

# North Georgia News

## Legal Notices for August 19, 2015

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of Laura G. Schwarz,  
All debtors and creditors of the estate of Laura G. Schwarz, 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 22nd day of July, 2015.  
By: Sukoshi Rice  
PO Box 574  
Blairsville, GA. 30514  
(N/Aug19,2015)

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of Dorothy Marie Patterson,  
All debtors and creditors of the estate of Dorothy Marie Patterson, 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 24th day of July, 2015.  
By: Rita Phyllis Shook  
122 Juanita's Way  
Blairsville, GA. 30512  
(N/Aug19,2015)

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of Johnny David Guy,  
All debtors and creditors of the estate of Johnny David Guy, 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 22nd day of July, 2015.  
By: Sam Guy  
PO Box 1828  
Blairsville, GA. 30514  
(N/Aug19,2015)

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of Betty E. Money,  
All debtors and creditors of the estate of Betty E. Money, 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 22nd day of July, 2015.  
By: Sandra K. Baldwin  
369 Forest Estate Dr.  
West Palm Beach, FL. 33415  
(N/Aug19,2015)

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of LeVert Weems Franklin,  
All debtors and creditors of the estate of LeVert Weems Franklin, 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 22nd day of July, 2015.  
By: Lamar Howard Franklin, Jr.  
1041 Chapman Ford Rd.  
Blairsville, GA. 30512  
(N/Aug19,2015)

**IN THE SUPERIOR COURT OF UNION COUNTY  
STATE OF GEORGIA**  
In Re: Sharon Elizabeth Heard  
Civil Action No. 15-CV-294-SG  
**NOTICE OF PETITION TO CHANGE NAME**  
Notice is hereby given that Sharon Worley Heard filed her petition to the Superior Court of Union County, Georgia, on the 17th day of July, 2015, praying for a change in the name of petitioner from Sharon Elizabeth Worley to Sharon Elizabeth Veach. 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 17th day of July, 2015  
Petitioner Sharon Elizabeth Heard  
(N/Aug19,2015)

**IN THE PROBATE COURT  
COUNTY OF UNION  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
GWENDOLYN HUGHES, DECEASED  
ESTATE NO. 15-48  
**NOTICE**  
AN ORDER FOR SERVICE WAS GRANTED BY THIS COURT ON July 23, 2015, REQUIRING THE FOLLOWING:  
TO: Melinda J. Hughes  
Kelly N. Hughes  
This is to notify you to file objection, if there is any, to the Petition to Probate Will in Solemn Form, in this Court on or before August 24, 2015.

**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  
65 Courthouse St., Suite 8  
Blairsville, GA. 30512  
Address  
By: Kristin Stanley  
Clerk of the Probate Court  
Telephone Number  
(706) 439-6006  
(N/Aug19,2015)

**NOTICE OF TRADE NAME REGISTRATION**  
The following are conducting business in the City of Blairsville, County of Union, State of Georgia under the name of LANCE LAW FIRM. Said business is composed of the following Professional Corporation. **THE LANCE LAW FIRM P.C.** 57 Sears Way Blairsville GA 30512. Registrant has begun to conduct business under the name listed herein August 1st 2015.  
(N/Aug19,2015)

**NOTICE OF SALE**  
Notice is given that Gumlog Storage will sell the contents of rental unit #21, said contents belonging to Lisa Kay. Said sale shall take place on Saturday, August 29, 2015 at 9 a.m. outside the Gumlog Storage Units located at the intersection of 129N (Murphy Hwy.) and Gumlog Road, Blairsville, GA.  
(N/Aug12,191P)

