

North Georgia News

Legal Notices for September 20, 2023

IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA
IN RE: ESTATE OF
ALFRED STEVEN DANSKER
DECEASED
ESTATE NO. 2022-117
NOTICE

[For discharge from office and all liability]
PROBATE COURT OF UNION COUNTY
Re: PETITION OF PAULA M. DANSKER FOR DISCHARGE AS EXECUTRIX OF THE ESTATE OF ALFRED STEVEN DANSKER, DECEASED.
To Whom it may concern:
This is to notify you to file an objection, if there is any, to the above-referenced petition, in this Court by 10:00 a.m. on or before October 2, 2023.

BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a probate court clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Contact probate court personnel 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
Judge of the Probate Court
By: Kristin Stanley
Clerk of the Probate Court
65 Courthouse St., Suite 8
Blairsville, GA 30512
Address
(706) 439-6006
Telephone Number

(N(Sept20,2023))

IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA
IN RE: ESTATE OF
BONNIE C. JONES
DECEASED
ESTATE NO. 2020-51
NOTICE

[For discharge from office and all liability]
PROBATE COURT OF UNION COUNTY
Re: PETITION OF SCOTT JONES FOR DISCHARGE AS ADMINISTRATOR OF THE ESTATE OF BONNIE C. JONES, DECEASED.
To Whom it may concern:
This is to notify you to file an objection, if there is any, to the above-referenced petition, in this Court by 10:00 a.m. on or before October 2, 2023.

BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a probate court clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Contact probate court personnel 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
Judge of the Probate Court
By: Kristin Stanley
Clerk of the Probate Court
65 Courthouse St., Suite 8
Blairsville, GA 30512
Address
(706) 439-6006
Telephone Number

(N(Sept20,2023))

CITATION
PROBATE COURT OF UNION COUNTY
RE: ESTATE OF Elizabeth Watson, (FORMER) WARD.
Date of Publication, if any: 9/20/2023
TO WHOM IT MAY CONCERN AND:
The conservator(s) of the above estate, has/ have applied for Discharge from said trust. This is to notify the above interested party(ies) to show cause, if any they can, why said conservator(s) should not be discharged from office and liability. All objections must be in writing, setting forth the grounds of any such objections, and filed with the above Probate Court, (address) 65 Courthouse Street, Blairsville, GA 30512 by 10:00 a.m. on or before October 16, 2023, said date being more than 30 days from the date of publication, or if personally served, then 10 days from the date of such service. All pleadings must be signed before a notary public or probate court clerk, and filing fees must be tendered with your pleadings, unless you qualify to file as an indigent party. Contact probate court personnel at the below address/telephone number for the required amount of filing fees.

If any objections are filed, a hearing will be scheduled for 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 Street, Suite 8
Blairsville, GA 30512
ADDRESS
(706) 439-6006
TELEPHONE

(N(Sept20,2023))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Alfred John Niemczyk
All creditors of the estate of Alfred John Niemczyk, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.

This 14th day of August, 2023.
BY: Lynda Ann Niemczyk
62 Liberty Hill Road
Blairsville, GA 30512
ATTORNEY: Kim H. Stroup
231 Riverside Drive
Macon, GA 31201

(N(Aug30,Sept16,13,20))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Jon Wesley Chambliss
All creditors of the estate of Jon Wesley Chambliss, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.

This 8 day of September, 2023.
BY: Kimberly E. Chambliss
Timothy J. Chambliss
Blairsville, GA 30512
ATTORNEY: Spencer R. Bettis, Esq.
1815 Lockeway Drive, Suite 106
Alpharetta, GA 30004

(N(Sept20,27,Oct14,11))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Robert Edward Wagner
All creditors of the estate of Robert Edward Wagner, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 8th day of September, 2023.
BY: Pamala Lynn Wagner
326 E. Indiana Ave.
Chesterston, IN 46304
Ryan Edward Wagner
1660 Hayes Leonard Rd.
Valparaiso, IN 46385
ATTORNEY: Daniel J. Davenport
PO Box 923
Blairsville, GA 30514

(N(Sept13,20,27,Oct4))

IN THE SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA
Enotah Judicial Circuit
STATE OF GEORGIA,
ex rel
Jeffrey Langley
DISTRICT ATTORNEY,
Enotah JUDICIAL CIRCUIT,
Plaintiff,
vs
\$1,873.00 in United States Currency
Smith and Wesson .38 Handgun, Serial #DKZ3193
Defendant in rem,
RE PROPERTY OF
Melanie Renee Rich,
Purported Owner(s)/Interest Holders
CIVIL ACTION NO. SUCV2023000027
COMPLAINT FOR FORFEITURE

