

North Georgia News

Legal Notices for April 15, 2015

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Scotty Floyd Eaves.
All debtors and creditors of the estate of Scotty Floyd Eaves, 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 16th day of March, 2015.
By: Lacerilla S. Eaves
237 Terrace Ln.
Blairsville, GA. 30512
N(Apr15,22,29)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Edward Harris Harwood, Jr., Jr.
All debtors and creditors of the estate of Edward Harris Harwood, Jr., 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 1st day of April, 2015.
By: Marlyou E. Harwood
47 Cobbles tone
Blairsville, GA. 30512
N(Apr15,22,29)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Katrine L. Krempecke.
All debtors and creditors of the estate of Katrine L. Krempecke, 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 3rd day of April, 2015.
By: Donna Cox
77 Rothgeb Ridge Rd.
Blairsville, GA. 30512
N(Apr15,22,29)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of June Lovell.
All debtors and creditors of the estate of June Lovell, 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 16th day of March, 2015.
By: Patricia Louise Satterfield, f/k/a Goodman
194 Youngstown Baptist Ch. Rd.
Blairsville, GA. 30512
N(Apr15,22,29)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of William Joseph Nanney.
All debtors and creditors of the estate of William Joseph Nanney, 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 3rd day of April, 2015.
By: Scott Nanney
6514 Waukka View Dr.
Clermont, GA 30527
N(Apr15,22,29)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Gene Turner Jolley.
All debtors and creditors of the estate of Gene Turner Jolley, 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 10th day of April, 2015.
By: Jeri Ann King
PO Box 355
Blairsville, GA. 30514
N(Apr15,22,29,May9)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Edith Lorene Smith.
All debtors and creditors of the estate of Edith Lorene Smith, 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 10th day of April, 2015.
By: Palmer Fletcher
115 Paddock Place
Dawsonville, GA 30534
N(Apr15,22,29,May9)B

**STATE OF GEORGIA
UNION COUNTY
NOTICE TO DEBTORS AND CREDITORS**
RE: Estate of Edward Wayne Webster.
All debtors and creditors of the estate of Edward Wayne Webster, 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 10th day of April, 2015.
By: Anita Webster
712 Song Bird Way
Woodstock, GA. 30188
N(Apr15,22,29,May9)B

**NOTICE OF PETITION TO CHANGE NAME
GEORGIA, UNION COUNTY**
15-CV-136-RG
Notice is hereby given Maryann Kang Dills, the undersigned, filed her petition to the Superior Court of Union County, Georgia on the 27 day of March, 2015, praying for a change in the name of petitioner from Maryann Kang Dills to Maryann Kang. 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 March, 2015
Petitioner: Maryann Kang Dills
N(Apr1.8,15,22)P

**IN THE PROBATE COURT
COUNTY OF UNION
STATE OF GEORGIA
IN RE: ESTATE OF
GLADYS CHRISTENE WIGLEY, DECEASED**
ESTATE NO. 15-41
PETITION FOR LETTERS OF ADMINISTRATION
NOTICE

Rebecca Ann Young has petitioned (for Letters of Administration) to be appointed Administrator of the estate of Gladys Christene Wigley, 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 May 4, 2015. 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(Apr8,15,22,29)B

NOTICE OF LAND PATENT / LAND GRANT
Ernest Michael Andrews, Jr. claims the "for-ever" benefit of the land patent / land grant and occupies the land located at 160 Turkey Trail, Blairsville, Georgia. Documentation of this claim is posted online and may be downloaded from ADrive.com using this link to the download page: http://goo.gl/1v1G0r
N(Apr8,15,22,29)P

NOTICE
Notice of Intent to Dissolve Union Agricultural Institute, Inc., a Georgia Corporation with its registered office at 18 Pockery R. Bil has been delivered to the Secretary of State for filing in accordance with Georgia Business Code.
N(Apr8,15)P

