



Southern comedy 'First Baptist of Ivy Gap' coming to ACT stage

Page 6B



Smoltz leaving Braves for Red Sox

Page 1B

THE DAILY CITIZEN

Friday, January 9, 2009 • Dalton, Georgia • www.daltondailycitizen.com • 50 Cents

3 THINGS TO CHECK OUT ON THE INSIDE

Scouts will be leaving plastic bags near your mailbox Saturday for you to fill with canned foods, then they'll return to pick it up the following Saturday
See page 3A

If you develop "acne" and you're past 30, what you may have is rosacea.
See Donohue, page 5A

Northwest guard Callie Thomas' philosophy is that defense wins ball-games and offense sells tickets.
See page 1B

FROM TODAY'S FORUM

"When Georgia Power put my digital meter in my power bill went from around \$250 a month to \$75 a month. I don't know what your problem is, but my digital meter is great."
See page 2A
Call 706-272-7748

WEATHER
Forecast: Sunny
Today's High: 55
Tonight's Low: 40
Details, Page 8A

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Kid Scoop

Check it out at daltondailycitizen.com

Flood conditions persist

More rain Saturday?

By JAMIE JONES
jamiejones@daltoncitizen.com

Sunny skies on Thursday were deceptive.

Although the storms that pounded Whitfield and Murray counties for parts of three days — dumping some six inches of rain — ended Wednesday morning, water runoff forced several creeks and rivers to swell past their banks, turning farmland into expansive lakes and forcing several road closings. Rising waters threatened homes and businesses but did not cause damage to them, officials said.

The National Weather Service's flood warning continues until 9 this morning for Murray and Whitfield counties. The agency predicted "minor to occasionally moderate flooding" continuing through today.

"It's to be expected because the ground was already saturated from the previous rains," said Jeffrey Putnam, Whitfield County Emergency Services director. "We were fortunate there was no long-term damage to homes or business."

By 11 a.m. Thursday, the Conasauga River had reached 21.2 feet. Flood stage is 18 feet. The Weather Service predicted the river would reach 23.6 feet by Thursday evening. Adding to the problem is more rain on the horizon, with an 80 percent chance on Saturday.

Flooding remained under control in Murray County on Thursday. Dwayne Bain, Murray County Emergency Services director, said he had not heard of any major problems similar to those that plagued parts of the



MATT HAMILTON/The Daily Citizen

Cows lie stranded in a flooded field off Maddox Mill Road Thursday as water from nearby Coahulla Creek overflows. The creek was at 23.5 feet Thursday morning and rose to 23.7 feet by afternoon. Flood stage is 16 feet.

Rules to follow

FROM STAFF REPORTS

When heavy rains bring floods, it's important to be extremely cautious. Whitfield County Emergency Services offered these tips for dealing with inclement weather:

- Be alert for signs of heavy rain (thunder and lightning), both where you are and upstream.
- Watch for rising water levels.
- Know where high ground is and get there quickly if you see or hear rapidly rising water.

- Be especially cautious at night when it's more difficult to recognize the danger.
- Do not attempt to cross flowing water that may be more than knee deep. If you have doubts, don't cross.
- Don't try to drive through flooded areas.
- If your vehicle stalls, abandon it and seek higher ground immediately.
- Stay tuned to weather alert radios or local media for updates.

county a day before.

In north Murray County, owners of the Petty Farm were waiting to

tally damage to their 4,000 acres caused by the swollen Conasauga River and Sumach Creek. Jimmy

Petty said water covered about 500 acres of wheat and ripped through numerous fences. Despite the high waters, Petty said he's seen flooding there "a lot worse than this."

"It receded pretty quick," Petty said. "We haven't been able to get out and assess the damage. We've lost lots of fences. We've been repairing fences the past couple of days. As far as the crop goes, it's been too wet for us to go out to assess our crops and see what all we've lost."

Early Thursday morning, Whitfield County officials closed Cherokee Drive, Hickory Flats Road and Jupiter Circle because of water across the roads. Lower King's Bridge Road near the

➤ Please see FLOODING, 2A



MATT HAMILTON/The Daily Citizen

Ray Faulknor looks at a Browning A-bolt rifle with the help of salesman Ray Osborne at Grant's Sporting Goods Thursday.

Hunters request changes in rules

By MARK MILLICAN
markmillican@daltoncitizen.com

Anthony DeFoor thinks it's bad enough that he can no longer buy his hunting license at Wal-Mart, but now the government is charging him for producing it himself.

"My question is — I'm using my computer, my paper and my time — then why is a luxury tax

➤ Please see HUNTING, 2A

More pre-k slots needed

By CHARLES OLIVER
charlesoliver@daltoncitizen.com

About half the 4-year-olds in Whitfield County eligible for the state's pre-kindergarten don't take part because of a lack of open slots, says state Rep. Tom Dickson, R-Cohutta.

Gov. Sonny Perdue has proposed adding about 3,000 new students to the program, which currently serves about 79,000 students statewide and about 800 in Whitfield County.

How many of those new slots would Whitfield County get?

"It's uncertain. The state agency (the Office of School Readiness) that oversees the program looks at where the greatest unserved need is. The problem in our area is that we have about 800 students that

Inside
■ Committee chairmen named.
Page 2A

➤ Please see ASSEMBLY, 2A

Dr. McGhee remembered as a devoted physician

By CHARLES OLIVER
charlesoliver@daltoncitizen.com

Dr. Earl McGhee knew he wanted to move back to Georgia after he finished medical school. But McGhee, who was raised in Atlanta, didn't know exactly where he wanted to set up his practice, said his daughter Kathy Schleier.

That changed when he and his wife Katie drove through Dalton in 1952.

"He just liked it, and



McGhee

they stayed," Schleier said. "There were a lot of different things. He wanted to be close to Atlanta where he had family. But he had gone to school in Collegedale (Tenn.), so he wanted to be close to Chattanooga, and Dalton was a good in-between place."

Family and friends recall McGhee, who passed away on Dec. 23, 2008, as a man of energy and vision, who cared deeply for his family, his patients and his community.

McGhee was born March 14, 1923, in Hartsell, Ala. He served as an Army medic in World War II and attended medical school at

➤ Please see MCGHEE, 7A

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TODAY'S FORUM

Editor's note: Please keep your comments as brief as possible. Get to the point! Longer comments should be submitted as letters to the editor. If you include a name, please spell it. Call 706-272-7748 to make a comment.

"Our Animal Control officers in the last 12 months have responded to over 4,500 calls and picked up close to 3,000 dogs. They must have missed the one on your street. Call them and they'll show up."

"Whitfield County has started off the New Year off right. Harold Brooker was elected chairman and Mike Cowan didn't show up. New year, same dance."

"Thanks to the students at North Whitfield Middle School and Northwest High School for all the love they have shown the senior citizens at Whitfield Place."

"Wake up people, Dalton Utilities owns Haig Mill Lake."

"The salary and benefits for the county school superintendent are over \$300,000 a year. That is outrageous."

"Please editor, do not refrain from your comments. That is my favorite part of the forum."

"Charles O, you remember going on a field trip to Rock Spring to see the planetarium? Do you remember who drove your bus?"

Editor's note: He does not.

"What else can they take from county public works? They've already took pay raises, longevity pay and they want you to take a day off a month without pay. If they would take some cream from the top, the bottom would be a lot smoother."

"The little lost dog is being taken care of at the Tatums' house."

"You can't buy a cheap product from China, Colombia and Mexico and still expect to create jobs in the United States. It just doesn't work."

"Bush should only get blamed for the bad things, like getting more than 4,000 of our people killed in a war that was in the wrong place."

"When Georgia Power put my digital meter in my

power bill went from around \$250 a month to \$75 a month. I don't know what your problem is, but my digital meter is great."

"Why did they buy the sheriff such a cheap vehicle? Why didn't they get him a Bentley?"

"You can go fishing at Prater's Mill. It's free."

"To the caller who commented about Rep. Scott and his daughter: I assume you are a vegetarian."

"Everyone needs to call the White House and tell them not to give the pornography industry any bailout money."

"Happy birthday, Tony Coggins."

"Stats show that more people are driving without insurance. I have been through three roadblocks in the last month. What are we doing at these roadblocks?"

"You can check gas prices for this area at Gasbuddy.com. Several stations in Dalton list their prices, but only one in Chatsworth."

"I have had to stay at several hospitals in recent years and Hamilton has the best care and the best food."

"How about more taxes on alcohol and lottery tickets and maybe people will quit wasting their money?"

"Since the election is over I wish people on Lower Riverbend Road would take down their McCain and Sane signs. I took mine down the day of the election."

"Could someone please tell my why Georgia Power is 15-20 percent higher than North Georgia Electric?"

"Which educated person at Dalton College decided to close down the biggest parking area on campus when you already are cramped for parking spaces? Wouldn't it have made more sense to close it during the summer?"

"Hope birthday Hope and Isaac Davis."

"I think you have callers drive around and look for something on the road to complain about."

"Happy birthday Stan Aldridge."

Call 706-272-7748 to make a comment.

Assembly

> Continued from page 1A

are unserved, but not all of them are on the waiting list because parents haven't signed up and requested a slot," Dickson said. He said parents interested in signing their children up for pre-k should contact their local school system.

Dickson and other local members of the General Assembly spoke Thursday at the Dalton-Whitfield County Chamber of Commerce's legislative preview breakfast. Lawmakers said the next session, which starts Monday, will be dominated by the budget.

Rep. Roger Williams, R-Dalton, said the latest numbers show the state faces a \$2.2 billion budget deficit in the current fiscal year, which ends June 30. That's about 10 percent of the budget. Lawmakers will have to cut the deficit and draft next year's budget.

Williams said he believes most of the deficit will be closed through spending cuts, not tax increases. But Republican lawmakers have already put some tax hikes on the table, and local lawmakers were asked about two: a possible increase in the tax on cigarettes and a tax on strip club admissions.

Sen. Don Thomas, R-Dalton, said he favors both.

"If we can't do away with them (strip clubs), tax them as much as we can," he said.

"The reason I support the tobacco tax is that it helps keep our young people from beginning smoking. Also, there's an additional cost to the state (for health care) for people who smoke," said Thomas, a practicing physician who was re-appointed this week as chairman of the Health and Human Services Committee.

