



The Cochran Journal

125B Second Street, Cochran, GA 31014
Phone: 478/934-6303 or 6397; Fax: 478-934-6800
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CERTIFICATE OF PUBLICATION

Legal No. C12-149

Georgia, Bleckley County: Public Information Open House

The undersigned hereby states under oath that advertising in the form marked below was published in The Cochran Journal, the official legal organ of Bleckley County, Cochran, Georgia, on the following weeks: 10/16, 11/6

Form of Advertising: Legal Notice Display Ad Classified Ad

A tearsheet is attached.

Due to circumstances beyond our control, no tearsheet is available.

RE: _____

Witness my signature this 8 day of November, 2012.

Brandy Maxwell

Brandy Maxwell
Office Manager

Sworn to and subscribed before me this 8th day of November, 2012.

Judy L. McDowell
Notary Public



KNOWN AND DESIGNATED AS 5.88 ACRES MORE OR LESS, ACCORDING TO A PLAT OF SURVEY PREPARED BY JOHN W. DYE, RLS #940, DATED OCTOBER 14, 1985, RECORDED IN PLAT BOOK 9, PAGE 137, CLERKS OFFICE, BLECKLEY SUPERIOR COURT. SAID PLAT AND THE RECORDED COPY THEREOF ARE INCORPORATED HEREIN BY REFERENCE FOR ALL PURPOSES.
10/9-10/30

**LEGAL NO. C12-145
NOTICE OF CHANGE OF CORPORATE NAME**
Notice is given that articles of amendment which will change the name of Express Contracting Services, Inc to Title Express Title Pawn, Inc have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The registered office of the corporation is located at 302 E. Dykes Street, Cochran, GA 31014.
10/16-10/23

**LEGAL NO. C12-146
SUMMARY OF PROPOSED CONSTITUTIONAL AMENDMENTS**
Pursuant to requirements of the Georgia Constitution, Attorney General Samuel S. Olen, Secretary of State Brian P. Kemp, and Legislative Counsel Wayne R. Allen hereby provide the summaries of the proposed constitutional amendments that will appear on the November 6, 2012, general election ballot for consideration by the people of Georgia (the short headings in bold print are the same as those assigned by the Constitutional Amendments Publication Board pursuant to O.C.G.A. Sec. 50-12-101):

1
Provides for improving student achievement and parental involvement through more public charter school options.
House Resolution No. 1162
Ga. L. 2012, p. 1364
"YES ()
NO ()
Shall the Constitution of Georgia be amended to allow state or local approval of public charter schools upon the request of local communities?"

This proposal authorizes the General Assembly to provide by law for the creation of public state charter schools, which would operate under the terms of charters between the State Board of Education and charter petitioners, while preserving the authority of local boards of education to establish local charter schools. Specifically, the proposal clarifies the authority of the General Assembly to provide for state wide policies for public education prior to the college or post secondary level, restates the authority of the General Assembly to establish special schools, prohibits the incurrence of bonded indebtedness or the levy of school taxes for the support of special schools without approval of the local board of education and the voters in the affected school system, provides that special schools may include public state charter schools, preserves the authority of local boards of education to establish local charter schools, authorizes the expenditure of state funds for special schools, and prohibits the deduction of certain state funds from local school districts as a direct result or consequence of the enrollment of students in state charter schools.

The General Assembly has enacted a law to exercise the authority granted by the proposed constitutional amendment to provide for public state charter schools. This law will become effective only if the constitutional amendment is ratified by the voters. This law is published at Georgia Laws 2012, p. 1298, Sec. 1, and was enacted by 2012 HB 797, Act No. 766. A copy of this entire proposed constitutional amendment is on file in the office of the judge of the probate court and is available for public inspection.

- 2 -
Allows the state to save taxpayer funds through multiyear real estate rental agreements.

Senate Resolution No. 84
Ga. L. 2012, p. 1363
" () YES Shall the Constitution
() NO of Georgia be amended so as to provide for a reduction in the state's operating costs by allowing the General Assembly to authorize certain state agencies to enter into multiyear rental agreements?"

This proposal authorizes the General Assembly to provide by law for the State Properties Commission, the Board of Regents of the University System of Georgia, and the Georgia Department of Labor to enter into rental agreements for the possession and use of real property without obligating present funds for the full amount of obligation the state may bear under the full term of any such rental agreement.

