. See Instructions to Bidders, Article 13.09. The Issuing Office for the Bidding Documents is: G. Ben Turnipseed Engineers, Inc. 2255 Cumberland Parkway, Building 400, Atlanta, Georgia, 30338. Contact person is Kellie Barber 770-333-0700, kbarber@pbtengineers. com. Prospective Bidders may examine the Bidding Documents at the Issuing Office on Mondays through Fridays between the hours of 8:00 a.m. to 5:00 p.m. and may obtain copies of the Bidding Documents from the lowing Of of the Bidding Documents from the Issuing Of-

of the Bidding Documents from the Issuing Of-fice as described below. Bidding Documents also may be examined at the office of City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582; Atlanta Builders Exchange in Atlanta, Georgia and the offices of the Engi-neer, G. Ben Turnipseed Engineers, Inc., in At-lanta and Augusta. Copies of the plans and specifications may be obtained from G. Ben Turnipseed Engineers, Inc., 2255 Cumberland Parkway, Building 400, Atlanta, Georgia 30339 upon receipt of the fol-lowing amounts:

ruanua, ueorgia 30339 upon receipt of the fol-lowing amounts: Specifications \$150.00 Plans \$150.00 Reduced Drawings Available (Extra Set) \$150.00

Upon receipt of all documents in undamaged opoin receipt or an documents in influentaged condition within thirty (30) days after the date of opening of bids, one-half of the deposit will be refunded. The difference between the de-posit and the amount refunded represents the cost of reproduction. No refund will be made for documents received after thirty (30) days

A pre-bid conference will not be held. Bid security shall be furnished in accordance with the Instructions to Bidders. Note(s) to User: Bidders shall submit proof of sublifications to accordance the Note of the Statement for S

of qualifications to perform the Work as described in the Instructions to Bidders.

The Owner reserves the right to reject any or all bids and to waive informalities. Owner: CITY OF YOUNG HARRIS, GEORGIA By:

Title Date: December 16, 2014 NOTICE OF SEIZURE OF PERSONAL PROPERTY Valued at less than \$25,000

VALUED AI LESS IMAN \$25,000 Pursuant to O.C.G.A. \$16-13-49(n), any party claiming an interest in the following property is hereby notified that on the 30th of October, 2014, said property was seized by the under-signed agency in Towns County, Georgia. Property Seized: PROPERTY ONE: 1999 GMC Yukon vehicle, VIN

TAUERITY ONE: 1999 GMC TURON VENICE, VM IGKEC13RZX1751560, GA tag. PTK2769 Conduct giving rise to said seizure: Said PROP-ERTY ONE was found in the possession of Juan Yovani Aguirre-Nambo on October 30,2014, in close proximity to a quantity of COCAINE. Said property was intended to facilitate the use, possession possession with intent to distribute possession, possession with intent to distrib-ute, and distribution of COCAINE, in violation of the Georgia Controlled Substances Act, or was the proceeds of said illegal activities. Further, the said vehicle was being operated by Juan Yovani Aguirre-Nambo in Towns County, Geor-gia, at the time of his arrest for violations of the Georgia Controlled Substances Act. The owner(s) of said property is purported to

be: Monica Nambo & Juan Aguirre-Nambo

470 Berkshire Road Forest Park, Georgia 30297 Any party claiming an interest in said property is hereby further notified that you must file any claim in accordance with 0.C.G.A. §16-13-49(n) (4) within 30 days of the second publication of the Netice of Secure: the Tourne County Hor. this Notice of Seizure in the Towns County Herthis Notice of Seizure in the lowns County Her-ald by serving said claim to the undersigned seizing agency and the District Attorney by certified mail, return receipt requested. This 22nd day of December, 2014 District Attorney Enotah Judicial Circuit SEIZING AGENCY: Tracy James Hiawassee Police Department P.O. Box 549 Hiawassee, Georgia 30546 (706) 896-2203 (700) 696-2203 By: Cathy A. Cox-Brakefield Chief Assistant District Attorney 65 Courthouse Street, Box 6 Blairsville, Georgia 30512 (706) 439-6027