**IN THE PROBATE COURT  
COUNTY OF UNION  
STATE OF GEORGIA**  
IN RE: ESTATE OF  
REX M. PAYNE, DECEASED  
ESTATE NO. 15-89  
**NOTICE OF PETITION TO FILE  
FOR YEAR'S SUPPORT**  
The Petition of Janice Louise Payne, for a year's support from the estate of Rex M. Payne, Deceased, for Decedent's Surviving Spouse, having been duly filed, all interested persons are hereby notified to show cause, if any they have, on or before September 8, 2015, 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  
65 Courthouse St., Ste. 8  
Blairsville, GA 30512  
Address  
By: Kristin Stanley  
Clerk of the Probate Court  
(706) 439-6006  
Telephone Number  
(N/Aug12,19,26,Sept2)B

**STATE OF GEORGIA  
UNION COUNTY  
NOTICE TO DEBTORS AND CREDITORS**  
RE: Estate of Stephen Walter Fiske,  
All debtors and creditors of the estate of Stephen Walter Fiske, 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 August, 2015.  
By: Gene & Dee Patton  
5625 Brandon Park Dr.  
Maryville, TN 37804  
(N/Aug12,19,26,Sept2)B

**NOTICE OF INTENT TO INCORPORATE**  
Notice is given that articles of Incorporation which will incorporate Spiritual Living Group, Inc. will be delivered to the Secretary of State for filing in accordance with the Georgia Non-profit Corporation Code. The initial registered office of the corporation is located at 474 Spring Creek Road, Blairsville, GA 30312, and its initial registered agent at such address is Bobby J. Thomas.  
(N/Aug19,26)B

**LAKE NOTTLEY SELF STORAGE  
NOTICE OF PUBLIC SALE**  
Lake Nottley Self Storage Notice of Public Sale, located at 76 Gibbs Road, Blairsville, GA. 30512 will hold a public sale to the highest bidder on or after September 1, 2015. This sale is to enforce a lien on said personal property pursuant to Georgia Self Storage Facilities Act Georgia Code Section 10-4-210/10-4-215. Unit A16 Name: Love Dearth, Household Goods. Unit B21/23 Name: Ann Cooley, Beauty Shop Equipment. Unit C18 Name: Mark Wentzek, Household Goods. Lake Nottley Self Storage reserves the right to withdraw from the sale or reject any bids. All contents must be removed from the premises within 48 hours. 404-538-0428.  
(N/Aug19,26)P

**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 Key Real Estate of Georgia, LLC conducting a business as Key Realty Group in the City of Blairsville, County of Union, in the State of Georgia, under the name of Key Realty Group, and that the nature of the business is Real Estate Sales and that the names and addresses of the persons, firms or partnership owning and carrying on said trade or business are Bonnie Lynn Netherland, 72 Timber Fern Drive, Blairsville, GA 30512.  
(N/Aug19,26)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 Anthony D. Lance and Judy M. Lance to Top Flite Financial, dated January 25, 2012, recorded in Deed Book 892, Page 270, Union County, Georgia Records, as last transferred to Urban Financial Group by assignment recorded in Deed Book 918, Page 359, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED EIGHTY-SEVEN THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$387,600.00), 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 September, 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. Urban Financial of America, LLC fka Urban Financial Group 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: CeLink, 3900 Capital City Blvd, Lansing, MI 48906 800-761-0073. To the best knowledge and belief of the undersigned, the party in possession of the property is Anthony D. Lance and Judy M. Lance or a tenant or tenants and said property is more commonly known as 296 Loving Road, Morgantown, Georgia 30560. The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. Urban Financial of America, LLC fka Urban Financial Group as Attorney in Fact for Anthony D. Lance and Judy M. Lance 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 Land Lot 88 of the 8th District, 1st Section, of Union County, Georgia, Tract A, containing 11.00 acres, as shown on a plat of survey, dated 12/16/2011 for Anthony D. & Judy Lance, recorded in Plat Book 64, Page 152, Union County, Georgia Records. Which plat of survey is incorporated herein and made a part hereof. Property subject to all rights-of-way, buffers and easements of record. MR/ 9/1/15 Our file no. 5836313 - FT17  
(N/Aug19,2015)B