Any such agreement shall provide for the termination of the agreement in the event of insufficient funds.

The General Assembly has enacted a law to exercise the authority granted by the proposed constitutional amendment to provide for multiyear rental agreements for real property.

This law will become effective only if the constitutional amendment is ratified by the voters. This law is published at Georgia Laws 2012, p. 989, and was enacted by 2012 SB 37, Act No. 717.

A copy of this entire proposed constitutional amendment is on file in the office of the judge of the probate court and is available for public inspection.
10/16-10/30

**LEGAL NO. C12-147
IN THE PROBATE COURT OF BLECKLEY COUNTY STATE OF GEORGIA TO THE DEBTORS AND CREDITORS OF LOLA H. ELLIS, DECEASED:**

You are hereby notified to render to the undersigned an amount of your demands against the estate of the above-named deceased, or lose priority as to your claim. This 8th day of October, 2012.

Deborah L. Ellis, Executrix Of the Estate of Lola H. Ellis, Deceased
c/o Smith, Hawkins, Hollingsworth & Reeves, LLP
P.O. Box 6495
Macon, Ga 31208-6495
10/16-11/6

**LEGAL NO. C12-148
NOTICE OF SALE AUCTION ADVERTISEMENT**

Pursuant to The Georgia Facility Act 10-4-210, the personal property in the following names will be sold at Public Auction (on Site) to pay the outstanding indebtedness due Jones Self Storage, 1st Street, Cochran, Ga. This pertains to the following Units:

Unit # 69
Thiquire Roberson
Unit # 64
Daniel and Tammy Cape
10/16-10/23

**LEGAL NO. C12-149
GEORGIA DEPARTMENT OF TRANSPORTATION TO HOLD**

A LOCATION AND DESIGN PUBLIC INFORMATION OPEN HOUSE FOR PROJECT STP00-0003-00 (625) BLECKLEY COUNTY P.I. NO. 0003625

On Thursday, November 8, at Bleckley County High School, the Georgia Department of Transportation will hold a joint Public Information Open House and Detour Open House concerning Project STP00-0003-00 (625), Bleckley County. Project STP00-0003-00 (625), Bleckley County is a proposal to widen State Route 87/Cochran Bypass from just south of its intersection with State Route 87 Business to just north of the intersection with State Route 87

Business, approximately 4 miles. The project will also construct a grade-separated railroad crossing. The road will be closed to through traffic during construction and traffic will be detoured.

The purpose of this Open House is to provide the public with an opportunity to view the proposed project and its detour, ask questions, and comment on the proposal.

The Open House will be conducted between the hours of 4:00 p.m. and 6:00 p.m. The Open House will be informal and the public is invited to attend anytime during these hours. There will be no formal presentation.

Americans with Disabilities Act (ADA) Information:

The meeting site is accessible to persons with disabilities. Accommodations for people with disabilities can be arranged with advance notice by calling Vonda Everett at 478-552-4631 or 478-232-3322.

Written statements will be accepted concerning this project until November 19, 2012.

Written statements may be submitted to:

Mr. Glenn Bowman, P.E.
State Environmental Administrator
Georgia Department of Transportation
600 West Peachtree Street, NW—16th Floor
Atlanta, Georgia 30308
10/16

Classified

Myrtle Beach Timeshare
South Beach Resorts
Local owner wants to sale. 150,000 points. Can be used at anytime of the year. \$750 yearly dues. \$4,500. Valued at \$10,500. Buyer pays closing. Serious Inquires ONLY. Call 478-304-0653.

Remember
ONLY YOU CAN PREVENT WILDFIRES.
smokebear.com



WINGS
Domestic violence is the single greatest cause of homelessness among women and children in Georgia.
WOMEN GOD'S
272-8000 or 800-WINGS-03

Auto-Deer Collision? Your Auto Insurance May Cover More Than You Think

With migrating and mating season occurring between October and December, your chances of a single-vehicle accident involving a deer or other large animal just went up. Are you covered?

The Better Business Bureau recommends that drivers read their auto insurance policy closely or they could miss out on reimbursements or other benefits they are entitled to receive. You might be surprised to see what is included, and what's not.

According to the non-profit Insurance Information Institute, on average a deer-vehicle collision costs \$2,800 per insurance claim; \$10,000 if there is injury to the driver or a passenger.