T(Dec31.Jan7.14)B

NOTICE

City of Young Harris, Georgia P.O. Box 122, Young Harris, Georgia 30582-0122

Georgia 30582-0122 Additions to Existing WPCP ADVERTISEMENT FOR BIDS Sealed Bids for the construction of the Sew-erage System Improvements, Additions to the Existing Water Pollution Control Plant, April 2014 will be received, by City of Young Har-ris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582, until 3:00 p.m. local time on Tuesday, January 27, 2015, at which time the Bids received will be publicly opened and read. No submitted bid may be withdrawn after the scheduled closing time for receipt of bids for a period of ninety (90) days. receipt of bids for a period of ninety (90) days. The Project consists of construction of:

Additions to the existing water pollution con-trol plant to include an influent structure, an aeration basin, a final clarifier, filters, an ultra-violet disinfection system, an effluent pump station, a temperature control system, an entuent pump station, a temperature control system, an aerobic digester, a sludge dewatering building, a standby generator and a chemical feed sys-tem, all complete with appurtenances. Time of construction is 450 consecutive cal-

endar days.

endar days. Proposals for the complete work in one gener-al contract shall be made on the proposal form provided and shall contain prices in words and figures for the work bid on. All Bidders must have or be capable of ac-quiring a State of Georgia Utility Contractors licence neite the bid word. Contractors must

License prior to bid award. Contractor must employ during construction a state Utility Man-ager certificate holder who will have oversight of the work. Documentation of these qualifica-tions will be required prior to bid award. See Instructions to Bidders, Article 13.09.

Instructions to Bidders, Article 13.09. The Issuing Office for the Bidding Documents is: G. Ben Turnipseed Engineers, Inc. 2255 Cumberland Parkway, Building 400, Atlanta, Georgia, 30339. Contact person is Kellie Bar-ber, 770-333-0700, kharber@ghtengineers. com. Prospective Bidders may examine the Bidding Documents at the Issuing Office on Mondays through Fridays between the hours of the Bidding Documents from the Issuing Of-fice as described below. Bidding Documents also may be examined at the office of City of Young Harris, Georgia, at

bidding buccurries also may be examined at the office of City of Young Harris, Georgia, at City Hall, 50 Irene Berry Drive, Young Harris, Georgia, 30582; Atlanta Builders Exchange in Atlanta, Georgia and the offices of the En-gineer, 6. Ben Turnipseed Engineers, Inc., in Atlanta and Augusta.

Atlanta and Augusta. Copies of the plans and specifications may be obtained from G. Ben Turnipseed Engineers, Inc., 2255 Cumberland Parkway, Building 400, Atlanta, Georgia 30339 upon receipt of the fol-lowing amounter.

lowing amounts: Specifications \$200.00

Plans \$400.00

Reduced Drawings Available (Extra Set) \$400.00

\$400.00 Upon receipt of all documents in undamaged condition within thirty (30) days after the date of opening of bids, one-half of the deposit will be refunded. The difference between the de-posit and the amount refunded represents the cost of reproduction. No refund will be made for documents received after thirty (30) days for documents received after thirty (30) days or in damaged condition. A pre-bid conference will not be held. Bid security shall be furnished in accordance with the Instructions to Bidders Note(s) to User: Bidders shall submit proof of qualifications to perform the Work as de-scribed in the Instructions to Bidders. The Owner reserves the right to reject any or all bids and to waive informalities. Owner: CITY OF YOUNG HARRIS, GEORGIA By: Title: Date: December 16, 2014 T(Dec17-Jan28)B