ADVERTISEMENT FOR PROPOSALS
Bowen & Watson, Inc. is soliciting Proposals for Work Packages for a 10 classroom addition at Union County Primary School and would appreciate receiving a quote from your company. Bid time is 2:00 PM April 21, 2015. Proposals on Work Package that require Bid Bonds may be sent by mail or hand delivered to Union County Schools, 124 Hughes Street, Blairsville, GA 30512. Proposals on Work Packages not requiring Bid Bonds may be sent via FAX to the owner's office (706) 745-5025 or the office of Bowen & Watson, Inc. (706) 886-3010. Proposals on Work Packages not requiring Bid Bonds may also be submitted by E-Mail to bids@bowen-watson.com. All Proposals must arrive before the stipulated Bid time.
PROJECT NAMES:
Classroom Addition for: Union County Primary School
592 School Circle
Blairsville, Ga 30512
Project size is 12,878 square feet
ARCHITECT:
Southern A&E
OWNER
Union County Schools
DESCRIPTION OF PROJECT:
Project includes Work Packages #1-Grading, 2-Landscaping and Planting; by Owner, 3-Chain Link Fence; by Owner, 4-Concrete (Site & Building), 5-Reinforcing Steel and Wire Mesh, 6-Masonry, 7-Structural, Misc. Steel, 8-Erect Structural, 9-Combine Work Packages 7 & 8, 10-Architectural Cabinets, 11-TPO Roofing, 12-Hollow Metal, 13-Wood Doors, 14-FRP Doors, 15-Door Hardware, 16-Hollow Metal, Wood Doors & Door Hardware, 17-Doors/Hardware Installation, 18-Glass and Glazing and Aluminum Windows, 19-Drywall, Acoustical Ceilings, Metal Stud Framing, 20-Quarry Tile, 21-Resilient Flooring & Carpeting, 22-Painting & Caulking, 23-Visual Display Boards, 24-Signage, 25-Toilet Accessories, 26-Fire Extinguishers & Cabinets, 27-Specialties Packages Installation, 28-Metal Lockers, 29-Walkway & Canopy Covers, 30-Building Sprinkler System, 31-Plumbing, 32-HVAC, 33-Electrical, 34-Finial Cleanup, 35-Temporary HVAC
David Keener will be the estimator for this project
SPECIAL REQUIREMENTS:
P&P Bonds Required for work packages #32-HVAC & 33 Electrical
Bid Documents:
Plans and specifications are available on our website @ Bowen-Watson.com. Click on "Subcontractors", the password is "ucadd".
N(Apr1.8,skip,15)B

ADVERTISEMENT FOR BIDS
Project AP090-XXXX-XX (291), Union County City of Blairsville, Georgia
Dates: April 15
Separate sealed Bids for the construction of Improvements to Blairsville Municipal Airport will be received by the City of Blairsville, Georgia, hereinafter referred to as the Owner, at the Blairsville City Hall until 2:00 p.m., local time, Thursday, May 14, 2015. Bids will then be publicly opened and read aloud. Bids received after this time will not be accepted and will be returned unopened.
The Work includes the following principal items at the Blairsville Municipal Airport: Base Bid – South Apron Rehabilitation
Total Contract Time for completion of the work is (60) calendar days.
Liquidated damages for delay will be in the amount of Five Hundred Dollars (\$500.00) per calendar day that the project remains incomplete after the specified completion time.
A mandatory pre-bid conference will be conducted at 2:00 p.m. on Thursday, April 30, in the Airport Conference Room of the Blairsville Municipal Airport, 2223 Airport Drive, Blairsville, Georgia 30512.
Other Bidding Requirements, Contract Forms, Conditions of the Contract, Specifications, Drawings and other Bidding and Contract Documents may be examined at the office of the following:
Barge, Waggoner, Sumner and Cannon, Inc., 200 Clinton Avenue, Suite 800, Huntsville, Alabama 35801, Phone (256) 533-1561
City of Blairsville, P. O. Box 307, 62 Blue Ridge Street (30512), Blairsville, Georgia 30514
Copies of the Bidding Documents may be obtained from the Engineer, Barge, Waggoner, Sumner and Cannon, Inc., 200 Clinton Avenue, Suite 800, Huntsville, Alabama 35801, Phone (256) 533-1561, upon prior payment of \$100.00 per set for printing, reproduction, handling and distribution costs. No partial or "split sets" will be issued. All checks for copies of the Bidding Documents shall be made payable to Barge, Waggoner, Sumner and Cannon.
Bid Security: Each Bidder must deposit with his Bid, as Bid Security, a Bid Bond payable to the Owner in an amount equal to five (5) percent of the total amount Bid, but in no case more than \$10,000.
Contract Security: The Successful Bidder will be required to furnish separate performance and payment bonds payable to the Owner. Each bond shall be in an amount equal to 100% of the Contract Price as security for Contractor's faithful performance and payment of all obligations under the Contract Documents.
No Bid may be withdrawn by the Bidder within ninety (90) days after actual date of opening thereof.
Bids in the case of corporations not chartered in Georgia, must be accompanied by proper certificate evidencing that such corporation is authorized to do business in the State of Georgia.
Bids are to be based upon prevailing wages in Union County, Georgia; and in no case are wages considered less than those predetermined by the Secretary of Labor, a schedule of which is contained in the Contract Documents.
The Successful Bidder whether a resident or nonresident shall be required to comply with all City, County and State licensing and/or permit laws.
The Owner reserves the right to refuse to issue a proposal form to a prospective bidder should such bidder be in default for any of the following reasons:

