

North Georgia News

Legal Notices for January 16, 2019

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Doris Lee Murphy,
All debtors and creditors of the estate of Doris Lee Murphy, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 20th day of December, 2018.
By: Daniel Joseph Payne
41 Allen Dr.
Blairsville, GA 30512
N(Jan26,Jan29,16)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Marie Bound,
All debtors and creditors of the estate of Marie Bound, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 20th day of December, 2018.
By: Christine Bound Lee
676 Wilmar Cir.
Blairsville, GA 30512
N(Jan26,Jan29,16)B

**NOTICE OF UNCLAIMED PROPERTY
VALUE AT MORE THAN \$75.00**
Pursuant to O.C.G.A 17-5-54, any party claiming an interest in the following property is hereby notified that on November 27, 2018, said property was located in the evidence room of the Union County Sheriff's Office in Union County, Georgia.
Item
Marlin 30-30 rifle serial #2707xxxx
Marlin 22cal rifle serial #1666xxxx
Remington 22cal rifle
Winchester 12gauge shotgun serial #L236xxxx
Tapco sks rifle serial #3xxxx
Remington 30-06 rifle serial # A745xxxx
Remington 12gauge shotgun 2pc serial #13xxxx
Firestar 45cal magazine
Sks magazine
QFI 25cal pistol serial#AM1XXXX
Pistol magazines
Misc. ammunition
Interarms Star 45cal pistol serial #054xxx

Any party claiming an interest in said property is hereby notified that you must file a claim in accordance with O.C.G.A. 17- within 30 days of the fourth publication of the Notice of Disposition of Unclaimed Property in the North Georgia News by serving said claim to the undersigned seizing agency by certified mail, return receipt requested. The serial numbers to the above listed items have been partially hidden, owner must be able to prove which case the items was seized from and have valid proof of purchase indicating the complete serial number.
Mack Mason, Sheriff
Union County, Ga.
378 Beasley Street
Blairsville, Ga. 3051
(706)439-6066
N(Jan29,16,23)B

**IN THE SUPERIOR COURT OF FANNIN COUNTY
STATE OF GEORGIA**
Tarrisa Clark, Plaintiff
Cody Clark, Defendant
TO: Cody Clark
126 Jones Street, Apt C6
Blue Ridge, GA 30513
Civil Action No: 2018VS07
NOTICE OF PUBLICATION
By Order for service by publication dated the 3 day of January, 2019, you are hereby notified that on the 19 day of November, 2018, Tarrisa Clark filed suit against you for Complaint for Divorce.

You are required to file with the Clerk of the Superior Court and to serve upon plaintiff, Tarrisa Clark, an Answer in writing within sixty (60) days of the date of the order for publication.

Witness, the Honorable John Worcester, Judge of this Superior Court.
This the 3 day of January, 2019
Dana Chastain,
Clerk, Superior Court
N(Jan9,16,23,30)B

NOTICE
(For Discharge from Office and all Liability)
PROBATE COURT OF UNION COUNTY
Re: PETITION OF EDNA RUTH ENGLAND RICH., FOR DISCHARGE AS EXECUTRIX OF THE ESTATE OF ERIC ROY ENGLAND, DECEASED.
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 28, 2019.

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.

Dwain Brackett
Probate Judge
By: Kristin Stanley
Probate Court Clerk
65 Courthouse Street
Blairsville, GA 30512
(706)439-6006
N(Jan16)B

NOTICE
(For Discharge from Office and all Liability)
PROBATE COURT OF UNION COUNTY
Re: PETITION OF SHERRY MORIARTY. FOR DISCHARGE AS EXECUTRIX OF THE ESTATE OF SHIRLEY HUNTER, DECEASED.
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 28, 2019.

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.

Dwain Brackett
Probate Judge
By: Kristin Stanley
Probate Court Clerk
65 Courthouse Street
Blairsville, GA 30512
(706)439-6006
N(Jan16)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Raymond P. Sanford,
All debtors and creditors of the estate of Raymond P. Sanford, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 4th day of January, 2019.
By: Steven R. Sanford
2107 Thomson Hwy.
Lincolnton, GA 30817
N(Jan16,23,30,Feb6)B

**IN THE PROBATE COURT
COUNTY OF UNION
STATE OF GEORGIA**
IN RE: ESTATE OF
STACEY KEN GREEN, DECEASED
ESTATE NO. 18-172
PETITION FOR LETTERS OF ADMINISTRATION
NOTICE
Charles Kevin Green has petitioned (for Letters of Administration) to be appointed Administrator of the estate of Stacey Ken Green, 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 February 11, 2019. 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.