COMES NOW THE STATE OF GEORGIA, by and through Jeffrey Langley, District Attorney for the Enotah Judicial Circuit, and files this complaint for forfeiture pursuant to O.C.G.A. §§ 16-13-49(b) and 9-16-12 and shows the Court as follows:
1. The property sought to be forfeited is described in the above-styled caption and is incorporated herein by reference thereto (hereinafter "the defendant property").
2. The defendant property is in the custody of the Union County Sheriff's Office, 378 Beasley Street, Blairsville, Georgia and is located within Union County and is within the venue and jurisdiction of this Court.
3. Prior to December 21, 2022, law enforcement made multiple controlled buys from the defendant, Melanie Renee Rich (hereafter defendant). On December 21, 2022, defendant was arrested on four warrants resulting from the controlled buy. A search warrant for her residence at 40 Nantahala Lane, Apt H, Blairsville was obtained and executed.
4. The investigation resulted in the arrest of Melanie Renee Rich for multiple counts of Distribution of a Controlled Substance.
5. A search of the defendant's residence resulted in the discovery of cocaine in excess of a gram, hydrocodone pills, a set of scales, Mannitol powder, 3 precut baggies and a white medical bowl. Also found in the residence near the drugs was \$1873.00 in US Currency plus the Smith and Wesson handgun set forth in the caption hereof.
6. As a result of the discovery of the controlled substances set forth in Paragraph 5 hereof, the currency and firearm more particularly described in the caption hereof hereof were seized for forfeiture.
7. The defendant property is contraband and subject to forfeiture to the State of Georgia pursuant to the provisions of O.C.G.A. §16-13-49(b), in that the defendant property was directly or indirectly used or intended for use to facilitate the distribution and possession of cocaine and hydrocodone in violation of O.C.G.A. §16-13-30 and/or is proceeds derived from or realized therefrom and/or was found in close proximity to cocaine and LSD and/or is other property which is subject to forfeiture pursuant to the provisions of O.C.G.A. § 16-13-49(b).
8. Additionally the defendant weapons are contraband and subject to forfeiture to the State of Georgia pursuant to O.C.G.A. § 16-13-49(b) in that the weapons were available to facilitate the possession of cocaine and/or LSD in violation of O.C.G.A. § 16-13-30.
9. The names and addresses of all known persons who may be owners and/or interest holders of the defendant property, or any part thereof, are as follows:
Melanie Renee Rich
40 Nantahala Lane
Apartment H
Blairsville, GA 30512
10. On, or about, January 4, 2023 Union County Sheriff's Office notified the District Attorney of the seizure. Said report complied with O.C.G.A. § 9-16-7. On or about 1/23/23 the District Attorney filed an administrative forfeiture pursuant to O.C.G.A. §9-16-11, also in compliance with O.C.G.A. §9-16-7.
11. The administrative forfeiture was served on Melanie Rich on January 24, 2023. On January 26, 2023 Melanie Rich delivered the attached purported answer and claim.
12. Since a claim has been filed, this action is brought pursuant to O.C.G.A. §§ 9-16-11(c)(3) , 9-16-12 and 9-16-13.
WHEREFORE THE STATE OF GEORGIA PRAYS:
1. That all purported owners and/or interest holders listed herein be personally served with a copy of the complaint and summons;
2. That the custodians of the defendant property be personally served a copy of the complaint and summons herein;
3. That all purported owners and interest holders who are unknown, who reside out of state, who depart the State, who cannot after due diligence be found within the state or who conceal themselves to avoid service, be served by publication by publishing a notice of proceedings once per week for two consecutive weeks in the legal organ of Union County as provided by O.C.G.A. § 9-16-12(f);
4. That the Court hold a hearing within sixty days of the service of this complaint as provided by O.C.G.A. § 9-16-12(f);
5. That the Court enter judgment in favor of the State of Georgia declaring the defendant property, or any part thereof, forfeited to the State of Georgia pursuant to the provisions of O.C.G.A. § 16-13-49;
6. That the Court retain jurisdiction to direct the proper disposition and distribution of the forfeited property as provided by O.C.G.A. § 9-16-19; and
7. That the State be afforded such other relief and remedies as are available under law and for due process to enforce the forfeiture.
This the 30th day of January, 2023.
Respectfully submitted,
Buster Landreau
Buster Landreau
Assistant District Attorney
Georgia Bar No. 970247
Enotah Judicial Circuit
65 Courthouse Street
Box 6
Blairsville, GA 30512
706-439-6027

