

North Georgia News

Legal Notices for September 6, 2023

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF Joseph Marks Culver
All creditors of the estate of Joseph Marks Culver, deceased, of 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 18th day of August, 2023.
BY: Jolande Culver
371 Holly Cove Circle
Blairsville, GA 30512
(Aug23,30,Sept16,13)

NOTICE OF SERVICE BY PUBLICATION

IN THE SUPERIOR COURT OF UNION COUNTY STATE OF GEORGIA
ASSET RECOVERY, INC, Petitioner,
v.
LEE KNIGHT, solely as Tax Commissioner of Union County, Respondent,
v.
DECATUR FEDERAL SAVINGS & LOAN ASSOCIATION, INC., et al., Third-Party Respondents, CIVIL ACTION FILE NO. SUCV2023000085
To: UNKNOWN HEIRS AT LAW OF BETTY JEAN HOOPER and UNKNOWN HEIRS AT LAW OF JOHNNY VINSON HOOPER,
You are hereby notified that, pursuant to an Order Directing Service by Publication filed on August 15, 2023 ("Order") by the Honorable Albert B. Collier, a Money Rule Petition ("Petition") in the above-referenced matter was filed by Asset Recovery, Inc. ("Petitioner") on March 15, 2023 in the Superior Court of Union County. The purpose of the Petition is to distribute excess funds received from a non-judicial tax sale of the real property known as 411 Pleasant Hill Road (Parcel Identification # 070C036). You are hereby given notice of this action and directed to O.C.G.A. §9-11-4(f)(1)(C) which commands you to file with the Clerk of the Superior Court of Union County and serve upon the Respondent's attorney, Allie Jett, Jett Law Group, LLC, 2987 Clairmont Road, Suite 350, Atlanta, GA 30329, an Answer within sixty (60) days of the date of the Order referenced above. WITNESS, the Honorable Albert B. Collier, of said Court.
CLERK OF SUPERIOR COURT
(Aug23,30,Sept16,13)

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Anita Faye Nash
All creditors of the estate of Anita Faye Nash, 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 18th day of August, 2023.
BY: Cindy Annette Ehrecke
631 Jackson Street
Lake Helen, FL 32744
(Aug23,30,Sept16,13)

NOTICE TO DEBTORS AND CREDITORS
IN RE: ESTATE OF Thomas Newton Carlton
All creditors of the estate of Thomas Newton Carlton, 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 18th day of August, 2023.
BY: Jonathan Mark Smith
2239 Powers Ferry Dr. SE
Marietta, GA 30067
ATTORNEY: Kenya L. Patton
44 Blue Ridge Street, Suite B
Blairsville, GA 30512
(Aug23,30,Sept16,13)

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 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
(Aug30,Sept16,13,20)

IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA
IN RE:
BERTHA LEE DILLS CRISP
DECEASED
ESTATE NO. 2023-115
NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT
The petition of Claude Howell Crisp for a year's support from the estate of Bertha Lee Dills Crisp deceased, for decedent's surviving spouse, having been duly filed, all interested persons are hereby notified to show cause, if any they have, by 10:00 a.m. on or before September 18, 2023, 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 on or before the time stated in the preceding sentence. 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
(Aug23,30,Sept16,13)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF Teresita E. Reuter
All creditors of the estate of Teresita E. Reuter, 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 18th day of August, 2023.
BY: Ralph C. Reuter
132 Silver Dollar Ln.
Young Harris, GA 30582
ATTORNEY: Daniel J. Davenport
PO Box 923
Blairsville, GA 30514
(Aug23,30,Sept16,13)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF Carley Leanne Dyer
All creditors of the estate of Carley Leanne Dyer, 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 18th day of August, 2023.
BY: Kendra Dyer
6157 Summer Park Lane
Alexandria, VA 22315
ATTORNEY: Daniel J. Davenport
PO Box 923
Blairsville, GA 30514
(Aug23,30,Sept16,13)

NOTICE OF PETITION TO CHANGE NAME

STATE OF GEORGIA
COUNTY OF UNION
Notice is hereby given that LENA MILLER SUTTON, the undersigned, filed her petition to the Superior Court of Union County, Georgia on the 16th day of August, 2023, praying for a change in the name of Petitioner from LENA MILLER SUTTON to LINA L. BRUINSMA 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.
LENA MILLER SUTTON
aka to LINA L. BRUINSMA
Cary D. Cox
Attorney for Petitioner
P. O. Box 748
Blairsville, Georgia 30514
(Aug23,30,Sept16,13)

TRADE NAME REGISTRATION

Georgia, Union County
To whom it may concern:
Please be advised that, Judy Yohe whose address is 81 Ashley Circle, Blairsville, GA 30512, and, whose address is, is/are the owner(s) of the certain business now being carried on at in the following trade name, to-wit: Ginger Designz and that the nature of said business is: Handmade Gifts.
This statement is made in conformity with O.C.G.A. § 10-1-490 et seq. requiring the filing of such statement with the Clerk of Superior Court of this County.
This the 29th day of August 2023
(Sept16,13)