Committee chairmen named

ATLANTA — The standing committee chairmen in the state Senate have been named:

- Health and Human Services, Don Thomas, R-Dalton
- Transportation, Jeff Mullis, R-Chickamauga
- Judiciary, Preston Smith, R-Rome
- Agriculture and Consumer Affairs, John Bulloch, R-Ochlocknee
- Appropriations, Jack Hill, R-Reidsville
- Banking and Financial Institutions, Bill Hamrick, R-Carrollton
- Economic Development, Chip Pearson, R-Dawsonville
- Education and Youth, Dan Weber, R-Dunwoody
- Ethics, Eric Johnson, R-Savannah
- Finance, Ronnie Chance, R-Tyrone
- Government Oversight, Renee Unterman, R-Buford
- Higher Education, Seth Harp, R-Midland
- Insurance and Labor,

Ralph Hudgens, R-Hull

- Interstate Cooperation, Ed Harbison, D-Columbus
- Natural Resources and the Environment, Ross Tolleson, R-Perry
- Public Safety, Jack Murphy, R-Cumming
- Reapportionment and Redistricting, Judson Hill, R-Marietta
- Regulated Industries and Utilities, David Shafer, R-Duluth
- Retirement, Bill Heath, R-Bremen
- Rules, Don Balfour, R-Snellville
- Science and Technology, Cecil Staton, R-Macon
- Special Judiciary, John Wiles, R-Kennesaw
- State and Local Government Operations, Lee Hawkins, R-Gainesville
- State Institutions and Property, Johnny Grant, R-Milledgeville
- Urban Affairs, David Adelman, D-Atlanta
- Veterans, Military and Homeland Security, John Douglas, R-Social Circle

House members seemed more wary of tax increases.

"I guess I don't have a problem with a tax on strip clubs," said Dickson. "When we talk about the tobacco tax, it gets to be a very emotional issue. People look at it in two different ways. Some people look at it as a way to get people to stop smoking. Others are looking at it as a matter of increasing revenue. When we look at strictly the revenue side of it, we've got to look at the studies and make sure that it actually does increase revenue. If raising the tax up to a dollar decreases smoking, it might actually lower revenue." The cigarette tax currently stands at 37 cents a pack.

Williams said he doesn't "have any feeling one way or

the other" on the strip club tax.

"But I'm not in favor of raising taxes right now, anyway. We need to cut spending," he said.

Dickson said he thinks there will be some legislative action to ease state mandates on local school systems, such as rules on maximum class sizes, to help them cut costs.

The state school board on Thursday approved a request from Gwinnett County schools to give that school system more control over class size and teacher pay. A 2008 law gave the school board the power to give local systems more control over their operations if they perform better than required under the federal No Child Left Behind law.

Hunting: Regulations

> Continued from page 1A

attached to my license?" he asked state Department of Natural Resources officials Thursday night. "I can only buy one license at a time, so I have to pay a convenience or luxury tax on every license I buy for the members of my family."

Around 250 people attended a public meeting sponsored by DNR's Wildlife Resources Division — the first step to developing regulations for the 2009-2010 and 2010-2011 hunting seasons in Georgia — at Dalton State College. Already wary that efforts are under way to restrict their gun rights, hunters at times expressed resentment that state government is also hindering their effort to put meat on the table during an economic downturn.

"I'm disappointed in the convenience fee for licenses," echoed Allen Ash. "I know things are tight at the state, but it's tight at the house too."

Scott Cottrell noted he paid \$19 for a stamp to hunt inside Wildlife Management Areas (WMA), but hikers, bikers and bird watchers "don't pay a dime." He also called for an extension of "doe days," or the number of days hunters can take does, and even allowing areas to be "baited" with food to draw deer. Both were themes repeated during the meeting.

Also mentioned were starting the season later in the year to avoid the hot days of September, and extending the season into January as the department allows in south Georgia. Several hunters mentioned that fewer

of their number were in the woods during the season, prompting a call for efforts to introduce hunting to youth.

"I'd like to see more young people," said Chris Whisenant, "even using bait so kids can see the animals and get involved. We need to see younger faces."

Tim Ausmus expressed concern about the elimination of 16 WMAs in the state.

"The WMAs are an important part of the restoration of wildlife in Georgia," he said. "Who would take care of the (WMA) food plots?"

Charles Taylor said he'd like to see more "four-wheelers" back on the WMAs "so people with disabilities and heart problems can get deeper into the woods."

Flooding: Creeks rising

> Continued from page 1A

Murray County line had been damaged. By Thursday afternoon, Cherokee Drive and Jupiter Circle were open. About a quarter mile stretch of Hickory Flats Road, however, remained submerged by the overflowing Conasauga. A Whitfield County public works employee joked they were bringing in a pump truck to dispel the water.

On Maddox Mill Road near the Whitfield/Murray line, pastures were flooded by the Coahulla Creek. Several cows stood stranded

on a grassy island in the middle of a field. Debris covered roads from ditches that had overflowed. Coahulla Creek was at 23.5 feet at 7 a.m. Thursday and rose to 23.7 feet by the afternoon. Flood stage is 16 feet.

The burgeoning waters of Coahulla Creek turned the area around historic Prater's Mill into a virtual water park. On Wednesday, the waterfall next to the grist mill that was built in 1885 was not visible, the fields across Highway 2 were full of standing water and some residents worried if

the mill would be damaged. By Thursday afternoon Judy Alderman, with the Prater's Mill Foundation, said waters had retreated and it appeared the mill was fine, although some water leaked into the first floor.

"All it did was make it wet," Alderman said. "We were very fortunate."

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TODAY'S CITIZEN

NAME: Austin Henery
AGE: 12
HOME: Resaca
SCHOOL: Valley Point Middle
PLAY: Sports
HE SAID: "All 'A's' all da way."



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For additional news, visit The Daily Citizen's Web site at www.daltondailycitizen.com and click on the digital edition. Then turn to page 9A where you can read about the upcoming 150th anniversary of the Civil War, and how local communities are struggling with money problems to promote it. There's also a story on a Nebraska historical society's fight to obtain the names of 957 people buried in unmarked graves at a former psychiatric hospital cemetery.

Scouts delivering food bags Saturday

The annual Scouting for Food program — a joint service project of the Boy Scouts, Girl Scouts and the Dalton Kiwanis Club — begins Saturday as hundreds of Scouts will distribute plastic food collection bags to subdivisions throughout the Dalton-Whitfield County area. The distribution of bags is the first step toward the collection of canned foods to replenish the Food Center of the Salvation Army.

Each year the bags are distributed on one Saturday in January, then a week later on the following Saturday the Scouts return to residential areas hoping that residents have donated nonperishable food items to the Food Center. The plastic bags, either printed or containing an insert with instructions in English and Spanish, are generously co-sponsored this year by Bi-Lo, Century 21 Belk Realtors, Food Lion in Rocky Face and Kroger on Cleveland Highway.

On Jan. 17 Scouts will return to subdivisions from 10 a.m. to 1:30 p.m. to collect food bags that are placed visibly on the front porch or near the mailbox.

The Scouts will take the collected food to the southernmost Propex building on Shugart Road where Kiwanis volunteers will again sort, box and label the food for delivery to the Salvation Army Food Center.

"This food drive, especially this year when our economy has pushed every-

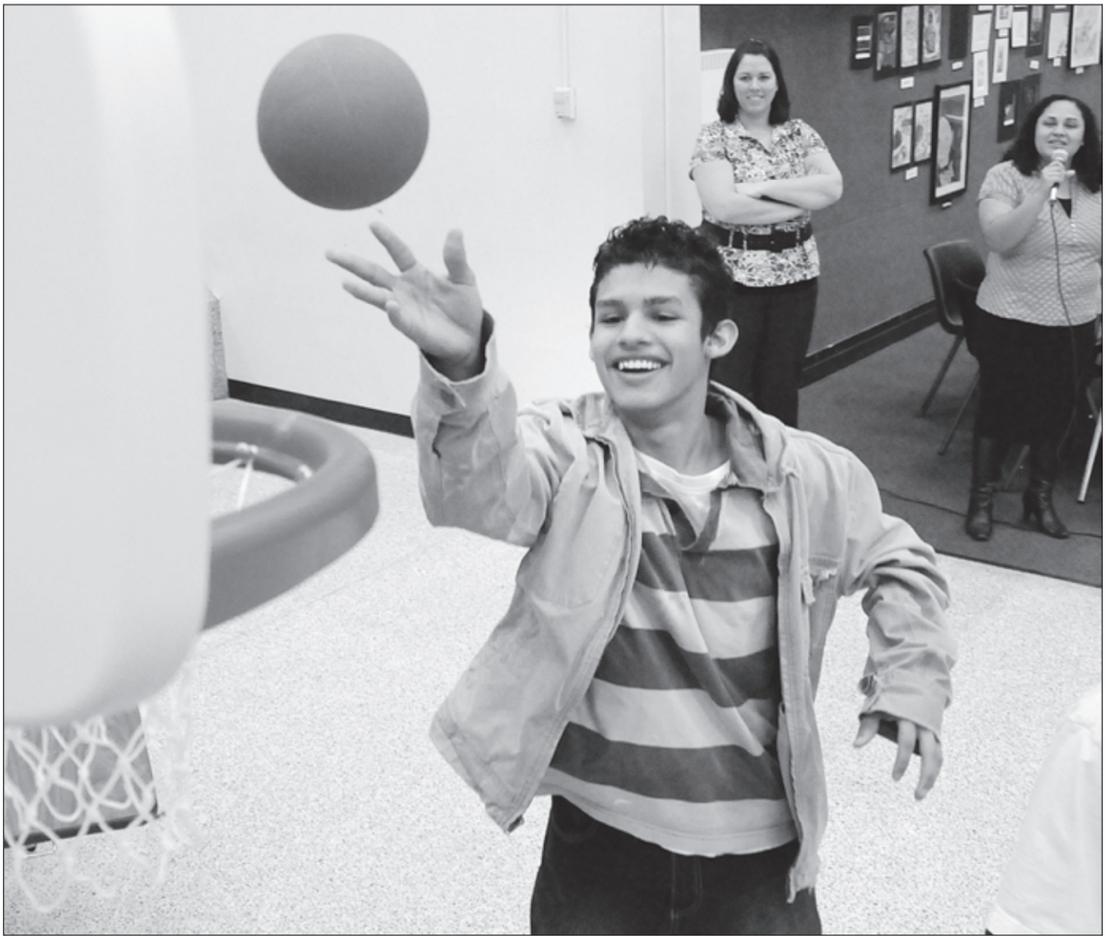
one to the limit, is indispensable and very much needed to replenish our depleted Food Center," said Maj. Henry Hunter of the Salvation Army. "The food is distributed for free to those persons and families needing assistance and our demands are far in excess of our current food supply. So many families are needing help at this time."

Barnett Chitwood, chairman of Scouting for Food for the Boy Scouts, said "the emphasis is to collect food in developed and concentrated subdivisions for the sake of efficiency and the safety of the scouts. All households are encouraged to participate in the food drive, even if they have to drop off their food in a paper sack directly at the Salvation Army Food Center.

"Scouting for Food continues as an annual event in the Dalton-Whitfield County area since beginning in the late 1980s, and it is probably the largest single community event in terms of the number of persons who participate in making the food drive such a success."

The Salvation Army requests perishable items, frozen items or anything in glass containers not be donated. Citizens are also asked to review expiration dates on items and donate only those items that have remaining shelf life.

For more information, contact the Scout Service Center at (706) 272-7111 from noon to 6 p.m. Tuesday through Friday.