**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 Amber Leatherwood to State Employees Credit Union, dated December 23, 2010, recorded in Deed Book 854, Page 712, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED EIGHTY THOUSAND AND 0/100 DOLLARS (\$280,000.00), 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 September, 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. State Employees Credit Union 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: State Employees Credit Union, 3101 Wake Forest Road, Raleigh, NC 27609 919-839-5018. To the best knowledge and belief of the undersigned, the party in possession of the property is Amber Leatherwood or a tenant or tenants and said property is more commonly known as 284 Patricks Drive, 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. State Employees Credit Union as Attorney in Fact for Amber Leatherwood 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 Land Lot 226, 9th District, 1st Section of Union County, Georgia, being designated as Lot 12, containing 1.658 acres, more or less, as shown on a plat of survey prepared for Colwell Cove Subdivision by Rochester & Associates, Inc., James N. Cash, G.R.L.S. No. 2349, and being recorded in Plat Book 54, page 186, Union County Deed Records. Reference is hereby made to said recorded plat of survey for the purpose of incorporating same herein and for a more complete metes and bounds description of the property herein described. The above described property is conveyed subject to any and all easements and rights-of-way as shown on the aforementioned plat of survey and as appearing of record. MR/ 9/1/15 Our file no. 5286115 - FT17  
(N/Aug19,2015)B

**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 J Grady Hughes to United Community Bank, dated March 11, 2011, recorded in Deed Book 862, Page 626, Union County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 931, Page 31, Union County, Georgia Records, as last transferred to Wilmington Savings Fund Society, F.S.B., acting not in its individual capacity but solely as Trustee of Private Trust 2014-1 by assignment recorded in Deed Book 1009, Page 90, Union County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FIVE HUNDRED THOUSAND AND 0/100 DOLLARS (\$500,000.00), 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 September, 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. Wilmington Savings Fund Society, F.S.B., acting not in its individual capacity but solely as Trustee of Private Trust 2014-1 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: Statebridge Company, LLC, 4600 S. Syracuse Street, Suite 700, Denver, CO 80237 303-962-6753. To the best knowledge and belief of the undersigned, the party in possession of the property is J Grady Hughes or a tenant or tenants and said property is more commonly known as 352 Hicks Gap 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. Wilmington Savings Fund Society, F.S.B., acting not in its individual capacity but solely as Trustee of Private Trust 2014-1 as Attorney in Fact for J Grady Hughes 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 10th District, 1st Section, Land Lot 39, of Union County, Georgia, containing 15.907 acres more or less, as shown on a plat of survey by Cleveland & Cox Land Surveying, LLC, date February 1, 2011, and recorded in Union County, Georgia records in Plat Book 63, Page 284. Said plat is incorporated into this instrument by reference hereto for a complete and accurate description of the above conveyed property. Also conveyed is a non-exclusive perpetual easement for the use of Hicks Gap Road, for ingress and egress to the above described property. MR/ 9/1/15 Our file no. 5215315 - FT17  
(N/Aug19,2015)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 ANDREA AUSTIN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR SHELTER MORTGAGE COMPANY, LLC DBA FAIRFIELD MTG , dated 04/06/2004, and Recorded on 04/14/2004 as Book No. 520 and Page No. 326-348, UNION County, Georgia records, as last assigned to HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST 2004-12 (the Secured Creditor), by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$95,200.00, 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 September, 2015, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 215 AND 218, 17TH DISTRICT, 1ST SECTION, UNION COUNTY, GEORGIA AND BEING LOT 3 "A" OF THE ROSS RIDGE SUBDIVISION AS SHOWN ON A SURVEY DATED SEPTEMBER 10, 1987 FOR OTTO A. AND HELEN A. THATCHER BY B.K. ROCHESTER, JR. R.L.S., AND RECORDED IN PLAT BOOK V, PAGE 136 OF THE UNION COUNTY, GEORGIA RECORDS. 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, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST 2004-12 holds the duly endorsed Note and is the current assignee of the Security Deed to the property. NATIONSTAR MORTGAGE, LLC, acting on behalf of and, as necessary, in consultation with HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST 2004-12 (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 confirmed as the holder of the security deed. NATIONSTAR MORTGAGE, LLC, 8950 CYPRESS 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 1610 THATCHER PLACE, BLAIRSVILLE, GEORGIA 30512 is/are: ANDREA AUSTIN 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, NATIONAL ASSOCIATION, AS TRUSTEE FOR STRUCTURED ADJUSTABLE RATE MORTGAGE LOAN TRUST 2004-12 as Attorney in Fact for ANDREA AUSTIN. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 0000004874865 BARRETT DAFIN FRAPPIER LEVINE & BLOCK, LLP 15000 Surveyor Boulevard Addison, Texas 75001 Telephone: (972) 341-5398.  
(N/Aug19,2015)B