Only comprehensive coverage reimburses drivers for loss due to contact with animals such as birds or deer. This fact often causes confusion among drivers who are not aware that collision coverage will not cover a collision with an animal. In addition, most auto insurance policies do not automatically cover the cost of a replacement rental car after an accident.

Although many drivers have coverage for a replacement rental car, they may not realize it because this optional coverage was

added at such a minimal expense, usually just a couple of dollars a month. This coverage provides immediate access to a replacement rental car until repairs are made to their damaged car, or you are authorized by your insurance company to purchase a new car.

You should also know if you have gap coverage. If you do and your car is totaled, you won't have to continue making payments on the balance owed on the car. Gap coverage pays the difference between the amount the insurer pays for the totaled car and the amount the insured owes on his or her lease or loan. Without this coverage, drivers are responsible for paying the remainder of their lease or loan even when their car is totaled.

BBB recommends the following tips to car owners who are looking to understand what their auto insurance covers:

Report the damage as soon as possible. If your car is not drivable, your agent or claims center may be able to save you time and money by having the car towed directly to a repair facility of your choice instead of to a temporary storage facility. In addition, arrangements may be made immediately to provide you with a replacement

rental car, but only if your policy includes this coverage.

Know what your deductible is and ask about any additional charges before authorizing work. Expect your insurance adjuster, claims representative or repair facility appraiser to review the damage with you and explain the repair process, including the use of original or generic auto parts. Before authorizing repairs, know what your deductible is, as well as any additional charges you will be expected to pay once repairs are complete.

Ask about warranties on repairs. Ask whether your insurer has a repair facility referral program that offers a written limited or lifetime repair warranty backed both by the repairer and insurer for as long as you own your vehicle.

Do business only with a reputable company. Obtain insurance from companies, independent brokers or direct marketers that have a proven track record of handling auto insurance claims effectively. Get a referral, or check out the insurer's BBB Business Review at bbb.org. Your State Department of Insurance is also another great resource.

For more tips you can trust, visit www.bbb.org.

Georgia STATEWIDE CLASSIFIEDS
Run your classified ad in 124+ Georgia newspapers reaching over 1 million readers for only \$350
Call Georgia Newspaper Service - 770-454-6776

We do not knowingly accept advertisements that discriminate, or intend to discriminate, on any illegal basis. Nor do we knowingly accept employment advertisements that are not bona-fide job offers. All real estate advertisements are subject to the fair housing act and we do not accept advertising that is in violation of the law. The law prohibits discrimination based on color, religion, sex, national origin, handicap or familial status.

COVENANT NEEDS DRIVERS NOW!
Tired of living paycheck to paycheck? Stop the Cycle! You could earn up to \$750-\$800/wk No CDL! 16 Day training available. DON'T MISS THIS OPPORTUNITY! CALL NOW! N. GA. 1-866-494-7434 S. GA. 866-557-9244.

Driver - \$0.80 enanced quarterly bonus. Get paid for any portion you qualify for, safety protection, MPG, CDL-A, 3 months current OTR experience. 800-414-9569. www.driveaknight.com

DRIVERS - OTR Drivers - OTR Positions:
UP to 45cpm. \$1,000 - \$1,200. Sign on bonus. Assigned equipment. Pet Policy! OIO's welcome! deBoer Transportation. 800-825-8511. www.deboertrus.com/positions

Driver CDL-A Van & Flatbed New Pay Package! Very New Trucks *Benefits after 30 days* Great Miles, Pay *Dependable Home Time* *Start immediately! CDL Graduates Needed! 877-917-2266. Drivewithwestern.com

Drivers: No Experience? Class A CDL Driver Training. We train and employ! Experienced Drivers also Needed! Central Refueled (877) 369-6712 www.centraltruckdrivingjobs.com

Get paid to shop Healthcare Plans. We are looking for Seniors in your area to help review Medicare Agents! To learn more visit http://second-to-none.com/join

DRIVERS
35 New Driver Trainees Needed! Learn to drive for TMC Transportation! Earn \$750 per week! No experience needed! Local CDL Training! Job ready in 3 weeks! 1-877-648-2755.