MATT HAMILTON/The Daily Citizen

REALITY CHECK

Above, Dalton High student José Beltran, 16, puts up a shot from the "college graduate" line during a basketball exercise during "Reality Check" at the school Thursday. Students were grouped into college graduate, high school graduate and high school dropout categories and allowed to shoot from closer distances to the hoop depending on their levels of education with the baskets representing quality, high-paying jobs. Reality Check allows Dalton High freshmen to learn about real costs of living and experience what it's like to pay bills and make financial decisions. At left, Chris Blevins of Cohutta Bank helps Dalton High student Arturo Nieto, 16, make financial decisions at the banking kiosk.



AREA ARRESTS

- Cassandra Jacquelin Brinkman, 23, 1603 Lagenia Court, Dalton, was charged Wednesday by the Dalton Police Department with aggravated assault and third degree cruelty to children.

- Charles Eugene Daniels, 44, 1116 Red Clay Park Road, Cleveland, Tenn., was charged Wednesday by the Whitfield County Sheriff's Office with DUI less safe, driving while license withdrawn and open container in vehicle.

- Nathaniel Alan Pearson, 34, 1626 Lagenia Court, Dalton, was charged Wednesday by the Whitfield County Sheriff's Office with aggravated stalking.

- Ernie Lee Pugh, 36, 681 Ridgeview Circle, Chatsworth, was charged Wednesday by the Murray County Sheriff's Office with terroristic threats and acts.

- Joshua Nicholas Roper, 20, 1835 Raburn Drive, Dalton, was charged Wednesday by the Whitfield County Sheriff's Office with possession of less than an ounce of marijuana.

- Jerry Ray Sparks, 20, 4021 Tibbs Bridge Road, Dalton, was charged Wednesday by the Whitfield County Sheriff's Office with possession of less than an

ounce of marijuana.

- Christopher Adam Ogle, 24, 757 Dawnville Road, Dalton, was charged Thursday by the Whitfield County Sheriff's Office with DUI (drugs), fleeing or attempting to elude a police officer, possession of less than an ounce of marijuana, expired vehicle tag or decal (two counts), no insurance (two counts), failure to drive within a single lane, open container in vehicle, tires violation and littering highway.

- Daniel Eugene Oliver, 23, 259 Cleveland Highway, Dalton, was charged Thursday by the Chatsworth Police Department with possession of less than an ounce of marijuana.

- Garrett Stephen Rigsby, 17, 926-C Mount Vernon Road, Tunnel Hill, was charged Thursday by the Dalton Police Department with DUI, felony obstruction, aggravated assault on a police officer and driving without headlights when required.

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IEWS

Life and death a budget matter

When Georgia lawmakers convene this month for the 2008 session of the Georgia General Assembly, one of the priority items on the agenda will be trauma care. The big question will be: How can lawmakers find up to \$100 million during these dire economic times to fund trauma care throughout the state?

That won't be easy, but trauma care remains a priority.

As lawmakers look at fees on car tags and cell phones and at other sources of trauma care revenue, a Medical College of Georgia analysis has provided an interesting conclusion.

In a news story last week, Morris News Service Atlanta Bureau Chief Walter Jones reported the report prepared by physicians concluded that a network of specialized trauma care hospitals would not only pay for itself but would also enhance the state financially.

According to Jones' story, the report predicts the state would receive an annual 18 percent return on its investment in enhanced emergency care. That's quite a return on investment — especially in these days of economic woe.

The report went on to say it was imperative that trauma care spending be viewed as an investment rather than just an expense.

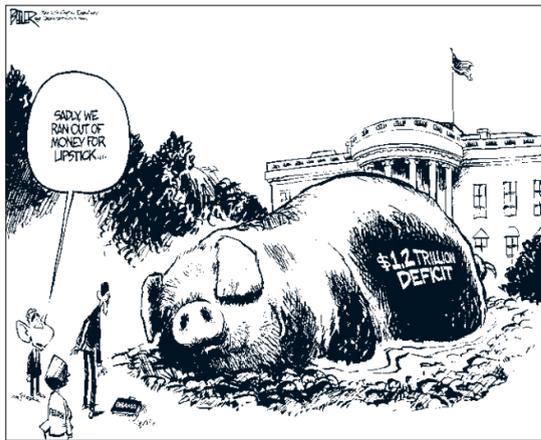
"The long-term economic benefits of effectively restoring the younger population to productivity are clear, by regaining years that potentially would have been lost, these individuals subsequently make great society contributions and provide the state with a worthwhile return on its initial investment."

The report assumes a statewide trauma care network would lower the accidental death rate by 14 percent. Added to that would be a significantly lower number of people disabled by accidents. Thus, if these people were alive and healthy thanks to adequate trauma care, they would be earning wages and paying taxes.

The report does provide some interesting fodder for lawmakers to mull. Even though the economic times are tough and lawmakers are going to have some difficulty balancing our state budget, we're glad to hear our lawmakers say trauma care remains a priority in Georgia.

We don't have adequate trauma care in many areas of our state — particularly in South Georgia. People are losing their lives in accidents each week because they cannot reach a trauma care hospital during the critical first hour or so after a serious accident.

Newnan Times Herald



WORDS OF WISDOM

"Bibe verse: These things I speak in the world, that they might have my joy fulfilled in themselves."

John 17:13

Thought for today: "Sometimes I wonder if men and women really suit each other. Perhaps they should live next door and just visit now and then."

Katherine Hepburn
American actress
1907-2003

Generational theft

Barack Obama has dubbed his behemoth fiscal stimulus proposal the "American Recovery and Reinvestment Plan." But if truth in advertising were required of White House plans, only one title would fit the trillion-dollar-plus-and-growing bill: The Generational Theft Act of 2009.

President-elect Obama was at his most candid when he told the country Tuesday that we face massive deficits for the foreseeable future. "Potentially we've got trillion-dollar deficits for years to come," he said, "even with the economic recovery that we are working on."

But one word is glaringly out of place in that warning. It's the word "even." Washington will saddle future generations with unprecedented debt because of the economic interventions Obama is planning, not despite them.

Think this through. We are now 13 months into the current recession. Since World War II, none of the recessions that have hit the U.S. economy have lasted more than two years. Most have lasted 12 months. The new mega-injections of government "investments" championed by Obama are intended to "break the momentum" of a recession we're probably more than halfway through suffering.

This is not to suggest that the economic picture is all sunshine and roses. Quite the opposite. Our fundamental ill is too much spending and borrowing and too little saving. It's going to take years to recover from the housing mess. Washington continues to encourage ever more ill-considered lending in a mis-



Michelle Malkin

guided attempt to stave off needed market corrections. The currently proposed combination of a nationwide infrastructure spending orgy plus tax-cut bribes does nothing to remedy that.

To paraphrase a previous Democratic administration: It's the timing, stupid. Keep in mind that the Democrats' stimulus timetable pushed through the House last fall proposed \$34 billion in new, "ready to go" infrastructure spending — only \$9.8 billion of which could be spent in 2009. As writer Brian Faughnan points out:

"While it's unclear so far exactly how much infrastructure spending will be included in Obama's stimulus package, it will clearly run into the hundreds of billions.

As Democrats broaden their definition of projects that are 'ready to go,' they will by definition slow the rate at which funds are spent. When President Obama signs his stimulus bill into law, it will already be five months further into the recession than when [the Congressional Budget Office] reported on the last Democratic bill — and thus five months along toward being wasteful and counterproductive spending. He will also be signing a much larger bill, with a much smaller percentage of 'front-loaded' spending."

Moreover, despite Obama's earnest-seeming pledge to block all earmarks, there will be an inevitable lard-up of the stimulus. When has there not?

Senate Minority Leader Mitch McConnell signaled openness to the plan over the weekend as long as the GOP gets nominal input and kabuki hearings. The lard-up will guarantee that future capital is diverted to superfluous pork projects ("green jobs") and away from productive private enterprise. Instead of basic roads and bridges, infrastructure spending will go to bloated unions overseeing pie-in-the-sky construction projects like the \$30 billion-plus high-speed rail line from Los Angeles to San Francisco, which California officials fully expect to be funded.

Bottom line: Obama's prescription for economic pain will at most be useless in encouraging short-term growth, while ensuring anemic longer-term growth for the next decade (and beyond) at the expense of Obama's kids and my kids and yours.

The truly bold thing for Obama to do would be to tell the panic-mongers and boondoggle-seekers to shove it, and to tell taxpayers to ride out the rest of the tough times while he gets Washington's own economic house in order.

Instead, it's more of the same old, same old mortgaging of our children's future for the sake of present political crisis management.

Michelle Malkin is author of "Unhinged: Exposing Liberals Gone Wild." Her e-mail address is malkinblog@gmail.com.



Twists and turns at the DOT

American humorist Will Rogers once said, "I don't make jokes. I just watch the government and report the facts." Could he have been talking about Georgia?

No question that Department of Transportation Commissioner Gena Evans is a laugh a minute. Just for grins, can you top charges of sending via a government computer sexually explicit e-mails that would make Playboy editors blush? What about those knee-slapping news reports suggesting she improperly gave an edge in the business to men she was dating or had dated — both employees and contractors? I'm not sure even the Great State of Illinois can match that for conflict of interest.

Evans was rammed into office through the muscle of Gov. Sonny Perdue and, as such, obviously owes much allegiance to her benefactor. Even though she works for the Board of Commissioners, who themselves are appointed by legislators in the state's congressional districts, she seems to sometimes forget that small matter.

For example, four years ago Gov. Perdue helped create a law that allows private companies to partner with state government to provide solutions for Georgia's well-known transportation problems. One of the provisions of the law is that the projects have to be "revenue neutral" so that the state does not spend dollars out of pocket on the deal.

One of the areas targeted for transportation relief was Georgia 400, one of the state's most congested highways, which runs north from Atlanta into Alpharetta and Cumming. Most mornings and afternoons, the road is a giant



Dick Yarbrough

parking lot. In July 2008, the Crossroads GA 400 Group presented to a subcommittee of the DOT board a proposal to install special lanes to help alleviate the traffic problems on the road. In August, the full board voted unanimously to encourage passage of the project by the board's evaluation committee, which included, among others, Commissioner Evans.

Just prior to the meeting, a letter arrived from Gov. Perdue urging the group to kill the project, claiming it would cost the state over \$600 million. Sources tell me that Commissioner Evans knew the project had been modified to be revenue neutral, but chose not to inform the DOT members — her bosses — of the change. When the matter reached the evaluation committee, she voted against the project and against the wishes of her board members.

Now, here is the funny part: As we know, when the going gets tough, our governor gets going — usually out of the country. During the gas crisis last fall, it seems Perdue decided he didn't want to have to deal with such unpleasantness as long lines at the gas pump, \$4 gasoline and angry and frustrated citizens, so he took off for Spain. I reported then that the governor even might be on an industry-hunting trip, having heard that Spain's Toro business was up for grabs. Instead of a lawn-mower busi-

ness, however, he found he was buying a bunch of angry bulls and some guys in tight sequined pants.