APPLICATION TO REGISTER A BUSINESS TO BE CONDUCTED UNDER TRADE NAME, PARTNERSHIP OR OTHERS

STATE OF GEORGIA
COUNTY OF UNION
The undersigned does hereby certify that Auto Body Express Corp. conducting a business as Aces Armory USA in the City of Blairsville, County of Union, in the State of Georgia, under the name of Aces Armory USA and that the nature of the business is sporting goods and firearm sales and that the names and addresses of the persons, firms, or partnership owning and carrying on said trade or business are Christian R. Wilson, 1323 Murphy Hwy, Ste 2, Blairsville, GA 30512.
(Sept16,13)

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.
(Aug16,23,30,Sept16)

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
(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: Allison Judith Harris
215 Brandon Place
Sandy Springs, GA 30328
(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
(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
(Sept16,13,20,27)

NOTICE OF SALE

Online auction with Locker.fox.com on Sept 12 to Sept 19.
Alto - Tribble Gap Road
46 Christina Herron
062 Belinda Bryson
Baldwin Cannon Bridge Road
A20 Haylee Adams
A43 Amanda Lukes
AA14 Henry Lockwood
AA42 Oymane Brawner
AA50 Tricia Voyles
BMS001Z Douglas Barlow
C18 Nichole Coley
C47 Christopher Collins
C50 Hystale Adams
D15 Cystalann Boyer
F06 Jeremy Rowe
G14 Rachel McKendree
H29 James Foster
I07 Sara Owen
J20 Michelle Posten
(Aug30,Sept16)

IN THE PROBATE COURT OF UNION COUNTY STATE OF GEORGIA

IN RE: ESTATE OF HERMAN BRENT KITCHENS DECEASED
ESTATE NO. 2023-108
PETITION FOR LETTERS OF ADMINISTRATION NOTICE
To whom it may concern:
Gary Kitchens has petitioned to be appointed administrator(s) of the estate of Herman Brent Kitchens 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 September 11, 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
(Aug16,23,30,Sept16)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF William Diller Seidel Sr.
All creditors of the estate of William Diller Seidel 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 11th day of August, 2023.
BY: William D. Seidel Jr.
5340 Holden Road
Cocoa, FL 32927
(Aug16,23,30,Sept16)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF James Albert Vineyard
All creditors of the estate of James Albert Vineyard, 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 11th day of August, 2023.
BY: Susan Anderson Callaghan
235 59th Ave. South
St. Petersburg, FL 33705
ATTORNEY: Kenya L. Patton
44 Blue Ridge Street, Suite B
Blairsville, GA 30512
(Aug16,23,30,Sept16)

GEORGIA, UNION COUNTY NOTICE TO DEBTORS AND CREDITORS

All creditors of the Estate of Teresa Lene Colditz, deceased of Union County, Georgia are hereby notified to render their demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment to the undersigned.
Billy Joe Donaldson, as Administrator of the Estate of Teresa Lene Colditz, Deceased; c/o John P. Strupe
Stewart, Melvin & Frost, LLP
P. O. Box 3280
Gainesville, GA 30503
(Aug16,23,30,Sept16)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF Marjorie F. de Lorimier
All creditors of the estate of Marjorie F. de Lorimier, 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 11th day of August, 2023.
BY: Carol Gay
448 Daisy Log Road
Blairsville, GA 30512
ATTORNEY: Cary D. Cox
PO Box 748
Blairsville, GA 30514
(Aug16,23,30,Sept16)

NOTICE TO DEBTORS AND CREDITORS

IN RE: ESTATE OF Mamie L. Rogers
All creditors of the estate of Mamie L. Rogers, 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 11th day of August, 2023.
BY: Terry Ray Rogers
PO Box 754
Blairsville, GA 30514
ATTORNEY: Cary D. Cox
PO Box 748
Blairsville, GA 30514
(Aug16,23,30,Sept16)

NOTICE OF SALE

Notice of sale under Georgia Self Storage Act: Georgia Code Section 10-4-210 to 10-4-215. Auction of miscellaneous goods in storage units belonging to the following: Unit #64 Rebecca Kelley. Sold to the highest bidder on Monday, September 11, 2023 at Premier Storage Space, 1075 Pat Haralson Drive, Blairsville, Union County, GA. 706-897-5262. Tenants have the right to redeem contents prior to the sale. Premier Storage Space has the right to refuse any or all bids.
(Aug30,Sept16)

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
(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 attorneys' 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
(Sept16,13,20,27)

NOTICE OF JUDICIAL FORECLOSURE SALE

IN THE SUPERIOR COURT OF UNION COUNTY, STATE OF GEORGIA; LOFTIS MOUNTAIN HOMEOWNERS ASSOCIATION, Inc., a Georgia Non-Profit Corporation, Plaintiff v. MARK E. VELASCO and CATHERIE VELASCO, Defendants; Case No. SUCV20220000232
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 non-judicial 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
(Sept16,13,20,27)