Dwain Brackett
PROBATE JUDGE
By: Kristin Stanley
PROBATE CLERK
65 Courthouse St., Ste. 8
Blairsville, GA 30512
(706) 439-6006
N(Jan16,23,30,Feb6)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Lonnie Lee Crumpton III,
All debtors and creditors of the estate of Lonnie Lee Crumpton III, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 4th day of January, 2019.
By: Lisa Leonard
1100 Copperhead Rd.
Blairsville, GA 30512
N(Jan16,23,30,Feb6)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Lorton Lee Lewis,
All debtors and creditors of the estate of Lorton Lee Lewis, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 11th day of January, 2019.
By: Elizabeth Lewis Schellengerhouthd
314 Smoke Rise Ridge
Blairsville, GA 30512
N(Jan16,23,30,Feb6)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Lum Junior Brown Sr.,
All debtors and creditors of the estate of Lum Junior Brown Sr., deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 4th day of January, 2019.
By: Lum Junior Brown Jr.
112 Lum & Joes Walk
Blairsville, GA 30512
N(Jan16,23,30,Feb6)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Mozella Crouch,
All debtors and creditors of the estate of Mozella Crouch, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 4th day of January, 2019.
By: Denise Beyner-Stanley
739 Voyager Dr.
Houston, TX 77062
N(Jan16,23,30,Feb6)B

**IN THE PROBATE COURT
COUNTY OF UNION
STATE OF GEORGIA**
IN RE: ESTATE OF
MICHELLE SEAY, DECEASED
ESTATE NO. 19-01
PETITION FOR LETTERS OF ADMINISTRATION
NOTICE
Brittany Renee Combs has petitioned (for Letters of Administration) to be appointed Administrator of the estate of Michelle Seay, 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 February 11, 2019. 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.

Dwain Brackett
Probate Judge
By: Kristin Stanley
PROBATE CLERK
65 Courthouse St., Ste. 8
Blairsville, GA 30512
(706) 439-6006
N(Jan16,23,30,Feb6)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of N. Ray Landers,
All debtors and creditors of the estate of N. Ray Landers, deceased, late of Union County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to the law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s).
This 11th day of January, 2019.
By: Nina S. Landers
206 Beacon Hill
Blairsville, GA 30512
N(Jan16,23,30,Feb6)B

**NOTICE OF SALE UNDER POWER,
UNION COUNTY**
Pursuant to the Power of Sale contained in a Security Deed given by Lori Gavin aka Lori A. Gavin and Timothy Gavin to Mortgage Electronic Registration Systems, Inc. as a nominee for Bank of England dated 11/15/2016 and recorded in Deed Book 1055 Page 663 Union County, Georgia records; as last transferred to or acquired by PennyMac Loan Services, LLC, conveying the after-described property to secure a Note in the original principal amount of \$142,373.00, 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 Union County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on February 5, 2019 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:
All that tract or parcel of land lying and being in Land Lot 124, 8th District, 1st Section, Union County, Georgia, being Lot 23, containing 1.11 acres, more or less, of the Notia Vista, II Sub-division, as per plat of survey by Jack Stanley, Union County, Surveyor, dated April 1984 and recorded in Plat Book P, Page 14, Union County, Georgia Records, which plat is by reference incorporated herein and made a part hereof.
The property is subject to all matters as shown on the aforesaid plat.
The property is subject to the Covenants and Restrictions as recorded in Deed Book 133, Pages 456-458, Union County, Georgia Records.

The property is subject to a Flowage Easement as recorded in Deed Book EE, Pages 358-361, Union County, Georgia.
Grantor hereby grants and conveys to grantee the right of access in and to the waters of Lake Nottley over and across that portion of the flowage easement in favor of the United States of America, from Mary Potetea Davenport to the United States of America dated December 22, 1941, recorded in Deed Book EE, Page 358, which immediately joins the lake access easement which crosses Lot 16, said subdivision, the access over Lot 16 within the easement and to the waters over Lake Nottley being non-exclusive and subject to the rights of others to use the same.

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 260 Notia Vista II, Blairsville, GA 30512 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): Timothy Gavin and Lori Gavin aka Lori A. Gavin or tenant or tenants.

PennyMac Loan Services, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
Loss Mitigation
3043 Townsgate Road #200, Westlake Village, CA 91361
1-866-549-3583
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or 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 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.
PennyMac Loan Services, LLC is agent and Attorney in Fact for Lori Gavin aka Lori A. Gavin and Timothy Gavin
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.
1120-22173A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1120-22173A
N(Jan9,16,23,30)P

**NOTICE OF SALE UNDER POWER,
UNION COUNTY**
Pursuant to the Power of Sale contained in a Security Deed given by Douglas Alan Dowdy and Sara A Dowdy to Mortgage Electronic Registration Systems, Inc., as nominee WMC Mortgage Corp. dated 2/28/2005 and recorded in Deed Book 569 Page 585 Union County, Georgia records; as last transferred to or acquired by U.S. Bank National Association, as Trustee for Asset Backed Pass-Through Certificates, Series 2005-HE1, conveying the after-described property to secure a Note in the original principal amount of \$327,000.00, 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 Union County, Georgia (or such other area as designated by Order of the Superior Court of said county), within the legal hours of sale on February 5, 2019 (being the first Tuesday of said month unless said date falls on a Federal Holiday, in which case being the first Wednesday of said month), the following described property:
All that tract or parcel of land lying and being in Land Lot 250, 9th District, 1st Section, Union County, Georgia, being shown as Lot Fifteen (15) containing 1.0 acre and Lot Sixteen (16) containing 1.0 acre, on a plat of survey by Learned Engineering and Development, Inc., dated 3/17/89 and recorded in Plat Book W page 63 Union County records, which description on said plat is hereby incorporated by reference and made a part hereof.
The property is subject to the road easement as shown on said plat.
The property is subject to the restrictions recorded in Deed Book 142 pages 28-31, amended in Deed Book 365 page 477 Union County records.