In fact, confidential sources tell me that the governor, Evans and Department of Transportation Chairman Bill Kuhlke, of Augusta, were meeting with a Spanish company, Cintra, that specializes in transportation matters and, interestingly, is represented by Perdue's former attorney Robert Highsmith.

I mention this because you might begin to hear more regarding the trip to Spain from state news organizations who are busy collecting some curious e-mails under the Open Records Act. I wanted you to hear it first from me.

Gov. Perdue says he is going to unveil a new "comprehensive" transportation proposal soon. Let's see if the new plan is designed to fit a Spanish company like a pair of tight sequined pants. And let's see if someone will tell us what happened to the Georgia 400 plan ... and why Gena Evans went against the wishes of her bosses, the DOT board.

Of course, there is always the possibility that another crisis will arise and will necessitate a sudden visit by the governor to Peru to investigate the purchase of a llama farm. Frankly, llamas would probably smell better than what is coming out of the Department of Transportation these days. And that's not funny.

You can reach Dick Yarbrough at yarb2400@bellsouth.net, P.O. Box 725373, Atlanta, Georgia 31139, or Web site: www.dickyarbrough.com.

TODAY IN HISTORY

Today is **Friday, Jan. 9**, the ninth day of 2009. There are 356 days left in the year.

Today's Highlight in History:

On Jan. 9, 1913, Richard Milhous Nixon, the 37th president of the United States, was born in Yorba Linda, Calif.

On this date:
In 1788, Connecticut became the fifth state to ratify the U.S. Constitution.

In 1793, Frenchman Jean Pierre Blanchard, using a hot-air balloon, flew between Philadelphia and Woodbury, N.J.

In 1859, women's suffrage leader Carrie Chapman Catt was born in Ripon, Wis.

In 1861, Mississippi seceded from the Union.

In 1945, during World War II, American forces began landing at Lingayen Gulf in the Philippines.

In 1959, the Western series "Rawhide" premiered on CBS-TV.

In 1997, a Comair commuter plane crashed 18 miles short of the Detroit Metropolitan Airport, killing all 29 people on board.

Ten years ago: At the White House, presidential advisers prepared a public and legal defense in President Bill Clinton's impeachment trial on charges of perjury and obstruction of justice.

Five years ago: Homeland Security Secretary Tom Ridge announced that the nation's threat level had been lowered from orange to yellow.

One year ago: President Bush, on his first visit to Israel as president, warned Iran of "serious consequences" if it meddled again with U.S. warships in the Persian Gulf.

Today's Birthdays:

Author Judith Krantz is 81. Football Hall-of-Famer Bart Starr is 75. Sportscaster Dick Enberg is 74. Folk singer Joan Baez is 68. Actress Susannah York is 68. Rock musician Jimmy Page (Led Zeppelin) is 65. Singer David Johansen (aka Buster Poindexter) is 59. Singer Crystal Gayle is 58. Rock singer Steve Harwell (Smash Mouth) is 42. Rock singer-musician Dave Matthews is 42. Actress-director Joey Lauren Adams is 41. Singer A.J. McLean (Backstreet Boys) is 31. Rock-soul singer Paolo Nutini is 22.

BRIEFS**Resaca man jailed for murder**

FROM STAFF REPORTS

A 17-year-old Resaca man was in the Gordon County Jail on Thursday charged with murder in the death of a 19-year-old Calhoun man.

Calhoun Police Chief Garry Moss said Daniel Kemp of 727 Midway Road, Resaca, was arrested at about 3 Thursday morning after being interviewed by detectives and agents with the Georgia Bureau of Investigation.

Calhoun police were called to the Kmart parking lot in Calhoun around 3 p.m. Wednesday about a white male in the wood line behind the store. Officers found the partially clothed body of David Lee Esslinger, 19, of 115 Willow Court, Lot 5, Calhoun, on the ground, Moss said. He said detectives found evidence of a "struggle." They believe a fight began in the roadway and the body was carried into the wood line.

More charges are pending, Moss said.

Dems attack Obama's tax cuts

WASHINGTON — President-elect Barack Obama's proposed tax cuts ran into opposition Thursday from senators in his own party who said they wouldn't do much to stimulate the economy or create jobs. Senators from both parties agreed that Congress should do something to stimulate the economy. But Democratic senators emerging from a private meeting of the Senate Finance Committee criticized business and individual tax cuts in Obama's stimulus plan. They were especially critical of a proposed \$3,000 tax credit for companies that hire or retrain workers.

Cheney: No one saw crisis coming

WASHINGTON — Vice President Dick Cheney says that his boss, President George W. Bush, has no need to apologize to the American people for not doing more to head off the financial calamity, saying no one saw the crisis coming. Cheney defended the administration's performance on an economy that is growing weaker daily and which recently collapsed in spectacular fashion. Cheney said that "nobody anywhere was smart enough to figure it out." He said Bush doesn't need to apologize because he has taken "bold, aggressive action."

UN suspends shipments in Gaza

JERUSALEM — The U.N. and the Red Cross curtailed aid shipments in the Gaza Strip on Thursday after accusing Israeli forces of firing on their drivers, killing one. The threat of a wider conflict arose when militants in Lebanon fired two rockets into northern Israel. One rocket crashed into a retirement home, but there were no serious injuries. Israel responded with mortar shells. During a three-hour pause in the fighting to allow in food and fuel and let medics collect the dead, nearly three dozen bodies were found beneath the rubble of bombed out buildings in Gaza City.

— The Associated Press

To Your Good Health**Adult acne might be rosacea**

DEAR DR. DONOHUE: A little while back you wrote about rosacea. I believe I have it. I had thought that my teenage acne had come back on me. I am 35. Would you elaborate on it? My cheeks and nose are red, and there are pimples there. Is this rosacea? Can it be cured? — G.P.

ANSWER: It could be.



Paul G. Donohue

Rosacea (rose-AY-she-uh) mostly happens to people older than 30. They usually have fair skin, light hair and are or were easy blushers. It starts

out as a redness of the nose, cheeks, chin or forehead. On the red skin, thin webs of blood vessels often pop up. Then those skin patches break out in pimples. The final stage of rosacea — a stage that shouldn't happen to anyone these days — is a bulbous, deformed nose. Often unrecognized is eye involvement in some rosacea patients. The eyes feel gritty and burn.

The cause is uncertain, but a skin mite, Demodex, might be involved. Some think that the stomach bacterium Helicobacter has a hand in it.

Stay out of the sunlight or protect your skin with sunblock when you do go outside. Limit alcohol. Hot and spicy foods cause rosacea to flare.

Use mild soaps on your face. Dove and Cetaphil are two examples, but they aren't the only ones.

Metronidazole applied to the affected skin is a popular first treatment. It comes as a cream, gel or lotion. Azelex cream is another favored treatment. So is clindamycin ointment, an antibiotic. If rosacea fails to respond to medicines applied to the skin, oral antibiotics are the next step on the treatment ladder.

"Cure" is too strong a word for rosacea. It can, however, almost always be controlled.

Take advantage of the National Rosacea Society. It provides people with information on the latest treatments and gives other help-

Body of Gotti's vanished neighbor dissolved in acid

NEW YORK (AP) — It is perhaps the most intriguing unsolved mystery from the gaudy gangland career of John Gotti: Whatever happened to the neighbor who accidentally ran over and killed the mobster's 12-year-old son — and then vanished?

According to papers filed this week in Brooklyn federal court, John Favara was shot to death on orders of the outraged Gambino crime family chief and his body was dissolved in a barrel of acid. Authorities said a cooperating witness identified Charles Carneglia, a 62-year-old former mobster, as the perpetrator in the 1980 incident.

ASK THE DOCTOR

Dr. Donohue regrets that he is unable to answer individual letters, but he will incorporate them in his column whenever possible. Readers may write him or request an order form of available health newsletters at P.O. Box 536475, Orlando, FL 32853-6475.

ful hints on how to keep rosacea in check. The society's toll-free number is 888-NO-BLUSH, and its Web site is www.rosacea.org.

DEAR DR. DONOHUE: I would like to know if there is any benefit in eating deer meat. I have coronary artery disease. I have always eaten fruits, vegetables and grains but have not always made good choices on eating deer meat. I heard deer meat is not harmful. — J.B.

ANSWER: All animal meat has about the same amount of cholesterol — somewhere around 70 mg in 3.5 ounces. Cholesterol in foods doesn't raise blood cholesterol as much as saturated fat does. Saturated fat primes the liver to make cholesterol, and that's where most blood cholesterol comes from. Wild meat, like deer meat, has less saturated fat than farm-raised animals because wild animals run all over the place day in and day out. A 3.5-ounce portion of sirloin steak has 12 grams of fat. The same amount of venison has only 3 grams. So, deer meat is a healthier meat choice.

DEAR DR. DONOHUE: I am a 72-year-old healthy woman who has trouble sleeping. I do not take naps and I do not drink coffee or any other stimulants before going to bed. When I finally fall asleep, I wake up in two to four hours and can't get back to sleep. The only way I get any sleep is by taking one Tylenol PM at night. Will this hurt my liver? Can I get addicted to it? — C.L.

ANSWER: In the best of all worlds, sleep without any medicine is ideal. However, one Tylenol PM is not going to hurt your liver or lead to addiction.

It's a combination of acetaminophen and Benadryl, an antihistamine. The antihistamine is the ingredient that puts you to sleep.

Shaw a top company to be a salesman for**SUBMITTED BY SHAW INDUSTRIES**

Dalton-based Shaw Industries, a subsidiary of Berkshire Hathaway, was recently recognized by Selling Power magazine as one of the best manufacturing companies to sell for in the U.S.

With primary focus on companies with 500 or more sales people, the magazine research team identified and ranked companies based on competencies in three key areas: compensation, training and career mobility. In the manufacturing category, Shaw shared second place honors with five other companies with equivalent comprehensive scores. Hoffmann-La Roche ranked first in the manufacturing category.

"Being recognized as one of the top large manufacturers to work for in the United States is quite an honor," said Randy Merritt, president of Shaw. "We focus significant time and resources on evaluating our compensation packages, providing training that will yield successful sales representatives and encouraging career path

mobility within our organization. By proactively incorporating these standards into our human resources and training programs, we are able to recruit and maintain a very competent and productive sales force."

Each year, Selling Power surveys top sales executives, training managers and human resources managers to collect information beneficial to prospective employees entering the sales profession. Combining the survey information with independent research, Selling Power ranks companies in two categories, the top 25 manufacturing companies and the top 25 service companies, to complete their top 50 rankings. The three areas of competency in the survey reflect companies with best practice standards within the manufacturing and service industry.

Shaw scored highest with a perfect score in the area of training which focuses on training investments in both initial selling skills and product knowledge training programs. Shaw also scored well in the compensation category which evaluates

starting salaries and incentive and benefits plans, and the career mobility category which includes frequency of performance reviews, sales force turnover and annual promotion rates within the sales force.