NOTICE

NOTICE OF SALE UNDER POWER STATE OF GEORGIA NUICE (For Discharge from Office and all Liability) PROBATE COURT OF TOWNS COUNTY RE: PETITION OF RODNEY DARRELL NICHOLSON FOR DISCHARGE AS ADMINISTRATOR OF THE ESTATE OF CLAUDE RAYMOND NICHOLSON, DEFECTOR **COUNTY OF TOWNS** Because of a default in the payment of the indebtedness secured by a Security Deed executed by Robert Panaccione and Patricia Panaccione to Mortgage Electronic Registra-tion Systems, Inc. as nominee for Americas First Home Mortgage Co. dated June 23, 2006, and recorded in Deed Book 375, Page 806, Towns County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Wells Fargo Bank, NA. by Assignment, securing a Note in the original principal amount of \$145,000.00, the holder thereof pursuant to said Deed and Note there **COUNTY OF TOWNS** 

DECEASED. TO: Shane Nicholson & All Interested Parties

To: Snahe Micholson & All interested Parties and to whom it may concern: This is to notify you to file objection, if there is any, to the above referenced petition, in this Court on or before January 12, 2015. 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 simed before a notary

grounds of any such objections. An preadings/ objections must be signed before a notary public or before a probate court clerk, and filing fees must be tendered with your plead-ings/objections, unless you qualify to file as an indigent party. Contact probate court person-uel at the following advectory before such as nel at the following address/telephone number for the required amount of filing fees. If any objections are filed, a hearing will be sched-uled at a later date. If no objections are filed, the petition may be granted without a hearing. David Rogers PROBATE JUDGE Pur Vacer, I. Boarong

By: Kerry L. Berrong PROBATE CLERK/DEPUTY CLERK 48 River St. Suite C Hiawassee, GA 30546 ADDRESS 706-896-3467 TELEPHONE NUMBER

ec17,24,31,Jan7)B NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF TOWNS

**COUNTY OF TOWNS** Because of a default in the payment of the indebtedness secured by a Security Deed executed by Barbara L. Loyd to Wells Fargo Home Mortgage, Inc. dated July 31, 2003, and recorded in Deed Book 281, Page 558, Towns County Records, securing a Note in the original principal amount of \$54,244.00, the holder thereof pursuant to said Deed and 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, January 6, 2015, during the legal hours of sale, before the Salu beed, will off the first fuesday, Saluary 6, 2015, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the prop-erty described in said Deed, to-wit: ALL THE FOLLOWING DESCRIBED PROPERTY, TO WIT:

TO WIT: ALL THAT TRACT OR PARCEL OF LAND LYING

ADD BEING IN LAND LOT 268, 18TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, CON-TAINING 0.426 ACRES AS SHOWN ON A PLAT OF SURVEY BY NORTHSTAR LAND SURVEYING, OF SURVEY BY NORTHSTAR LAND SURVEYING, INC. W. GARY KENDALL, REGISTERED SURVEY-OR, DATED DECEMBER 13, 1999 AND ENTITLED "SURVEY FOR BARBARA L. LOYD". SAID PLAT RECORDED IN PLAT BOOK 25, PAGE 198, TOWNS COUNTY, GEORGIA RECORDS, WHICH DESCRIP-TION 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 HIAWASSEE RIVER ESTATE AS RECORDED IN DEED BOOK 81, PAGE 347-348, TOWNS COUNTY RECORDS.

RECORDS. THE PROPERTY IS CONVEYED SUBJECT TO A RIGHT OF WAY DEED AS RECORDED IN DEED BOOK 99, PAGE 443, TOWNS COUNTY RECORDS.

RECORDS. Said property is known as 4579 Hiawassee River Ests, Hiawassee, GA 30546, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any out-standing ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any tax-ing authority, any matters which might be dis-closed by an accurate survey and inspection of the property, any assessments, liens, en-cumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above. The proceeds of said sale will be applied to the payment of said indebtedness and all ex-

The proceeds or said sale will be applied to the payment of said indebtedness and all ex-penses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. The sale will be conducted subject (1) to con-ferencies that the order is not behind under

The sale will be conducted subject (1) to con-firmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Barbara L. Loyd, successor in interest or tenant(c)

tenant(s).