(N(Sept20,27))

IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA
IN RE: ESTATE OF
ALICE SARA GENTRY RAMSEY
DECEASED
ESTATE NO. 2023-122
PETITION FOR LETTERS OF ADMINISTRATION
NOTICE

To whom it may concern:
Ruby Dean Ritchie has petitioned to be appointed administrator(s) of the estate of Alice Sara Gentry Ramsey deceased, of said county. (The petitioner has also applied for waiver of bond, waiver of reports, waiver of statements, and/or grant of certain powers contained in O.C.G.A. § 53-12-261.) All interested persons 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 by 10:00 a.m. on or before October 10, 2023.
BE NOTIFIED FURTHER: All objections to the petition must be in writing, setting forth the grounds of any such objections. All objections should be sworn to before a notary public or before a probate court clerk, and filing fees must be tendered with your objections, unless you qualify to file as an indigent party. Contact probate court personnel 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
Judge of the Probate Court
By: Kristin Stanley
Clerk of the Probate Court
65 Courthouse St., Suite 8
Blairsville, GA 30512
Address
(706) 439-6006
Telephone Number

(N(Sept13,20,27,Oct4))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Charles Richard Spiva
All creditors of the estate of Charles Richard Spiva, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 7 day of September, 2023.
BY: Henry Eugene Spiva
4870 Indian Town Road
Marietta, GA 30066
ATTORNEY: David E. Barrett
108 Blue Ridge Hwy., Suite 6
Blairsville, GA 30512

(N(Sept13,20,27,Oct4))

ADVERTISEMENT FOR BIDS
Bid Package One (1) through Twenty-Five (25) Project: New Union County Elementary School Owner: Union County Schools
Architect: Breaux & Associates Architects
CM: Charles Black Construction Company, Inc. Contractors are invited to submit lump sum bids for Bid Package One (1) through Twenty-Five (25), New Union County Elementary School Sealed bids will be received by the Construction Manager until 3:00 p.m., October 5, 2023, at the Office of the Construction Manager, Charles Black Construction Company, Inc., 1955 Highway 129 South, Cleveland, Georgia 30528. Bids must be submitted in Duplicate on the Construction Manager's Proposal Form along with a 5% Bid Bond if required by the Bid Package. No Faxed or E-Mailed Bids Accepted. A thorough review of the bid package description and bid documents are required prior to submitting bids.
The form of agreement will be AIA Document A401, 2017 Edition, between the Construction Manager and the Successful Bidder. Bidding Documents are available for the COST OF REPRODUCTION from:
Gainesville Whiteprint
312 Bradford Street, NW
Gainesville, Georgia 30501
(770) 534-2086
Documents will be available for review at the following locations.
Charles Black Construction Company, Inc.
1955 Highway 129, South
Cleveland, Georgia 30528
Dodge Data & Analytics
www.construction.com
ConstructConnect
www.constructconnect.com
LDI
www.LDIline.com
CM: Charles Black Construction Company, Inc.
PROJECT: New Union County Elementary School

ADVERTISEMENT FOR BIDS INDEX TO BID PACKAGES
Bid Pkg Bid Package Bid Number Name Date
1. Sitework Previously Awarded
2. Concrete October 5, 2023
3. Masonry October 5, 2023
4. Structural Steel October 5, 2023
5. TPO Roofing October 5, 2023
6. Standing Seam Metal Roofing October 5, 2023
7. Hollow Metal Doors and Frames & Hardware October 5, 2023
8. Overhead Doors and Sectional Doors October 5, 2023
9. Aluminum Entrances and Storefront/Glass & Glazing October 5, 2023
10. Metal Framed Skylights October 5, 2023
11. Drywall/Ceilings/E.I.F.S./DEFS/Sound Absorbing Wall Units October 5, 2023
12. Ceramic Tiling October 5, 2023
13. Resilient Tile Flooring, Base & Accessories October 5, 2023
14. Resilient Wood Flooring October 5, 2023
15. Interior/Exterior Painting October 5, 2023
16. Specialties October 5, 2023
17. Aluminum Canopies October 5, 2023
18. Food Service Equipment October 5, 2023
19. Gymnasium Equipment October 5, 2023
20. Manufactured & Architectural Casework / Solid Surface Fabrications October 5, 2023
21. Telescoping Seating October 5, 2023
22. Plumbing October 5, 2023
23. Fire Protection October 5, 2023
24. H.V.A.C October 5, 2023
25. Electrical October 5, 2023
See Bid Package Description, General Package Notes & Construction Manager's Special Conditions Prior to Pricing
CJ McDonald, Project Manager
Charles Black Construction Company, Inc.
P.O. Box 960 * 1955 Highway 129 South
Cleveland, Georgia 30528
The Construction Manager and Owner reserve the right to reject any and all bids and to waive technicalities.