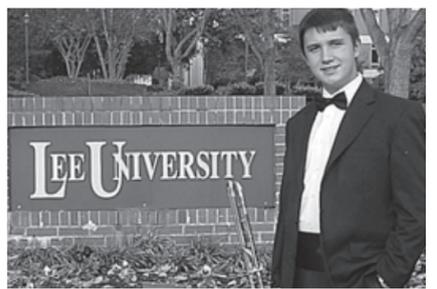
"For the past several years, we have focused our training efforts on developing a product and process driven program that gives our sales force a true competitive advantage in the market," said Danny Crutchfield, director of the Shaw Learning Academy, Shaw's corporate training umbrella organization. "We have customized training solutions designed specifically for the business objectives of our different selling organizations. By delivering strategic world class development opportunities and training services, along with our continued commitment to invest in our people and our customers, we have created an organization that good people want to work for."

Shaw is the world's largest carpet manufacturer with more than \$5 billion in annual sales and approximately 29,000 employees.

Murray student selected for Lee honor band

Alex Wilson, a sophomore honors student at Murray County High School, was recently selected for the Lee University Honor Band. Eighty students were drawn from schools in Alabama, Georgia, Kentucky, North Carolina, South Carolina and Tennessee. The band was conducted by the internationally renowned composer and clinician David R. Holsinger. The group began rehearsals on a Thursday evening, worked throughout the day on Friday, did a final spot check and tech rehearsal

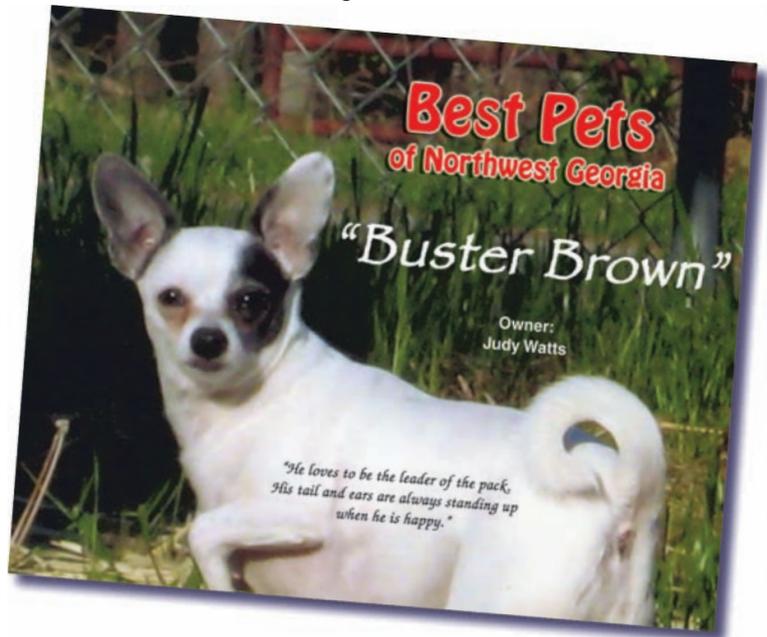
Saturday morning and presented a concert of major band works, including "First Suite in E-flat" by Gustav Holst, "By the Light of the Polar Star" by John Phillip Sousa and "Festival Jubilosio" by Holsinger, Saturday afternoon. The concert was presented to an



Alex Wilson at Lee University.

enthusiastic crowd of parents, family members and educators in the Paul Conn Performance Center on the campus of Lee University.

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JAMAICAN JERK CHICKEN SERVED OVER MESCLUN GREENS
WITH GRAPEFRUIT, MELON AND AVOCADO, TOPPED
WITH A BALSAMIC VINAIGRETTE

BLACKENED SHRIMP CEASAR SALAD ~ \$8
CLASSIC ROMAINE LETTUCE SALAD WITH OUR OWN VERSION OF THE
DRESSING MADE WITH EXTRA VIRGIN OLIVE OIL, GARLIC AND ANCHOVIES
SERVED WITH FRESHLY SHREDDED PARMESAN CHEESE, TOSSED
WITH FOCACCIA, CROUTONS AND BLACKENED SHRIMP

HOUSE SIDE SALAD ~ \$5
SEASONAL GREENS WITH DRIED CRANBERRIES, LOCAL TOMATOES, CUCUMBERS
AND GORGONZOLA CHEESE, WITH A CHOICE OF BALSAMIC VINAIGRETTE,
BLEU CHEESE, OR PARMESAN PEPPERCORN DRESSING
[ADD SALMON STRIPS OR GRILLED CHICKEN + \$3]

~ Sandwiches & Pizza ~

ANGUS BEEF HAMBURGER ~ \$8
6 OUNCE GROUND ANGUS HAMBURGER GRILLED AND SERVED
ON A SOURDOUGH ROLL WITH SWEET POTATO FRIES OR CUP OF SOUP
ADD BACON OR CHEDDAR ~ \$1

FRIED HOT FISH SANDWICH ~ \$7
HAND BREADED DAILY CATCH IN A SLIGHTLY SPICY BREADING SERVED ON A
HOAGIE ROLL WITH CHILI REMOULADE, COLE SLAW & SWEET FRIES OR SOUP

CALZONE ~ \$9
WITH RICOTTA AND MOZZARELLA CHEESES, TOMATO SAUCE, PEPPERONI,
SAUSAGE, MUSHROOMS AND HAM.

TURKEY AND HAM FOCACCIA ~ \$7
THINLY SLICED SMOKED TURKEY AND HAM WITH ROASTED PEPPERS AND
SMOKED GOUDA CHEESE ON GRILLED HOMEMADE FOCACCIA BREAD
WITH A CHIPOTLE AIOLI AND SWEET POTATO FRIES OR CUP OF SOUP

CHICKEN CAESAR PIZZA ~ \$10
8" HEARTH BAKED, HAND TOSSED PIZZA
WITH ALFREDO SAUCE, CHICKEN & PARMESAN CHEESE,
TOPPED WITH ROMAINE LETTUCE & CAESAR DRESSING

MEDITERRANEAN DELIGHT ~ \$10
8" HEARTH BAKED, HAND TOSSED GOURMET PIZZA
WITH OLIVES, MUSHROOMS, ARTICHOKE HEARTS, SPINACH, FETA CHEESE,
ROASTED PEPPERS AND MOZZARELLA CHEESE

BBQ CHICKEN PIZZA ~ \$10
8" HEARTH BAKED, HAND TOSSED GOURMET PIZZA
WITH HOMEMADE BBQ SAUCE, GRILLED CHICKEN, ROASTED PEPPERS, ONIONS
AND CILANTRO, TOPPED WITH SMOKED GOUDA CHEESE

~ Entrées ~

6 OZ FILET MIGNON ~ \$15
SERVED WITH MUSHROOMS, ROASTED NEW POTATOES
AND SEASONAL VEGETABLES

PAN SEARED SALMON ~ \$12
PAN SEARED WITH A HONEY BALSAMIC GLAZE, LEMON PEPPER AIOLI, STEAMED
RICE AND THE CHEF'S CHOICE OF VEGETABLES

SPINACH AND PINE NUT RAVIOLI ~ \$8
WITH RED AND WHITE SAUCES AND ROASTED VEGETABLES

ROSEMARY CHICKEN SALAD ~ \$9
SERVED OVER FRIED GREEN TOMATOES WITH ASPARAGUS
AND A CHERRY TOMATO VINAIGRETTE

EGGPLANT NAPOLEON ~ \$11
FRIED EGGPLANT LAYERED WITH ARTICHOKE HEARTS,
SPINACH, MUSHROOMS AND ROASTED SEASONAL VEGETABLES
SERVED WITH A TOMATO BASIL SAUCE AND A LEMON BEURRE BLANC

GRILLED CHICKEN PASTA ~ \$8
HERBED GRILLED CHICKEN, TOSSED WITH FARFALLE PASTA,
ROASTED VEGETABLES, ASPARAGUS AND MUSHROOMS

SHRIMP AND GRITS ~ \$10
SAUTEED SHRIMP WITH ROASTED PEPPERS ANDOUILLE AND CHORIZO SAU-
SAGE, ONIONS AND GARLIC IN A RICH CAJUN BROTH,
SERVED WITH STONE GROUND GRITS

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& DRIED CRANBERRIES. SERVED WITH YOUR CHOICE OF BALSAMIC
VINAIGRETTE, PEPPERCORN RANCH OR BLEU CHEESE DRESSING
[ADD GRILLED CHICKEN, SALMON, OR SHRIMP] +\$3

LARDON SALAD ~ \$9
THICK GEORGIA COB SMOKED BACON DICED OVER MIXED BABY GREENS
AND SPINACH WITH BLEU CHEESE, TOMATOES, & SHAVED RED ONION.
TOSSED WITH A WARM BACON AND MUSTARD VINAIGRETTE

~ Appetizers & Entrées ~

CRAB CAKES ~ \$10
GOURMET CRAB CAKES
WITH MARYLAND STYLE HORSERADISH AND MUSTARD CREAM SAUCE.
OVER CIDER VINEGAR & BLEU CHEESE COLESLAW.

GOURMET MAC & CHEESE ~ \$8
BOWTIE PASTA TOSSED WITH GRUYERE CHEESE, SMOKED GOUDA, SHARP
CHEDDAR, & CREAM. BAKED UNTIL GOLDEN BROWN.

BAGEL & LOX PLATE ~ \$11
BAGELS AND SMOKED SALMON
SERVED WITH CREAM CHEESE, CHOPPED RED ONIONS,
HARD BOILED EGG, AND TOMATO

STUFFED FRENCH TOAST ~ \$9
CINNAMON FRENCH TOAST STUFFED WITH FRESH BERRIES THEN PUFFED IN
THE OVEN, SERVED WITH WARM VERMONT MAPLE SYRUP
OR WARM BERRY COMPOTE,
WITH SMOKED APPLE SAUSAGE OR THICK GEORGIA COB SMOKED BACON

STEAK & EGGS ~ \$12
BEEF TENDERLOIN FILET PAN SEARED TO ORDER
SERVED WITH NATURAL JUS, HOME FRIES,
AND FARM FRESH EGGS -- ANY WAY YOU LIKE THEM.

EGG FRITTATA ~ \$8
A FLUFFY SOUFFLÉ-LIKE OMELETTE
SERVED WITH SMOKED APPLE SAUSAGE OR THICK GEORGIA COB SMOKED
BACON & HOME FRIES. CREATE YOUR OWN FRITTATA
WITH YOUR CHOICE OF ANY THREE INGREDIENTS:
SPINACH, TOMATOES, GREEN PEPPERS, ONIONS, MUSHROOMS,
ASPARAGUS, HAM, BACON, APPLE SAUSAGE, SMOKED GOUDA,
SHARP CHEDDAR, AND GRUYERE CHEESE.