Home Weekends. OTR Flatbed. Guarantee Pay. Exc. Pay & Benefits. OIO's Welcome. Call Today for Details. 800-554-5661 ext 331. www.wtrtransport.com

OTR/CDL Class A Drivers, Singles-Teams-Owners Ops, Multiple locations at RYDER Facilities in GA, USA/Canada Routes. Good Home Time. Excellent Pay with monthly bonus and good benefits. www.catoncord.com. Call 1-800-969-2434 x16 Ron Heltrick

Apply Now, 12 Drivers Needed. Top 5% Pay. Need CDL, Class A Driving Exp. 877-258-8782. www.drive4nction.com

EDUCATION
Medical Office Trainees Needed! Train to Become a Medical Office Assistant! No Experience Needed! Job Placement after online Training. HS Diploma/GED & PCJ Internet needed! 1-888-407-7162.

HEALTH AND BEAUTY
PELVIC/TRANSVAGINAL MESH? Did you undergo transvaginal placement of mesh for pelvic organ prolapse or stress urinary incontinence between 2005 and present time? If the patch required removal due to complications, you may be entitled to compensation. Call Johnson Law and speak with femal staff members. 1-800-535-5727

HELP WANTED
Get paid to shop Healthcare Plans. We are looking for Seniors in your area to help review Medicare Agents! To learn more visit http://second-to-none.com/join

Wanted: LIFE AGENTS, EARN \$500 a day; Great Agent Benefits; Commissions Paid Daily; Liberal Underwriting; Leads, Leads, Leads LIFE INSURANCE, LICENSE REQUIRED. Call 1-888-713-6020.

MISCELLANEOUS
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SAWMILLS from only \$3997.00 - MAKE/SAVE MONEY with your own bandmill - Cut lumber any dimension. In stock ready to ship. FREE INFO/DVD: www.sawwoodSawmills.com 1-800-578-1363. Ext. 300N.

SERVICES
AIRLINES ARE HIRING - Train for high paying Aviation Maintenance Career. FAA Approved program. Financial aid if qualified - Job placement assistance. CALL Aviation Institute of Maintenance (866) 564-9634.

VACATION RENTALS
ADVERTISE YOUR VACATION PROPERTY, to more than 1 million Georgia newspaper readers. Your 25-word classified ad will appear in over 100 Georgia newspapers for only \$350. Call Jennifer Labon at the Georgia Newspaper Service at 770-454-6776 or online at www.gapress.org/georgianewspaperservice.html

History in the Making LEGALS

LEGAL NO. C12-147 IN THE PROBATE COURT OF BLECKLEY COUNTY STATE OF GEORGIA TO THE DEBTORS AND CREDITORS OF LOLA H. ELLIS, DECEASED: You are hereby notified to render to the undersigned an amount of your demands against the estate of the above-named deceased, or lose priority as to your claim. This 8th day of October, 2012. Deborah L. Ellis, Executrix Of the Estate of Lola H. Ellis, Deceased c/o Smith, Hawkins, Hollingsworth & Reeves, LLP P.O. Box 6495 Macon, Ga 31208-6495 10/16-11/6

LEGAL NO. C12-149 GEORGIA DEPARTMENT OF TRANSPORTATION TO HOLD A LOCATION AND DESIGN PUBLIC INFORMATION OPEN HOUSE FOR PROJECT STP00-0003-00 (625) BLECKLEY COUNTY P.I. NO. 0003625 On Thursday, November 8, at Bleckley County High School, the Georgia Department of Transportation will hold a joint Public Information Open House and Detour Open House concerning Project STP00-0003-00 (625), Bleckley County. Project STP00-0003-00 (625), Bleckley County is a proposal to widen State Route 87/Cochran Bypass from just south of its intersection with State Route 87 Business to just north of the intersection with State Route 87 Business, approximately 4 miles. The project will also construct a grade-separated railroad crossing. The road will be closed to through traffic during construction and traffic will be detoured. The purpose of this Open House is to provide the public with an opportunity to view the proposed project and its detour, ask questions, and comment on the proposal. The Open House will be conducted between the hours of 4:00 p.m. and 6:00 p.m. The Open House will be informal and the public is invited to attend anytime during these hours. There will be no formal presentation. Americans with Disabilities Act (ADA) Information: The meeting site is accessible to persons with disabilities. Accommodations for people with disabilities can be arranged with advance notice by calling Vonda Everett at 478-552-4631 or 478-232-3322. Written statements will be accepted concerning this project until November 19, 2012. Written statements may be submitted to: Mr. Glenn Bowman, P.E. State Environmental Administrator Georgia Department of Transportation 600 West Peachtree Street, NW - 16th Floor Atlanta, Georgia 30308 11/6