tenant(s). Wells Fargo Bank, N.A. successor by merger to Wells Fargo Home Mortgage, Inc. as Attorney-in-Fact for Barbara L. Loyd File no. 14-049428 SHAPIRO, SWERTFEGER & HASTY, LLP\*

SHAPIRO, SWERTFEGER & HASTY, LLP\* Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 Atlanta, GA 30341-3941 (770) 220-2535/KMM www.swertfeger.net \*THE LAW FIRM IS ACTING AS A DEBT COLLEC-TOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. [FC-NOS] T(Dec10,17,24,31)B

NOTICE OF SALE UNDER POWER IN SECURITY DEED STATE OF GEORGIA

COUNTY OF TOWNS

thereof pursuant to said Deed and Note there-by secured has declared the entire amount of said indebtedness due and payable and, pur-suant to the power of sale contained in said Deed, will on the first Tuesday, January 6, 2015, during the legal hours of sale, before the Courtheurs does in acid Courth, call at hubits

2015, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the prop-erty described in said Deed, to-wit: All that tract or parcel of land lying and be-ing in Land Lot 47, 17th District, 1st Section, Towns County, Georgia, containing 1.074 acres, more or less, and being shown as Lot 7 of Ragayle Village Subdivision on a plat of sur-vey prepared by Tamrok Associates, Inc., dated 2/15/01 and recorded in Plat Book 28, Page 41, Towns County, Georgia records, said plat being incorporated herein by reference for a more complete description of said property. Grantor grants to Grantee a non-exclusive perpetual easement for the use of the subdivi-sion roads for ingress and egress to the above described property.

described property. Subject to the Declaration of Protective Cov-

Subject to the becaration of Protective Cov-enants as recorded in Deed Book 224, Page 708-713 and Deed Book 227, Page 486-491, Towns County, Georgia records. Subject to an easement to Blue Ridge Moun-tain EMC as recorded in Deed Book 213, Page E64 Towns County, Councisco enador.

Subject to easements and other matters of sur-vey as shown on the above referenced plat. Subject to an easement and Joint Driveway Agreement as recorded in Deed Book 354 Page 514, towns County, Georgia records and in Nat Book 35, page 152, Towns County, Geor-

gia records. Subject to a right of way deed as recorded in Deed book T-1, page 250, Towns County, Geor-

gia records. Said property is known as 1514 Millennium Drive, Young Harris, GA 30582, together with all

Drive, Young Harris, GA 30582, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any out-standing ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any tax-ing authority, any matters which might be dis-closed by an accurate survey and inspection of the property, any assessments, liens, en-cumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The proceeds of said sale will be applied to the payment of said indebtedness and all ex-penses of said sale as provided in said Deed, and the balance, if any, will be distributed as

provided by law. The sale will be conducted subject (1) to con-

The sale will be conducted subject (1) to con-firmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final con-firmation and audit of the status of the loan with the secured creditor. The property is or may be in the possession of Robert Panaccione and Patricia Panaccione, successor is instruct or the patricia

of Nober Paraccione and Paraccione, successor in interest or tenant(s). Wells Fargo Bank, N.A. as Attorney-in-Fact for Robert Panaccione and Patricia Panaccione File no. 13-044823 SHAPRO, SWERTFEGER & HASTY, LLP\*

SHAPINO, SWENTPEGER & HASIT, LLP" Attorneys and Counselors at Law 2872 Woodcock Blvd., Suite 100 Atlanta, GA 30341-3941 (770) 220-2535/KMM www.swertfeger.net \*THE LAW FIRM IS ACTING AS A DEBT COLLEC-TOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

USED FOR THAT PURPOSE.

[FC-NOS] (Dec10,17,24,31)E

the Security Deed first set out above.

564, Towns County, Georgia records.