~ Children's Menu ~

CHICKEN FINGERS ~ \$7
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OBITUARIES

• **Mammie Cochran Bishop, Dalton**
 • **Billy A. McBrayer, Chatsworth**
 • **Maurice "Mac" F. McVicker, Dalton**
 • **Tracy Roach, Dalton**
 • **Robert E. "Bob" Rutland Sr., Dalton**
 • **Hazel Marie Brock Williams, Eton**

Obituary notices are posted online at www.daltondailycitizen.com

Mammie Cochran Bishop

Mrs. Mammie Cochran Bishop, 99, of Dalton, went to be with the Lord Thursday, Jan. 8, 2009, at her home surrounded by her loving family.

She was the daughter of the late Neal and Estelle Cochran and was preceded in death by her husband, Joe Bishop; daughter and son-in-law, Martha and Jerry Ledford; grandson, Lamar Bailey; great-grandson, John Hanners; sister, Marie Ramsey; brother Jewell Cochran.

Mammie is survived by her daughters and sons-in-law, Virginia and Henry Hanners of Jupiter, Fla.; Betty McPherson of Dalton; son, Buck Bishop of Dalton; grandchildren, Gail Bradley, Dwight Hanners, Wayne Hanners, Patty Joyce, Tammy Lopez, Mendy Rogers, Terrell Bishop; nine

great-grandchildren; five great-great-grandchildren; nieces and nephews.

Services will be 2 p.m. Saturday in the chapel of Love Funeral Home with the Rev. Lawrence Murphy officiating.

Burial will be in Whitfield Memorial Gardens.

The family will receive friends at Love Funeral Home today from 5 to 8 p.m.

Words of comfort may be sent to the family at www.lovefuneralhomega.com.

Love Funeral Home, 1402 N. Thornton Ave., Dalton (across from Hamilton Medical Center) is in charge of arrangements. www.legacy.com

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Billy A. McBrayer

Mr. Billy A. McBrayer, 69, of Chatsworth died Thursday, Jan. 8, 2009, at his residence.

Arrangements made with integrity by Shawn Chapman Funeral Home and Crematory, Chatsworth. www.legacy.com

Maurice 'Mac' F. McVicker

Lt. Col. Maurice "Mac" F. McVicker, retired, 91, died Wednesday, Jan. 7, 2009, peacefully in his sleep.

Born Feb. 23, 1917 in Edgbaston, England, he along with his parents and his sister arrived at Ellis

Island in August 1919. Mac was an Aviation Cadet in the Army Air Corp for one year.

He served in the U.S. Air Force for 26 years and retired in 1969 as a lieutenant colonel. Mac was originally rated as a navigator, but after attending further schooling at Mather Air Force Base, Calif., (1949-1950) he was awarded ratings as a radar operator bombardier — they were called the "triple-headed monsters". He was rated a Master Navigator and as a Master Aircraft Observer when he retired. Mac logged more than 6,000 hours during his flying career.

Mac graduated from San Pedro High School in 1933; attended UCLA from 1933-1934; attended Long Beach Jr. College from 1935-1936 and on Oct. 18, 1938, he married his wife of 57 years, Mary Elizabeth Collins. He received an associate in arts degree from Merced College in June 1974; a degree of bachelor of arts in history from California State University, Stanislaus in May 1976; and a degree of master of arts in history (with distinction) from California State University, Stanislaus in December 1977. Mac took advantage of the GI Bill to complete his education. Mac was a loyal member of the Dalton AARP and did taxes for the public in Dalton for several years (until the ripe old age of 91) at the library free of charge.

He was a member of St. Joseph's Catholic Church for 12 years.

Mac was the son of late Alfred Robert Noyes McVicker and Bridget Clare McSwiney McVicker and was preceded in death by his brother, Bryan Robert McVicker; sister, Edith Mary Clare McVicker and beloved wife, Mary "Mickey" Elizabeth Collins McVicker.

He is survived by his daughter, Janet "Jan" McVicker McDaniel and husband, Robin McDaniel of Rocky Face; granddaughter, Janet Robin McDaniel of Tifton; grandson, Chris McDaniel and wife Melissa of Rocky Face; great-grandchildren, Amber and Chelsea McDaniel of Rocky Face; nieces, Kathy Archer Camp of Auburn, Calif., and Linda Morgan of Sacramento, Calif.; countless family and friends across the United States, Canada and England.

Monsieur William "Bill" Hoffman will say Funeral Mass Saturday at 11:30 a.m. at the St. Joseph's Catholic Church.

Private services and burial will be Monday at the National Cemetery in Chattanooga with full military honors.

The family asks that flowers please be omitted and memorials be made to the American Cancer Society, 300 W. Emery St., Suite 106, Dalton, GA 30720.

Words of comfort may be sent to the family at www.lovefuneralhomega.com.

Love Funeral Home, 1402 N. Thornton Ave., Dalton, Ga. (across from Hamilton Medical Center) is in charge of arrangements.

www.legacy.com

Love

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Tracy Roach

Mr. Tracy Roach of Dalton departed this life Wednesday, Jan. 7, 2009.

Arrangements will be announced by locally owned and operated Ponders Funeral Home, 138 Melrose Drive, Dalton, (706) 226-4002.

Your Selected Independent Funeral Home. www.legacy.com

Robert E. 'Bob' Rutland Sr.

Robert E. "Bob" Rutland Sr. of Dalton passed away Wednesday, Jan. 7, 2009.

Survivors and arrangements will be announced by Love Funeral Home, 1402 N. Thornton Ave., Dalton. www.legacy.com

Love

Funeral Home
Family Owned Since 1935
 278-3313

Hazel Marie Brock Williams

Mrs. Hazel Marie Brock Williams, 74, of Eton, passed away Thursday, Jan. 8, 2009, in the Memorial Hospital in Chattanooga.

Hazel was a member of the Hopewell Baptist Church (Doogan) in Cisco. She was preceded in

death by her husband, Joe Williams of Eton; a son-in-law, Richard Chester; an infant son, Wayne Williams; brothers, William Henry Brock, Marshall Ross Junior Brock, and John Luther Brownie Brock; sisters, Helen Juanita Parriss, Lesa Lee Brock, and Susanna Barnett.

Survivors include her sons and daughters-in-law, Barry and Mary Williams of Eton, Troy and Anita Williams of Joppa, Ala., Roy and Tammy Williams of Oakridge, Tenn., Shane (Booger) and China Williams of Chatsworth, Billy and Terri Lynn Williams of Chatsworth, Timmy and Denise Williams of Chatsworth, Michael and Chrissy Hall of Chatsworth; daughters and sons-in-law, Teresa Williams Chester, Janice and Tony Campbell, all of Eton; 45 grandchildren; 30 great-grandchildren; sister, Happy Otellah McConkey of Etowah, Tenn.; brothers, Charles Horace Brock of Bountiful, Utah and Sammy Earl Brock of Madisonville, Tenn.; numerous nieces and nephews, and special friends, Jackie and Barbara Webb of Cisco.

Services will be Saturday at 2 p.m. at the Hopewell Baptist Church in Cisco with the Rev. Jackie Webb and the Rev. Shane Williams officiating. Burial will be in the Hopewell Cemetery.

The family will receive friends at the funeral home today after 3 p.m. until the funeral hour on Saturday.

Peoples Funeral Home of Chatsworth is in charge of the funeral arrangements. www.legacy.com

THE MARKET

Thursday's Dow Jones: 8742.60 ▼ 27.10
 Thursday's NASDAQ: 1617 ▲ 17.90

	Wednesday	Thursday			
Gold	848.5	855.7	Intel	14.44	14.55
Silver	11.38	10.98	IBM	87.79	87.18
Acuity	34.42	33.84	Interface	4.72	4.75
AAir	4.68	4.77	JCP	21.5	21.93
Apple	91.01	92.70	JNJ	59.13	59.02
AT&T	27.21	27.18	Kroger	25.59	25.13
BAC	13.71	13.54	Lowe's	22.13	21.95
BB&T	23.36	23.50	McDonald's	61.24	60.52
BP	47.46	48.81	Merck	29.49	29.36
BristolMyers	22.18	22.51	Microsoft	19.51	20.12
HP-Compaq	37.84	37.64	Mohawk	43.22	42.65
Chevron	73.96	74.24	Motorola	4.42	4.53
CocaCola	44.93	45.24	Region-Fin	7.91	7.79
ConAgra	16.74	16.79	Rock-Tenn.	33.24	32.25
ColonialBnk	2.19	2.05	Sara Lee	10.2	10.17
Coke Ent.	12.24	12.54	SouthernCo	35.73	35.59
CrackerBrl	19.51	20.75	Synovous	6.99	6.92
CrwnCrafts	2.32	2.31	SunTrust	26.68	27.16
CSX	34.75	74.24	Torchmark	44.18	43.93
Dell	11.15	11.27	Total Sys	14.5	14.60
Delta	11.88	12.22	UPS	53.43	52.21
Dixie Group	2.03	2.02	Vulcan	64	63
Dow	16.08	15.81	Verizon	31.9	32.39
Duke	15.38	15.41	Wachovia	NA	NA
DuPont	25.66	25.99	Wal-Mart	55.54	51.38
Earthlink	7.17	7.32	Wendy's	4.79	4.75
Ericsson	8.22	8.20	Yum	31.64	31.49
Exxon	78.25	79.09	Xerox	8.73	8.84
Ford	2.69	2.69			
FSG	5.09	4.79			
GE	16.11	16.14			
GM	4.13	4.04			
Goodyear	7.95	7.91			
HomeDepot	24.57	24.39			

Stock information as of market closing is furnished by Hilliard Lyons, 511 Benjamin Way, Suite 112, Dalton, (706) 279-1810 or 800-437-6450. Hilliard Lyons is a member of the New York Stock Exchange.

WCRD committee to gather

The Whitfield County Parks and Recreation Department's steering committee will meet Jan. 20 at 6 p.m. in Administrative

Building 2.

The committee will meet the third Tuesday of each month at different places in the county.

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McGhee: Early practice in Dalton

➤ *Continued from page 1A*

Loma Linda University in California, where he earned his medical degree in 1952. That's also where he met Kathryn Holmes, his future wife of 59 years.

McGhee set up a family practice in an office on King Street in Dalton. Schleier says he would recall those days as "the Golden Age" of medicine.

"I remember him talking about it would be a dollar to see the doctor," she said. "He would take chicken and produce from some of the farmers because that was the only way they could pay him. He did house calls."

Dr. Paul Bradley came to Dalton in 1949.

"When I came, I was the eighth doctor in town in

practice, and I think he was the ninth," he said of McGhee.

Just a few years after arriving in Dalton, McGhee joined with Bradley and four other doctors to help start a new hospital on land previously owned by Crown Cotton Mill. Construction began in 1954 and the doors opened in 1956.

"The old hospital was really dilapidated and really wasn't safe or modern," Bradley recalled.

The hospital they helped start, Hamilton Memorial, serves the community today as Hamilton Medical Center.

Former hospital president Norman Burkett recalls McGhee as the first doctor to make his rounds of patients in the morning

and returning to see them again in the afternoon.

"He was one of a core group of physicians who really set the standard for medical care for the growing medical staff at that time," Burkett said.