LEGAL NO. C12-150 STATE OF GEORGIA COUNTY OF BLECKLEY All creditors of the Estate of DONNA BOZEMAN LONG, deceased, late of Bleckley 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 undersigned co-executors. This 29th day of October, 2012. David Wesley Robinson, Co-Executor 320 Rebbe Road Cochran, Georgia Joseph Patrick Robinson, Co-Executor 125 Rebbe Road Cochran, Georgia 10/30-11/20

LEGAL NO. C12-151 NOTICE OF INTENT TO VOLUNTARILY DISSOLVE A CORPORATION NOTICE OF INTENT TO DISSOLVE Oak Mountain Properties, Inc., a Georgia Corporation with its registered office at 279 Ann Street, Cochran, Georgia 31014, has been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. Any person with claims against this Company should present them to the Company at the above address. The claimant must present in writing dates and details of the occurrences leading to the claim. Except for claims that are contingent at the time of the filing of the INTENT TO DISSOLVE or that arise after the filing of the INTENT TO DISSOLVE, a claim against the Corporation not otherwise barred will be barred unless a proceeding to enforce the claim is commenced within two years of the publication of this notice. James P. King, President 10/30-11/6

LEGAL NO. C12-152 NOTICE TO DEBTORS AND CREDITORS RE: ESTATE OF SHIRLEY PURSER ROBINSON, DECEASED All creditors of the Estate of SHIRLEY PURSER ROBINSON, deceased, late of Bleckley 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 undersigned co-executors. This 23rd day of October, 2012. David Wesley Robinson, Co-Executor 320 Rebbe Road Cochran, Georgia Joseph Patrick Robinson, Co-Executor 125 Rebbe Road Cochran, Georgia 10/30-11/20

LEGAL NO. C12-153 NOTICE OF PETITION TO CHANGE NAME GEORGIA, BLECKLEY COUNTY Notice is hereby given that Lenwood Lucas filed his petition to the Superior Court of Bleckley County, Georgia, on October 23, 2012, requesting name change from Lenwood Lucas to Lenhard Lucas. 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 23rd day of October, 2012. Lenwood Lucas

LEGAL NO. C12-154 IN THE SUPERIOR COURT OF BLECKLEY COUNTY STATE OF GEORGIA IN RE THE NAME CHANGE OF MERRY WADE MOON, PETITIONER CIVIL ACTION FILE NO. 2012-V-037 NOTICE OF PETITION TO CHANGE NAME OF ADULT I, MERRY WADE MOON, filed a petition in the Superior Court of Bleckley County, Georgia on October 26, 2011 to change my name from MERRY WADE MOON to MERRY ARMY WADE MOON. Any interested party has the right to appear in this case and file objections within 30 days after the petition was filed on this 26th day of October, 2012. Merry Wade Moon, Petitioner 10/30-11/20

LEGAL NO. C12-155 PRESENTMENTS OF THE GRAND JURY STATE OF GEORGIA COUNTY OF BLECKLEY OCTOBER TERM 2012 TO THE HONORABLE SARAH F. WALL, JUDGE, BLECKLEY SUPERIOR COURT The October term of the Grand Jury convened on October 22, 2012 with 23 members serving. Wallace Farrow was elected foreman and Sharon Lucas was elected clerk. Bobby Sanders was selected as bailiff. The Grand Jury was sworn in by Timothy G. Vaughn, District Attorney, and received an informative charge on their duties and responsibilities from Judge Wall. The Grand Jury considered 37 cases and returned 36 true bills, and 1 no bill. The Grand Jury authorizes the Clerk of Superior Court to destroy all election materials that are older than 24 months. The Grand Jury recommends that the juror and bailiff pay remain at the current rate for 2012. The Grand Jury reappoints Evelyn Fountain to a 3 year term as a primary member on the Board of Tax Equalization. The Grand Jury reappoints Grace Floyd to a 3 year term as an alternative member on the Board of Tax Equalization. The Grand Jury recommends that these presentments be published in the legal organ of Bleckley County and be paid for at the legal rate. The foregoing presentments, having been received in open court, duly constituted, it is ordered that the same be spread upon the minutes of the court and published in the legal organ of Bleckley County and paid for at the legal rate. So ordered, this 22nd day of October, 2012. Sarah F. Wall, Connee Judicial Circuit Timothy G. Vaughn District Attorney 11/6