Under and by virtue of the Power of Sale con-tained in the Deed to Secure Debt from Michelle Cain to Bank of Hiawassee, dated December 9, 2002, and recorded in Deed Book 259, Page 220, in the offices of the Clerk of the Superior 220, in the offices of the Clerk of the Superior Court of Towns County, Georgia; as last modi-field by that certain Modification of Deed to Secure Debt from Michelle Cain, aka Angela Michelle Rogers, to Bank of Hiawassee, dated March 19, 2010 and recorded in Deed Book 471, Page 568, aforesaid records; as 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 from time to time, col-lectively the "Security Deed"), and pursuant to the Order of Dismissal for Failure to Pay Filing Fees. entered on November 21. 2014. in Chaothe Urder of Dismissal for Failure to Fay Filing Fees, entered on November 21, 2014, in Chap-ter 13 Case No. 14-21971-jrs, United States Bankruptcy Court, Northern District of Georgia, Gainesville Division, the undersigned will sell at public outcry to the highest and best bidder for cash before the door of the Courthouse of Gainesville Division, 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 fuesday in January, 2015, the following described real property, to wit: ALL THAT CERTAIN TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOTS 7 AND 30, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, AND BEING IN LAND LOTS 7 AND 30, 17TH DISTRICT, 1ST SECTION, TOWNS COUNTY, GEORGIA, AND BEING ENOWN AS LOT 6 OF OLD BRASSTOWN ESTATES, CONTAINING 0.996 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY PREPARED BY NORTHSTAR LAND SURVEYING, INC., DATED MAY 13, 2002, AS RE-CORDED IN PLAT BOOK 28, PAGE 134, TOWNS COUNTY, GEORGIA RECORDS, SAID PLAT BEING NCORPORATED HEREIN BY REFERENCE FOR A MORE COMPLETE LEGAL DESCRIPTION. THIS PROPERTY IS CONVEYED TOGETHER WITH AND SUBJECT TO A NON EXCLUSIVE, PER-PETUAL EASEMENT FOR INGRESS, EGRESS AND UTILITIES, 50 FEET IN WIDTH, ALONG BRASSTOWN LANE AS SHOWN ON THE ABOUE REFERRED TO PLAT OF SURVEY. THE PROPERTY IS CONVEYED SUBJECT TO PROTECTIVE COVENANTS AND RESTRICTIONS PROPERTY BEING MORE COMMONLY KNOWN AS: 2111 BRASSTOWN LANE AS SHOWN ON THE ABOUE SERTAINING TO OLD BRASSTOWN ESTATES AS RECORDED IN DEED BOOK 243, PAGE 731, TOWNS COUNTY, GEORGIA RECORDS. The debt secured by the Security Deed is evi-denced by a Renewal Note, dated March 19, 2010, from Angela Michelle Rogers to Bank of Hiawassee in the original principal amount of \$57,420.22, as assigned to Citizens South Bank (as same may have been further modi-fied, renewed or amended, collectively the "Note"); plus interest from date on the unpaid balance until paid, and other indebtedness. Default has occurred and security Deed by reason of, among other possible events of default, the nonpayment when due of the indebtedness evidenced by 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 Security Deed by reason

evidenced by the Note and secured by the Sec-curity 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 accord-ions to its to term. ing to its terms.

ing to its terms. The above-described real property will be sold to the highest and best bidder for cash as the property of Michelle Cain, aka Angela Michelle Rogers, 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 assess-ments, if any; possible redemptive rights of the Internal Revenue Service, if any; and all prior assessments, easements, restrictions or nother of record. . matters of record.

To the best of the undersigned's knowledge and belief, the real property is presently owned by Michelle Cain, aka Angela Michelle Rogers.

To the best of the undersigned's knowledge To the best of the undersigned's knowledge and belief, the party in possession of the real property is Michelle Cain, aka Angela Michelle Rogers, and tenants holding under her. Park Sterling Bank, successor by merger to Citizens South Bank, as successor in interest to Bank of Hiawassee, as Attorney-in-Fact for Michelle Cain, aka Angela Michelle Rogers. M. Todd Westfall, Esquire Howick, Westfall, Rogryan & Kaplan, LLP Suite 600, One Tower Creek 3101 Towercreek Parkway Atlanta, Georgia 30339 Atlanta, Georgia 30339 (678) 501-7951