Many members of that staff were recruited to Dalton by McGhee.

"That was probably the most important thing he did, bringing other doctors to Dalton," said Bradley.

McGhee also helped start Dalton's nursing home system.

McGhee practiced medicine for 35 years before retiring in the late 1980s. He also served on the State Board of Health.

Schleier says her father was very active in the Seventh-day Adventist

Church, including serving on the board of the Georgia Cumberland Conference of Seventh-day Adventists. He was also a member of many civic organizations, including serving as a charter member of Dalton's Kiwanis club.

"He was also very interested in politics. He and (former Georgia U.S. senator) Sam Nunn were friends, and he helped get him elected," said Bradley.

McGhee served on the Dalton City Council in the early 1960s, and also served on the board of Dalton State College as well as the boards of local banks.

"He was a man of great devotion to his profession and to his family and to his faith," said Burkett.

Gunshot self-inflicted

FROM STAFF REPORTS

A Cohutta man who was transported by LifeForce helicopter to Erlanger Hospital in Chattanooga Wednesday afternoon died from a self-

inflicted gunshot wound, Maj. John Gibson with the Whitfield County Sheriff's Office said.

The shooting happened near Wolfe Street in Cohutta at about 4:30 p.m.

Hospital board trustees to meet

The Dalton-Whitfield County Hospital Authority Board of Trustees will meet on Jan. 26, April 20, July 20 and Oct. 19 this year. The meetings begin at 12:30 p.m. in the Mensa Room at Hamilton Medical Center.



In Memory of Shaunte Disney

Sept. 9, 1988 - Jan. 9, 1997

As another year ends and another one begins, I reflect on how precious time can be and how we need to cherish and relish each moment. We certainly don't know what tomorrow will bring. That is in the hands of a higher power. I'm reminded of the day Jesus called you home, and the angel came and carried you to your eternal home.

But, Precious, you gave us eight of the most wonderful years of our lives. Your smile, your energy and your love of life and your family - we'll treasure them always. Till we met again. We love you and miss you more than words could ever say.
 Momma, Daddy, Alex, Mamaw & Papaw Steinbeck



THE GLENN STONE FAMILY

Glenn Stone, a great man, died tragically leaving behind a wife and 3 children with no life insurance. The community loved him, he willingly gave his time coaching children in all sports.

He was always willing to help anyone do anything.

A donation fund has been set up at BB&T for donations toward expenses incurred.

The Glenn Stone Donation Fund account number is 5240394237. All donations will be much appreciated and accepted at any BB&T branch.

The family would like to thank everyone for donations, thoughts and prayers.

The Family of Glenn and Lisa Shelton Stone.

AccuWeather.com® 5-Day forecast for Dalton

Today	Saturday	Sunday	Monday	Tuesday
56° 41°	55° 31°	50° 30°	50° 30°	38° 20°
Mostly sunny	Rain	Mostly sunny	Partly sunny	Windy, colder

Almanac

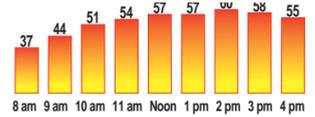
Statistics for Chattanooga through 3 p.m. yest.

Temperature:
 High 52°
 Low 41°

Precipitation:
 24 hrs. through 3 p.m. yest. Trace

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The patented AccuWeather.com RealFeel Temperature is an exclusive index of effective temperature based on eight weather factors. Shown is the highest values of the day.



Sun

Sunrise today 7:47 a.m.
 Sunset tonight 5:46 p.m.

Moon Phases



Weather History

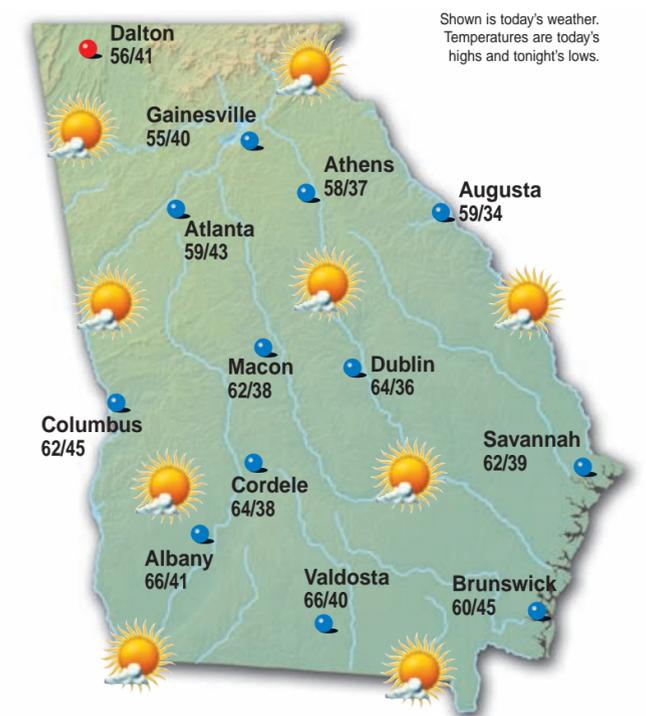
A deadly tornado ripped through Reading, Pa., on Jan. 9, 1889, killing dozens and injuring hundreds of people. It was the first of two twisters to hit Reading in 1889.

Weather Trivia™

Q: How intense can snowfall be?

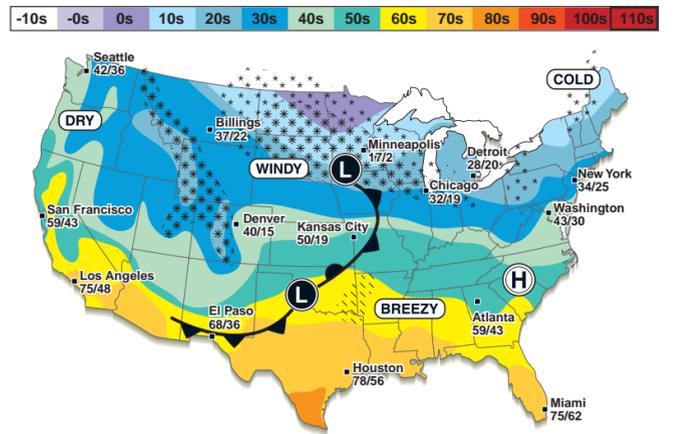
A: In the strongest storms, accumulations may reach 7 or 8 inches an hour.

Georgia Weather

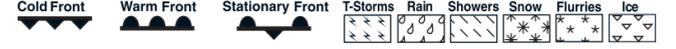


City	Today	Sat.	Sun.	City	Today	Sat.	Sun.
Albany	66/41/s	75/38/r	60/27/s	La Grange	60/41/s	63/33/r	53/26/s
Atlanta	59/43/s	64/32/r	54/33/s	Macon	62/38/s	69/35/r	56/27/s
Athens	58/37/s	61/34/r	55/31/s	Marietta	58/35/s	57/29/r	53/28/s
Augusta	59/34/s	65/36/r	55/25/s	Newton	68/42/s	72/38/r	62/29/s
Brunswick	60/45/s	71/45/s	62/37/s	Rome	58/42/s	58/32/r	53/28/s
College Park	59/43/s	64/32/r	54/33/s	Savannah	62/39/s	72/43/r	62/30/s
Columbus	62/45/s	67/35/r	52/31/s	Sparta	60/34/s	62/31/r	58/27/s
Gainesville	55/40/s	53/33/r	50/30/s	Valdosta	66/40/s	76/45/p	60/31/s

National Weather for January 9, 2009



Shown are noon positions of weather systems and precipitation. Temperature bands are highs for the day.



City	Today			Sat.			Sun.		
	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W
Albany	24/9/pc	22/12/sn	18/10/pc	Memphis	58/42/pc	44/30/pc	54/33/s		
Anchorage	3/-6/pc	9/-4/s	10/4/s	Miami	75/62/s	80/65/s	79/61/pc		
Baltimore	40/29/pc	39/28/sn	32/21/s	Milwaukee	26/17/sn	23/11/pc	23/20/c		
Billings	37/22/sn	35/27/pc	46/21/c	Minneapolis	17/2/sn	15/9/pc	20/6/sn		
Boise	32/19/pc	37/25/pc	40/25/c	New Orleans	75/60/pc	71/42/r	54/39/s		
Buffalo	25/16/sf	25/14/sn	23/20/sf	New York	34/25/s	31/24/sn	29/23/pc		
Charlotte	50/35/s	55/30/r	49/30/s	Okla. City	62/29/s	45/25/s	54/33/s		
Cheyenne	38/17/sn	43/23/pc	47/20/pc	Orlando	72/48/s	77/54/s	68/45/pc		
Chicago	32/19/sn	23/12/pc	27/22/c	Philadelphia	38/28/pc	34/24/sn	29/20/s		
Cincinnati	40/37/c	38/21/sn	34/24/pc	Phoenix	70/45/s	68/44/s	71/45/s		
Cleveland	28/22/sn	26/18/sn	22/22/c	Pittsburgh	28/24/sf	32/17/sn	26/18/sf		
Dallas	70/41/pc	53/31/s	59/38/s	Portland, OR	42/28/pc	42/36/c	46/38/r		
Denver	40/15/pc	43/19/s	51/19/s	St. Louis	48/26/pc	32/20/s	42/29/pc		
Detroit	28/20/sn	29/15/sn	22/20/c	Salt Lake City	37/18/sn	34/20/pc	37/22/s		
Indianapolis	38/27/c	30/16/sn	30/25/pc	San Francisco	59/43/s	63/44/s	62/45/s		
Kansas City	50/19/pc	38/21/s	45/22/pc	San Diego	66/49/s	68/48/s	73/48/s		
Las Vegas	61/36/s	60/34/s	62/36/s	Seattle	42/36/pc	48/40/r	45/39/r		
Los Angeles	75/48/s	74/48/s	78/50/s	Wash., DC	43/30/pc	39/28/sn	36/24/s		

The World

City	Today			Sat.			Sun.		
	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W	Hi/Lo/W
Athens	55/50/sh	52/47/r	50/45/c	Jerusalem	56/40/c	56/41/c	66/45/pc		
Auckland	75/66/pc	74/67/r	73/61/r	London	37/28/pc	37/30/pc	43/37/pc		
Amsterdam	36/25/s	36/27/s	34/25/s	Madrid	41/27/pc	39/32/c	45/30/pc		
Baghdad	60/38/s	57/32/s	51/34/sh	Montreal	12/5/c	18/9/c	14/7/pc		
Beijing	29/13/s	33/12/s	29/13/s	Moscow	10/3/sf	10/1/pc	25/19/sn		
Berlin	32/23/c	34/25/c	34/23/s	Paris	34/23/s	36/25/s	36/23/s		
Buenos Aires	90/70/pc	86/70/pc	86/73/s	Rio	80/71/s	83/74/sh	85/74/s		
Cairo	68/52/pc	70/58/pc	76/60/pc	Rome	54/38/pc	53/39/c	52/39/s		
Calgary	25/13/pc	36/18/c	28/5/pc	Seoul	24/4/pc	22/7/s	18/7/s		
Cape Town	74/59/pc	79/64/s	84/6/s	Singapore	81/74/sh	80/73/r	82/74/c		
Caracas	90/74/pc	88/72/sh	88/73/sh	Sydney	71/62/sh	75/62/pc	76/68/r		
Dublin	43/34/s	46/37/pc	48/41/sh	Tel Aviv	63/50/c	62/48/c	73/52/c		
Geneva	39/30/pc	41/28/s	46/29/s	Tokyo	45/37/r	48/36/r	47/34/c		
Hong Kong	63/52/s	62/54/s	61/48/s	Toronto	22/12/sf	22/13/sn	22/19/c		
Istanbul	39/36/pc	45/38/pc	44/37/sh	Warsaw	27/23/sn	32/21/c	32/23/s		

Forecasts and graphics provided by AccuWeather, Inc. ©2009

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Groups want cemetery records released

OMAHA, Neb. (AP) — Several media organizations on Thursday joined a Nebraska historical society's fight to obtain the names of 957 people buried in unmarked graves at a former psychiatric hospital cemetery.