LEGAL NO. C12-156 NOTICE GEORGIA BLECKLEY COUNTY PROBATE COURT TO: ALL INTERESTED PERSONS Johnny and Shirley Mayne has petitioned to be appointed Administrator of the estate of Shirley Evodine Hodge, 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. 53-12-232.) 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 10:00 a.m. December 3, 2012. 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. Kenneth Howell, Probate Judge 112 N. Second Street Cochran, Ga 31014 478-934-3204 11/6-11/27

LEGAL NO. C12-157 IN THE PROBATE COURT OF BLECKLEY COUNTY STATE OF GEORGIA IN RE: ESTATE OF LORENCE MARIE FINE, DECEASED PETITION FOR LETTERS OF ADMINISTRATION NOTICE TO: to all to whom it may concern Matthew C. Bailey has petitioned to be appointed Administrator of the Estate of Florence Marie Fine, 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 10:00 a.m. December 3, 2012. All pleadings/objections must be signed under oath 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 held on December 3, 2012. If no objections are filed, the petition may be granted without a hearing. Kenneth Howell, Probate Judge Bleckley County Probate Court Bleckley County Courthouse Address Cochran, Ga 31014 478-934-3204 11/6-11/27

LEGAL NO. C12-158 NOTICE OF PETITION TO FILE FOR YEAR'S SUPPORT THE petition of SUSANNE FISCHER-QUINN, for a year's support from the estate of CHARLES LESTER QUINN, JR., deceased, having been duly filed all interested persons are hereby notified to show cause, if any they have, on or before 10:00 a.m. December 3rd, 2012, 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 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. Kenneth Howell, Probate Judge 112 N. Second Street Cochran, Georgia 31014 478-934-3204 11/6-11/27

LEGAL NO. C12-159 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Howard O Zang and Deirdre Zang to Mortgage Electronic Registration Systems, Inc., dated April 14, 2011, recorded in Deed Book 285, Page 242, Bleckley County, Georgia Records, as last transferred to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP by assignment recorded in Deed Book 373, Page 62, Bleckley County, Georgia Records, conveying to secure a Note in the original principal amount of EIGHTY-SIX THOUSAND EIGHT HUNDRED SEVENTY AND 0/100 DOLLARS (\$86,870.00) 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-160 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-161 STATE BOARD MEMBER TO HOLD PUBLIC HEARING December 6, 2012 Mrs. Wanda Barrs to Host State Board of Education Eighth District Public Hearing. The State Board of Education will hold a public hearing for citizens in the Eighth Congressional District on Thursday, December 6, 2012. The meeting will be held from 7:00 - 8:00 p.m. at the court of Georgia, 114 Cochran Hwy, Eastman GA 31023. The purpose of the hearing is to receive comments from citizens and educators regarding public education in the district. Mrs. Wanda Barrs will conduct the hearing. Persons wishing to speak should sign up upon arrival. For more information, please contact Mrs. Brenda Turner 404-657-7410. The Georgia Department of Education does not discriminate on the basis of disability in admission to, access to, or operations of its programs, services or activities. Individuals who need assistance or auxiliary aids for participation in this public forum are invited to make their needs known to Mrs. Brenda Turner at (404) 657-7410, no later than 72 hours before the scheduled event. 11/6