(N(Sept16,13,20,27))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Jetta Joyce Cooper
All creditors of the estate of Jetta Joyce Cooper, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 1st day of September, 2023.
BY: Alison Judith Harris
215 Brandon Place
Sandy Springs, GA 30328

(N(Sept16,13,20,27))

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Ivan Bernard Browning Sr.
All creditors of the estate of Ivan Bernard Browning Sr., deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 1st day of September, 2023.
BY: Gregory B. Grier
596 Alberts Rd.
Seneca, SC 29672
ATTORNEY: Kenya L. Patton
44 Blue Ridge Street, Suite B
Blairsville, GA 30512

(N(Sept16,13,20,27))

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Zachary N Arnick and Megan E Arnick to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Quicken Loans Inc., its successors and assigns, dated April 9, 2020, recorded in Deed Book 1190, Page 476, Union County, Georgia Records, as last transferred to Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-ONE THOUSAND SIX HUNDRED FORTY-NINE AND 0/100 DOLLARS (\$181,649.00), 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 October, 2023, 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 pursuant to O.C.G.A. § 13-1-11 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), 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 any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. 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: Rocket Mortgage, LLC, 1050 Woodward Avenue, Detroit, MI 48226, 734-805-7125.
Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.
To the best knowledge and belief of the undersigned, the party in possession of the property is Zachary N Arnick and Megan E Arnick or a tenant or tenants and said property is more commonly known as 103 Lakeside Dr, Blairsville, Georgia 30512. Should a conflict arise between the property address and the legal description the legal description will control. 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.
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. as Attorney in Fact for Zachary N Arnick and Megan E Arnick McCalla Raymer Leibert Pierce, LLC 1544 Old Alabama Road
Roswell, GA 30076
www.foreclosurehotline.net
EXHIBIT "A"

All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 174 of Union County, Georgia, and being Lot 24E of Lake Nottely Subdivision, containing 0.60 acres, more or less, as shown on a plat of survey by George W. O'Neill R.L.S., dated March 15, 1974, and recorded in Union County Records in Plat Book E, Page 10. Said plat is incorporated herein, by reference hereto, for a full and complete description of the above described property.
The property is subject to all matters as shown on the aforesaid plat.
The property is subject to the Declaration of Restrictions recorded in Deed Book 143, Pages 112-113, Union County, Georgia records.
Subject to the following restrictions as appearing on Warranty Deeds recorded in Union County, Georgia records in Deed Book 273, Page 310, and in Deed Book 543, Page 532:
1) Residential use only.
2) No farm animals.
3) No junk cars.
Grantor also grants to grantee a non-exclusive perpetual easement for the use of the subdivision roads for ingress and egress to the above described property.
MR/chr 10/3/23
Our file no. 23-12268GA - FT1

(N(Sept16,13,20,27))

NOTICE TO DEBTORS & CREDITORS
IN RE: ESTATE OF: Jo Ann Stith
All debtors and creditors of the Estate of James Logan Stith, deceased, late of Union County, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 1st day of September, 2023
BY: G. William Little, III
4805 OLD HIGHWAY 76
BLUE RIDGE, GA 30513
N(Sept16,13,20,27)

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Martin Leon Cooper
All creditors of the estate of Martin Leon Cooper, deceased, late of Union County, Georgia, are hereby notified to render in their demands to the undersigned according to law, and all persons indebted to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative.
This 1st day of September, 2023.
BY: Alison Judith Harris
215 Brandon Place
Sandy Springs, GA 30328

(N(Sept16,13,20,27))