(a) Failure to comply with any prequalification regulations of the Owner, if such regulations are cited, or otherwise included, in the proposal as a requirement for bidding.
(b) Failure to pay, or satisfactorily settle, all bills due for labor and materials on former contracts in force (with the owner) at the time the owner issues the proposal to a prospective bidder.
(c) Contractor default under previous contracts with the Owner.
(d) Unsatisfactory work on previous contracts with the Owner.
Bids shall be on the forms included in the Bidding Documents and submitted in an opaque sealed envelope clearly identified on the outside as follows:
BID FOR CONSTRUCTION OF IMPROVEMENTS TO BLAIRSVILLE MUNICIPAL AIRPORT
PROJECT AP090-XXXX-XX (291), Union County
SUBMITTED BY: (Name of Bidder with Bidder's Current Georgia General Contractor's License Number).
The Bid shall be addressed to:
Honorable Jim Conley, Mayor
62 Blue Ridge Street
Blairsville, Georgia 30512
Bids submitted by mail shall be registered.
The Owner reserves the right to reject any and all Bids, to waive any informalities or irregularities in the Bids received, and to accept the Bid which is deemed most favorable to the Owner at the time and under the conditions stipulated.

CITY OF BLAIRSVILLE
By: Honorable Jim Conley, Mayor
N(Apr15,22)B

**NOTICE OF PETITION TO CHANGE NAME
STATE OF GEORGIA
COUNTY OF UNION**
Notice is hereby given that Thomas Neal Moon, the undersigned, filed his petition to the Superior Court of Union County, Georgia on the 13th day of March, 2015, praying for a change in the name of Petitioner from Thomas Neal Moon to Richard Neal Moon. 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 17 day of March, 2015
Cary D. Cox
Attorney for Petitioner
PO Box 748
Blairsville, GA 30514
N(Mar25,Apr1.8,15)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 Keith Evans and Michelle Evans to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., its successors and assigns, dated March 26, 2007, recorded in Deed Book 699, Page 761, Union County, Georgia Records, as well transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificate holders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-7 by assignment recorded in Deed Book 903, Page 246, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED SIXTY-THREE THOUSAND SEVEN HUNDRED AND 0/100 DOLLARS (\$263,700.00), 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 May, 2015, 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 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. Bank of America, N.A. 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: JPMorgan Chase Bank, National Association, 3415 Vision Drive, Columbus, OH 43219 800-446-8939. To the best knowledge and belief of the undersigned, the party in possession of the property is Steven Franklin and Pamela Franklin or a tenant or tenants and said property is more commonly known as 2965 Watts Creek Road, Blairsville, Georgia 30512. 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. Bank of America, N.A. as Attorney in Fact for Steven Franklin and Pamela Franklin McCalla Raymer, 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 7th District, 1st Section, Land Lot 52 of Union County, Georgia and being Tract 2, containing 1.195 acres, more or less, as shown on a plat of survey by Tamrok Associates, Inc., dated August 2, 1995 and recorded in Union County Records in Plat Book 48, Page 129. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. MR/hq1 5/5/15 Our file no. 5735014 - FT3
N(Apr8,15,22,29)B

**NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF UNION**
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by KENNETH H. ROGOZ TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PRIMARY CAPITAL ADVISORS LC, dated 08/20/2004, and Recorded on 08/24/2004 as Book No. 540 and Page No. 577-600, UNION COUNTY, Georgia records, as last assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$112,800.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the UNION COUNTY Courthouse within the legal hours of sale on the first Tuesday in May, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 10TH DISTRICT, 1ST SECTION, LAND LOT 93 OF UNION COUNTY, GEORGIA AND BEING LOT 19 OF HIGHLAND FALLS COTTAGES, CONTAINING 0.074 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., DATED FEBRUARY 21, 1997, LAST REVISED MARCH 5, 1999 AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK 42, PAGES 170. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, NATIONSTAR MORTGAGE, LLC may be contacted at: NATIONSTAR MORTGAGE, LLC, 8950 CRYPPERS WATERS BLVD., COPPELL, TX 75019, 877-450-8638. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 283 HIGHLAND FORGE, BLAIRSVILLE, GEORGIA 30512 is/are: KENNETH H. ROGOZ or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. 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 nonjudicial 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 in the preceding paragraph. HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 as Attorney in Fact for KENNETH H. ROGOZ. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000005042353 BARRETT DAFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.
N(Apr8,15,22,29)B

**NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF UNION**
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by WILLIAM LEE TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for Countrywide Home Loans, Inc., dba America's Wholesale Lender, its successors and assigns, dated June 7, 2007, recorded in Deed Book 712, Page 380, Union County, Georgia Records, as last transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-14 (the Secured Creditor), by assignment, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY THOUSAND AND 0/100 DOLLARS (\$150,000.00), 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 May, 2015, 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 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. Bank of America, N.A. 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: Specialized Loan Servicing, 8742 Lucent Blvd STE 300, Highlands Ranch, CO 80129 800-306-6059. To the best knowledge and belief of the undersigned, the party in possession of the property is Kenneth H. Rogoz or a tenant or tenants and said property is more commonly known as 8474 Timber Ridge Rd n, Blairsville, Georgia 30512. 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. The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 as Attorney in Fact for William Lee McCalla Raymer, 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 7th District, 1st Section, Land Lot 56 of Union County, Georgia, and being Tract 1, containing 2.000 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc., dated December 22, 1998, and recorded in Union County Records in Plat Book 45, Page 158. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. Also conveyed herewith is a perpetual 40 foot easement from Timber Ridge Road (County Road #113) to the subject property. MR/hk8 5/5/15 Our file no. 5316912 - FT1
N(Apr8,15,22,29)B

**STATE OF GEORGIA
COUNTY OF UNION
NOTICE OF SALE UNDER POWER**
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Betty Y. Ray and Jack Ray to Mortgage Electronic Registration Systems, Inc. as nominee for GE Money Bank and its successors and assigns dated May 23, 2007, and recorded in Deed Book 712, Page 166, and Deed Book 981, Page 346, Union County Records, said Security Deed having been last sold, assigned, transferred and conveyed to PHH Mortgage Corporation by Assignment, securing a Note in the original principal amount of \$98,373.00, 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, May 5, 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 property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 12, 10TH DISTRICT, 1ST SECTION OF UNION COUNTY, GEORGIA, CONTAINING 0.691 ACRES AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, INC., RS NUMBER 2653, DATED 07/27/95 AND RECORDED IN PLAT BOOK 34 PAGE 121 UNION COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFERENCE AND MADE A PART HEREOF.
Said property is known as 1858 Mocking Bird Lane, Blairsville, GA 30512, 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 outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, 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. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses 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 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 secured creditor.
The property is or may be in the possession of Betty Y Ray, a/k/a Betty Ray a/k/a Betty York, successor in interest or tenant(s).
PHH Mortgage Corporation as Attorney-in-Fact for Betty Y. Ray and Jack Ray
File no. 15-050935
SHAPIRO, SWERTFEGER & HASTY, LLP*
Attorneys and Counselors at Law
2872 Woodcock Blvd., Suite 100
Atlanta, GA 30341-3941
(770) 220-2535/CH
www.swertfege.net
*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
[FC-NO5]
N(Apr8,15,22,29)B

**NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF UNION**
Under and by virtue of the Power of Sale contained in a Security Deed given by William Lee to Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., dba America's Wholesale Lender, its successors and assigns, dated June 7, 2007, recorded in Deed Book 712, Page 380, Union County, Georgia Records, as last transferred to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., ASSET-BACKED CERTIFICATES, SERIES 2007-10 as Attorney in Fact for William Lee McCalla Raymer, 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 7th District, 1st Section, Land Lot 56 of Union County, Georgia, and being Tract 1, containing 2.000 acres, more or less, as shown on a plat of survey by Rochester & Associates, Inc., dated December 22, 1998, and recorded in Union County Records in Plat Book 45, Page 158. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property. Also conveyed herewith is a perpetual 40 foot easement from Timber Ridge Road (County Road #113) to the subject property. MR/hk8 5/5/15 Our file no. 5316912 - FT1
N(Apr8,15,22,29)B