LEGAL NO. C12-162 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Jimmy B. Clement and Marsha B. Bridges to Mortgage Electronic Registration Systems, Inc. as nominee for Neighborhood Funding, Inc., a Florida corporation dated 5/20/2008 and recorded in Deed Book 342, Page 336, BLECKLEY County, Georgia Records, as last transferred to Bank of America, N.A., sbm to BAC Home Loans Servicing, LP (aka Countrywide Home Loans Servicing, LP) conveying the after-described property to secure a Note in the original principal amount of \$100,424.00, with interest at the rate specified therein, there will be sold by the undersigned at public outcry to the highest bidder for cash before the courthouse door of BLECKLEY County, Georgia, within the legal hours of sale on the first Tuesday in December, 2012. (December 11, 2012), the following described property: All that tract or parcel of land situate, lying and being in Land Lot No. 71 in the 22nd Land District of Bleckley County, Georgia, containing 1.33 acres more or less, as more particularly described on that certain plat of survey prepared by J. Jerry Peacock Sr., Georgia Registered Land Surveyor No. 1372, dated April 9, 2008, filed of record April 25, 2008, recorded in Plat Cabinet B, slide 110-10A, in the Office of the Clerk of the Superior Court of Bleckley County, Georgia. Said plat and the record thereon are by reference incorporated herein for a more full, complete and accurate description of said property. The subject property is known as 134 Mullis White Road, Cochran, Bleckley County, Georgia 31014, and is improved with a certain immovable fixture pertaining thereto, being one 2008 16'x76' Fleetwood Eagle Trace Xtreme Manufactured Home, Model Number 07641, bearing Serial Numbers GA6107A57658-ER11 and GAFL707B57658-ER11. The debt secured by said Security Deed has been and is hereby declared due because of among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). Said property is more commonly known as 134 Mullis White Road, Cochran, GA 31014 together with all fixtures and personal property attached to and constituting a part of said property, if any, to the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property is (are): Marsha B. Bridges and Jimmy B. Clement or tenant or tenants. Bank of America is the entity or individual designated who shall have full authority to negotiate, amend and modify any terms of the mortgage pursuant to established guidelines. Bank of America Home Loan Assistance Dept. 7105 Corporate Drive Atlanta, GA 30324 (800) 846-2222 Note, however, that such entity or individual is not required by law to negotiate, amend or modify the terms of the loan. Said property is sold subject to: (a) any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable); (b) unpaid water or sewage bills that constitute a lien against the property whether due and payable or not yet due and payable and which may not be of record; (c) the right of redemption of any taxing

LEGAL NO. C12-163 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-164 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-165 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-166 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ms8 12/4/12 Our file no. 51074009-FT18 EXHIBIT "A" All that tract or parcel of land lying and being in Land Lot 57 of the 1st Land District of Bleckley County, Georgia, and in the City of Cochran, being more particularly described as follows: A certain house and lot in the City of Cochran, Bleckley County, Georgia, being all of Lot No. 3 on the southwest side of Third Street, in the City of Cochran, Georgia, according to a Plat of Survey thereof made by Neville Eldridge, C.E., said Plat recorded in the Office of the Clerk of Superior Court of Bleckley County, Georgia, in Deed Book D-13, Page 438, reference to said Plat being hereby made for a more complete description, and more particularly described as follows: Begin at an iron stake at the north corner of Lot No. 3 on Third Street and run thence south 45 Degrees east along Third Street a distance of 73.33 feet to an iron stake; thence south 45 Degrees west 210 feet to an iron stake at alley; thence north 45 Degrees west along said alley 133 feet to an iron stake; thence north 45 Degrees east 210 feet to a Point of Commencement said Lot bounded as follows: Northeast and fronting on Third Street; southeast by Lot No. 4 southwest by alley in rear; and northwest by Lot No. 4, being the house and lot occupied by G. L. Lowery at his death. MR/ms8 12/4/12 Our file no. 51074009 - FT18 11/6-11/27

LEGAL NO. C12-167 NOTICE OF SALE UNDER POWER OF ATTORNEY DEBT COLLECTOR ATTEMPTING 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 Scott P. Selph and Stacy F. Selph to Central Bank & Trust, dated November 30, 1998, recorded in Deed Book 180, Page 291, Bleckley County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation in Deed Book 193, Page 329, Bleckley County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED AND 0/100 DOLLARS (\$21,200.00), 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 Bleckley County, Georgia within the legal hours of sale on the first Tuesday in December 2012, the following described property: DEED HEREIN ATTACHED 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. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation is the holder of the Note and Security Deed to the property in accordance with OCGA 44-14-162.2. The entity that has full authority to negotiate, amend or modify any 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 Scott P. Selph or a tenant or tenants and said property is more commonly known as 805 Third Street Cochran, Georgia 31014. 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. This law firm is seeking solely to foreclose the creditor's lien on real estate and this law firm will not be seeking a personal money judgment against you. JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation as Attorney in Fact for Scott P. Selph and Stacy F. Selph McCalla Raymer LLC 1544 Old Alabama Road Roswell, Georgia 3007