**NOTICE OF SALE UNDER POWER  
GEORGIA, UNION COUNTY**  
By virtue of a Power of Sale contained in that certain Security Deed from John C. Culver to Mortgage Electronic Registration Systems, Inc., ("MERS"), as nominee for Southern Highlands Mortgage, LLC, dated May 29, 2007, recorded May 31, 2007, in Deed Book 710, Page 718, Union County, Georgia Records, as last assigned to Branch Banking and Trust Company, by virtue of assignment recorded in Deed Book 898, Page 123, Union County, Georgia Records, and as modified, said Security Deed having been given to secure a Note of even date in the principal amount of ONE HUNDRED FIFTY THOUSAND DOLLARS AND NO CENTS (\$150,000.00), with interest thereon as provided for therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Union County, Georgia, within the legal hours of sale on the first Tuesday in September 2015 by Branch Banking and Trust Company, as Attorney in Fact for John C. Culver, 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 THE 16TH DISTRICT, 1ST SECTION, LAND LOTS 53 AND 56 OF UNION COUNTY, GEORGIA. CONTAINING 1.0 ACRE, MORE OR LESS, AND BEING LOT 4A OF SEVEN SPRINGS SUBDIVISION AS SHOWN ON THE PLAT OF SURVEY BY JACK STANLEY, DATED DECEMBER 28, 1984 AND RECORDED IN UNION COUNTY RECORDS IN PLAT BOOK Q, PAGE 238. SAID PLAT OF SURVEY BEING INCORPORATED HEREIN, BY REFERENCE HERETO, FOR A FULL AND COMPLETE DESCRIPTION OF THE ABOVE DESCRIBED PROPERTY. SUBJECT TO ALL RIGHTS-OF-WAY AND EASEMENTS NOT SHOWN ON THE PLAT OF SURVEY. SUBJECT TO RESTRICTIONS RECORDED IN UNION COUNTY RECORDS IN DEED BOOK 142, PAGES 180-181. Said property being known as 290 CHAPMAN LANE, BLAIRSVILLE, GEORGIA 30512 according to the present numbering system in Union County. The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed and Note, including but not limited to the nonpayment of the indebtedness as and when due. 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 and all other payments provided for under the terms of the Security Deed and Note. Said property will be sold subject to the following items which may affect the title to said property: any superior Security Deeds of record; 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 and any other matters of record superior to said Security Deed. To the best of the knowledge and belief of the undersigned, the party in possession of the property is John C. Culver or tenant(s). 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. The name of the person or entity who has the full authority to negotiate, amend, and modify all terms of the mortgage is: Branch Banking and Trust Company, 330 College Street, 6th Floor, Greenville, South Carolina 29601 TEL (800) 827-3722, option 6. THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. The Geheren Firm, P.C., 4828 Ashford Dunwoody Road, 2nd Floor, Atlanta, GA 30338 TEL (678) 587-9500.  
(N/Aug19,2015)B