**STATE OF GEORGIA
COUNTY OF UNION
NOTICE OF SALE UNDER POWER**
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Betty Y. Ray and Jack Ray to Mortgage Electronic Registration Systems, Inc. as nominee for GE Money Bank and its successors and assigns dated May 23, 2007, and recorded in Deed Book 712, Page 166, and Deed Book 981, Page 346, Union County Records, said Security Deed having been last sold, assigned, transferred and conveyed to PHH Mortgage Corporation by Assignment, securing a Note in the original principal amount of \$98,373.00, 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, May 5, 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 property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 12, 10TH DISTRICT, 1ST SECTION OF UNION COUNTY, GEORGIA, CONTAINING 0.691 ACRES AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, INC., RS NUMBER 2653, DATED 07/27/95 AND RECORDED IN PLAT BOOK 34 PAGE 121 UNION COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFERENCE AND MADE A PART HEREOF.
Said property is known as 1858 Mocking Bird Lane, Blairsville, GA 30512, 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 outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, 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. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses 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 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 secured creditor.
The property is or may be in the possession of Betty Y Ray, a/k/a Betty Ray a/k/a Betty York, successor in interest or tenant(s).
PHH Mortgage Corporation as Attorney-in-Fact for Betty Y. Ray and Jack Ray
File no. 15-050935
SHAPIRO, SWERTFEGER & HASTY, LLP*
Attorneys and Counselors at Law
2872 Woodcock Blvd., Suite 100
Atlanta, GA 30341-3941
(770) 220-2535/CH
www.swertfege.net
*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
[FC-NO5]
N(Apr8,15,22,29)B

**NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
COUNTY OF UNION**
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by WILLIAM LEE TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR PRIMARY CAPITAL ADVISORS LC, dated 08/20/2004, and Recorded on 08/24/2004 as Book No. 540 and Page No. 577-600, UNION COUNTY, Georgia records, as last assigned to HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$112,800.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash at the UNION COUNTY Courthouse within the legal hours of sale on the first Tuesday in May, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN THE 10TH DISTRICT, 1ST SECTION, LAND LOT 93 OF UNION COUNTY, GEORGIA AND BEING LOT 19 OF HIGHLAND FALLS COTTAGES, CONTAINING 0.074 ACRES, MORE OR LESS, AS SHOWN ON A PLAT OF SURVEY BY TAMROK ASSOCIATES, INC., DATED FEBRUARY 21, 1997, LAST REVISED MARCH 5, 1999 AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK 42, PAGES 170. SAID PLAT IS INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. The debt secured by said Deed to Secure Debt 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 Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, NATIONSTAR MORTGAGE, LLC may be contacted at: NATIONSTAR MORTGAGE, LLC, 8950 CRYPPERS WATERS BLVD., COPPELL, TX 75019, 877-450-8638. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 283 HIGHLAND FORGE, BLAIRSVILLE, GEORGIA 30512 is/are: KENNETH H. ROGOZ or tenant/tenants. 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) any matters which might be disclosed by an accurate survey and inspection of the property, and (c) all matters of record superior to the Deed to Secure Debt first set out above, including, but not limited to, assessments, liens, encumbrances, zoning ordinances, easements, restrictions, covenants, etc. 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 nonjudicial 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 in the preceding paragraph. HSBC BANK USA, N.A., AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-14 as Attorney in Fact for KENNETH H. ROGOZ. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000005042353 BARRETT DAFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.
N(Apr8,15,22,29)B

**STATE OF GEORGIA
COUNTY OF UNION
NOTICE OF SALE UNDER POWER**
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Betty Y. Ray and Jack Ray to Mortgage Electronic Registration Systems, Inc. as nominee for GE Money Bank and its successors and assigns dated May 23, 2007, and recorded in Deed Book 712, Page 166, and Deed Book 981, Page 346, Union County Records, said Security Deed having been last sold, assigned, transferred and conveyed to PHH Mortgage Corporation by Assignment, securing a Note in the original principal amount of \$98,373.00, 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, May 5, 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 property described in said Deed, to-wit:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 12, 10TH DISTRICT, 1ST SECTION OF UNION COUNTY, GEORGIA, CONTAINING 0.691 ACRES AS SHOWN ON A PLAT OF SURVEY BY B. KEITH ROCHESTER AND ASSOCIATES, INC., RS NUMBER 2653, DATED 07/27/95 AND RECORDED IN PLAT BOOK 34 PAGE 121 UNION COUNTY RECORDS WHICH DESCRIPTION ON SAID PLAT IS HEREBY INCORPORATED BY REFERENCE AND MADE A PART HEREOF.
Said property is known as 1858 Mocking Bird Lane, Blairsville, GA 30512, 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 outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, 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. The proceeds of said sale will be applied to the payment of said indebtedness and all expenses 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 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 secured creditor.
The property is or may be in the possession of Betty Y Ray, a/k/a Betty Ray a/k/a Betty York, successor in interest or tenant(s).
PHH Mortgage Corporation as Attorney-in-Fact for Betty Y. Ray and Jack Ray
File no. 15-050935
SHAPIRO, SWERTFEGER & HASTY, LLP*
Attorneys and Counselors at Law
2872 Woodcock Blvd., Suite 100
Atlanta, GA 30341-3941
(770) 220-2535/CH
www.swertfege.net
*THE LAW