NOTICE OF SALE UNDER POWER GEORGIA, UNION COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from DANIEL L. COLWELL and JILLIAN M. COLWELL to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR SOUTH STATE BANK, N.A., dated December 9, 2020, recorded December 9, 2020, in Deed Book 1228, Page 728, at Instrument Number 007514, Union County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Thirty-Seven Thousand Three Hundred Seventy-Three and 00/100 dollars (\$137,373.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to CITIZENS BANK NA f/k/a RBS CITIZENS NA, there will be sold 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 October, 2023, all property described in said Security Deed including but not limited to the following described property:
ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 174, 9TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA RECORDS, BEING SHOWN AS LOT 9, CONTAINING 0.77 ACRES, MORE OR LESS, OF JAMES SMITH SUBDIVISION, AS SHOWN ON A PLAT OF SURVEY BY NORTH GEORGIA LAND SURVEYORS, ROY A. TERRELL, RLS, DATED NOVEMBER 9, 1984 AND RECORDED IN PLAT BOOK Q, PAGE 115, 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 PLAT BOOK Q, PAGE 115, UNION COUNTY, GEORGIA RECORDS.
THE PROPERTY IS SUBJECT TO THE RESTRICTIONS AS RECORDED IN DEED BOOK 143, PAGE 112, UNION COUNTY, GEORGIA RECORDS.
Said legal description being controlling, however the property is more commonly known as 102 SERENITY DR, BLAIRSVILLE, GA 30512. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorney's fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed.
Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: 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; matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed.
To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is DANIEL L. COLWELL, JILLIAN M. COLWELL, or tenants(s).
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 entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: Citizens Bank, N.A.
, Loss Mitigation Dept., 10561 Telegraph Road, Glen Allen, VA 23059, Telephone Number: (800) 234-6002. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument.
CITIZENS BANK NA F/K/A RBS CITIZENS NA as Attorney in Fact for DANIEL L. COLWELL, JILLIAN M. COLWELL
THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Attorney Contact: Rubin Lublin, LLC, 3145 Avalon Ridge Place, Suite 100, Peachtree Corners, GA 30071
Telephone Number: (877) 813-0992 Case No. CBN-23-03876-1
Ad Run Dates 09/06/2023, 09/13/2023, 09/20/2023, 09/27/2023
rslaw.com/property-listing

(N(Sept16,13,20,27))

NOTICE OF JUDICIAL FORECLOSURE SALE
IN THE SUPERIOR COURT OF UNION COUNTY, STATE OF GEORGIA; LOFTIS MOUNTAIN HOME-OWNERS ASSOCIATION, Inc., a Georgia Non-profit Corporation, Plaintiff v. MARK E. VELASCO and CATHERIE VELASCO, Defendants; Case NO. SUCV2022000232
By virtue of that certain Order dated July 18, 2023, nunc pro tunc to July 17, 2023, signed by Honorable Raymond E. Georgia, Judge, Superior Court, and recorded in Lien Book 31, Page 310 of the Union County, Georgia records, 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, October 3, 2023, the property described as follows:

All that tract or parcel of land lying and being in the 9th District, 1st Section, Land Lot 191 of Union County, Georgia and being Lot 13 of Loftis Mountain Subdivision as shown on a plat of survey by Rochester & Associates, dated May 20, 2003, and recorded in Union County records in Plat Book 53, Page 232-233. Said plat is incorporated herein by reference hereto for a full and complete description of the above-described property.
Subject to restrictions as recorded in Union County records in Deed Book 507, Pages 731-734.
Subject to an easement to Blue Ridge Mountain EMC as recorded in Union County records in Deed Book 507, Pages 729-730.
Said property will be sold as the property of Mark E. Velasco and Catherine Velasco subject to: all zoning ordinances, matters which would be disclosed by an accurate survey or by an inspection of the property, any outstanding taxes, including but not limited to ad valorem taxes, which constitute liens upon said property, special assessments, all outstanding bills for public utilities which constitute liens upon said property, all restrictive covenants, easements, rights-of-way, security deeds, and any other matters of record.
The sale will be conducted subject to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code, and also subject to the provisions of O.C.G.A. 9-13-172.1 which permits the rescission of judicial and nonjudicial sales in the State of Georgia in limited circumstances.

To the best knowledge and belief of the undersigned, the party or parties in possession of the subject property is: Mark E. Velasco and Catherine Velasco or tenant or tenants, and the property will be deemed to the purchaser.
Loftis Mountain Homeowners Association, Inc. – Plaintiff
Richard W. Sarrell, II
Richard W. Sarrell II, LLC
144 Cleveland St
Blairsville, GA 30512
(706) 745-5591
This law firm is acting as a debt collector and any information provided may be used for that purpose.
9/6/23; 9/13/23; 9/20/23; 9/27/23

(N(Sept16,13,20,27))