The property is subject to an easement to Blue Ridge Mountain EMC recorded in Deed Book 168 page 499 Union County records.
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 1212 Saddle Ridge Court, Blairsville, GA 30512 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): Dowdy Family Home Trust or tenant or tenants.

Ocwen Loan Servicing, LLC is the entity or individual designated who shall have full authority to negotiate, amend and modify all terms of the mortgage.
Ocwen Loan Servicing, LLC
Foreclosure Loss Mitigation
1661 Worthington Road
Suite 100
West Palm Beach, FL 33409
1-877-596-8580
Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan.
Said property will be sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), (b) unpaid water or 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 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.
U.S. Bank National Association, as Trustee for Asset Backed Pass-Through Certificates, Series 2005-HE1 as agent and Attorney in Fact for Douglas Alan Dowdy and Sara A Dowdy
Aldridge Pite, LLP, 15 Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, Georgia 30305, (404) 994-7637.
1017-2729A
THIS LAW FIRM MAY BE ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 1017-2729A
N(Jan9,16,23,30)P

**NOTICE OF SALE UNDER POWER
GEORGIA, UNION COUNTY**
THIS IS AN ATTEMPT 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 Jeffrey A. Buzzard to Mortgage Electronic Registration Systems, Inc. as nominee for Community & Southern Bank its successors and assigns, dated August 18, 2014, recorded in Deed Book 982, Page 711, Union County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 1092, Page 414, Union County, Georgia Records, as last transferred to Lakeview Loan Servicing, LLC by assignment recorded in Deed Book 1067, Page 226, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SEVEN THOUSAND ONE HUNDRED TWO AND 0/100 DOLLARS (\$157,102.00), 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 Union 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 February, 2019, 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, 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. Lakeview Loan Servicing, LLC is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: M&T Bank , P.O. Box 1288, Buffalo, NY 14240, 800-724-1633. To the best knowledge and belief of the undersigned, the party in possession of the property is Jeffrey A. Buzzard or a tenant or tenants and said property is more commonly known as 31 Chosen Ridge, Morganton, Georgia 30560. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Lakeview Loan Servicing, LLC as Attorney in Fact for Jeffrey A. Buzzard McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net EXHIBIT "A" All that tract or parcel of land lying and being in the 8th District, 1st Section, Land Lot 52, of Union County, Georgia, and containing 1,500 acres, more or less, as shown on a plat of survey by Cleveland & Cox Land Surveying, LLC, dated October 27, 2013, and recorded in Union County, Georgia records in Plat Book 67, Page 20. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. Also conveyed is a non-exclusive perpetual easement for the use of Chosen Ridge for ingress and egress to the above described property. MR/ttg 2/5/19 Our file no. 594917 - FT5
N(Jan9,16,23,30)B

**STATE OF GEORGIA
COUNTY OF UNION
NOTICE OF SALE UNDER POWER**

Under and by virtue of the power of sale contained in a Security Deed from STEVE D. ELLER to UNITED COMMUNITY BANK, dated January 5, 2005, recorded January 7, 2005, in Deed Book 560, Page 54, Union County, Georgia records, as last modified by Modification of Security Deed dated August 15, 2014 recorded September 12, 2014 in Deed Book 985, Page 476, Union County, Georgia records; also that certain Assignment of Rents dated August 15, 2014 in Deed Book 986, Page 76, Union County, Georgia records, said Security Deed being given to secure a Note from STEVE D. ELLER dated August 15, 2014, in the original principal amount of Seven Hundred Eighty Three Thousand Three Hundred Eighty Five and 42/100 (\$783,385.42) Dollars, with interest due thereon 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 Union County, Georgia, within the legal hours of sale on the first Tuesday in February, 2019, the following described property:
All that tract or parcel of land lying and being in Land Lot 273, 9th District, 1st Section, Union County, Georgia, being shown as Tract Two (2), containing 1.417 acres, on a plat of survey by Rochester & Associates, Inc., dated 12/22/98, recorded in Plat Book 44, Page 176, Union County records, which description on said plat is hereby incorporated by reference and made a part hereof. The property is subject to a gravel drive as shown on said plat.
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 D. ELLER or a tenant or tenants.
UNITED COMMUNITY BANK,
as attorney in Fact for STEVE D. ELLER
L. Lou Allen
Stiles & Harbison, PLLC
303 Peachtree Street, N.E., Suite 2800
Atlanta, Georgia 30308
(404) 739-8893
File No. 7484A-03861
N(Jan9,16,23,30)B