The organizations filed a "friend of the court" brief supporting a lawsuit filed by the Adams County Historical Society in Hastings.

The bodies were buried in the institution's cemetery between 1889 and 1957. Many of the people were committed to the institution without their consent for any number of health conditions or because of poverty.

Nebraska officials have said the names are part of the patients' medical records and thus can't be released under state statutes protecting patient privacy. The historical society argues that the patients should not be forgotten and there is no evidence that they wanted their bodies buried in unmarked graves.

An Adams County district judge ruled in favor of the state, and an appeal from the historical society is pending with the Nebraska Supreme Court. A hearing is tentatively scheduled for March.

In Nebraska, people have the right to access certain governmental records, including death records and documentation involving tax-funded matters.

Dollars tight for Civil War anniversary

By BRUCE SMITH
Associated Press Writer

CHARLESTON, S.C. — The upcoming 150th anniversary of the Civil War, unlike the commemorations of a half century ago, will be marked with a broader, more reverent recounting of the bloody struggle that wrenched a nation.

But money for sesquicentennial events may be tough to find in a troubled economy and an era of political correctness, some planners say.

"This is not a celebration. There is nothing to celebrate when 700,000 Americans die. This will be a commemoration and everything will be done in a very formal and reverent way," said James Robertson Jr., director of the Virginia Center for Civil War Studies who headed the federal Civil War centennial commission.

Before the centennial, America felt better about itself, he recalled.

"We were connecting the nation with interstate highways it was just a good time to celebrate a critical moment in American history," said Robertson, a history professor at Virginia Tech who is on Virginia's sesquicentennial commission.

Legislation to create a federal sesquicentennial commission has languished in Congress for years so states and local groups will take the lead.

Groups in South Carolina, where the war began, envision re-enactments of the bombardment of Fort Sumter and the reading of the Emancipation Proclamation to freed sea island slaves.

There is talk of recreating the battle of Battery Wagner on Morris Island where the famed black 54th Massachusetts fought in a fight chronicled in the movie "Glory."

But money will be a chal-



Union reenactors march into battle at a recent event at Tunnel Hill. The 150th anniversary of the Civil War is coming up, but tight budgets may limit events tied to the war.

lenge.

"Certainly for the next couple of years there's not going to be any state funds available to help with anything," said Rodger Stroup, the director of the South Carolina Department of Archives and History.

The 150th anniversary of the signing of the Ordinance of Secession is next year — an event which prompted Charlestonian James L. Petigru to famously quip the state was "too small to be a republic and too large to be an insane asylum." The 150th anniversary of the bombardment of Sumter is little more than two years off.

South Carolina has a sesquicentennial committee, but only one of six political appointees has been appointed and lawmakers didn't provide any money.

The cost of recreating a bombardment is estimated at more than \$70,000, said Bob Dodson, superintendent of the Fort Sumter National Monument.

"It's going to be a challenge and we have only a couple of years. Charleston is where the war started. Hopefully things will improve," he said.

Staging a conference with international Civil War scholars could cost \$50,000, said Eric Emerson, executive director of the Charleston Library Society, who chairs the Charleston area sesquicentennial committee.

"I just don't know how much public money there will be if there is any public money," he said. "And with this economy, private foundations are hurting as well."

Cities in northwest Georgia, southeast

Tennessee and northeast Alabama are working together.

"Funding is tight for things like this. Our plan is to band together instead of everyone out there on their own," said John Culpepper, chairman of the Georgia Civil War Commission and city manager for Chickamauga, one of the largest battle sites in Georgia.

Other factors also enter the equation, Stroup said.

"One of the problems we find is that the Civil War — in terms of raising funds from corporations and depending on what you really want to do — is politically incorrect," he said.

"There are many who will tell you this is not true but it really was a war to continue slavery," he said. "Not only do we have the Ordinance of

Secession here are the state archives, we have what's called the Declaration of Causes. It clearly states one of the primary concerns was that the federal government would eliminate slavery."

Virginia is well ahead of other Southern states in its planning. It established a sesquicentennial commission several years ago and state lawmakers have provided \$4 million to date for efforts which include promotion, a museum exhibit traveling the state and a mobile exhibit to travel the nation.

Most planners agree the commemoration should center on all aspects of the conflict, not just military campaigns as was generally the case during the centennial.

"Because Virginia was a slave-holding state; because Virginia was the seat of the Confederate government; because armies marched over and fought over the Virginia landscape for four years, Virginia is in a position to tell all of those stories," said Richard Lewis, a spokesman for the state's sesquicentennial commission.

"The story of the Civil War is a fabric woven of many threads. If you pull any of those threads out because you don't want them to be there, you are putting a hole in the fabric," he added.

Robertson sees a more subdued, reflective event than those of 50 years ago.

People, he said, are interested in social history and "what we attained from that war, what we learned from it and where we can go from it."

During the centennial, souvenir makers flooded the market with Civil War kitsch, he recalled.

"You could buy the Confederate flag on women's lingerie," he said. "Today that would seem absurd. It shows you the way the mind-set has changed."

Picture
This
or Mug It or Apron It
or Key Chain It
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B SPORTS

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COLLEGE FOOTBALL: BCS CHAMPIONSHIP

Gators take another bite

THE ASSOCIATED PRESS

MIAMI — Tim Tebow gave Florida the jolt it needed, and the Gators toughed out a second BCS title in three years.

Their 24-14 win over No. 2 Oklahoma in a choppy, sloppy affair Thursday night made them a national champion. But it likely did little to quiet fans of Southern California, Utah and Texas, all of whom already claimed the top spot.

The high-scoring shootout between Heisman Trophy winners never materialized. Oklahoma's Sam Bradford couldn't score from in close and Tebow threw two interceptions, as many as he had all season.

Tebow, however, shook off two miserable throws to rescue the top-ranked Gators (13-1). He drove them to the clinching score — he

INSIDE SPORTS

- ▶ Ravens-Titans has new look, **3B**
- ▶ Ogilvy leads Mercedes, **4B**
- ▶ Georgia Tech women upset, **4B**
- ▶ "Genius" is relative term, **8B**

took two hard steps toward the line, jumped and zipped a 4-yard touchdown pass to David Nelson with 3:07 to make it 24-14.

Percy Harvin returned from an ankle injury and dashed for 122 yards on only nine carries. His 52-yard gallop set up Jonathan Phillips' 27-yard field goal early in the fourth quarter for a 17-14 lead.

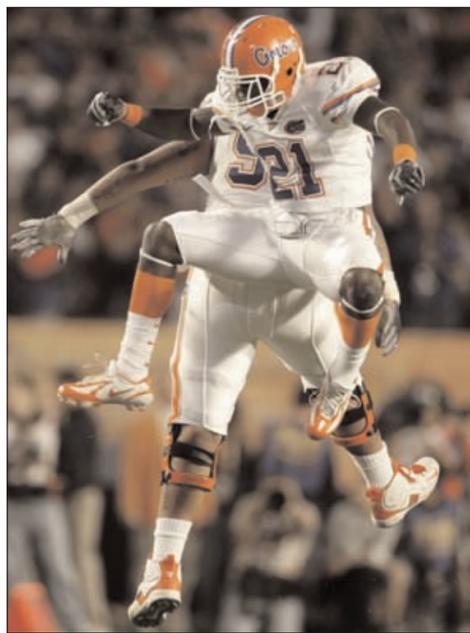
Tebow added to the title he helped the Gators win in 2006 with a rout of Ohio State and, one season after winning the Heisman,

brought home another trophy. The Associated Press will release its final poll early Friday morning.

Tebow was picked the game's most outstanding player, running for 109 yards. His passing wasn't so precise — 18-for-30 — yet it was his sheer will that kept coach Urban Meyer's team going.

It was the third straight national title for a team from the Southeastern Conference, and marked the Sooners' fifth straight loss in a BCS game. Oklahoma (12-2) set a modern record for scoring this season, yet never found its rhythm.

Bradford, who beat out Tebow for the Heisman, was a disappointing 26-for-41 with two interceptions. Like Tebow, he's going to explore his potential for the NFL draft.



Florida's Major Wright (21) celebrates with a teammate after blocking a field goal attempt by Oklahoma during the third quarter of the BCS National Championship game on Thursday night in Miami. Florida won 24-14 to claim its second national title in three years.

AP PHOTO

PREP BASKETBALL: NORTHWEST WHITFIELD



Northwest Whitfield senior Callie Thomas (11) applies pressure defense, which is her specialty, against Southeast's Briana Sosebee during a game earlier in the season. Thomas usually draws the opposing team's best perimeter player to defend, but Lady Bruins coach Margaret Stockburger has been looking for more offensive punch from Thomas this season as well. Thomas is averaging 5.3 points thus far.

MATT HAMILTON
The Daily Citizen

PRO BASEBALL

Smoltz bids good-bye to Braves for Red Sox deal

BY PAUL NEWBERRY

Associated Press Writer

ATLANTA — After more than two decades with the Atlanta Braves, John Smoltz is ready to finish his stellar career wearing a different uniform.



Smoltz

In a stunning end to one of baseball's longest runs, Smoltz reached a preliminary agreement Thursday on a \$5.5 million, one-year contract with the Boston Red Sox after fail-

ing to work out a deal to return for his 22nd season with the Braves.

A person familiar with the negotiations, speaking on condition of anonymity because the Red Sox had yet to make an official announcement, said Smoltz can earn an additional \$5 million in bonuses, some based on days on the active roster.

The deal is a subject to a physical, which is scheduled for Monday.

Smoltz issued a statement through his agent and said he had little choice except to talk with

➤ Please see **SMOLTZ, 2B**

AREA ROUNDUP

Damien-led Lions whip Collegedale

FROM STAFF REPORTS

Christian Heritage boys basketball coach Chad Woodson has often said of his Lions that as senior forward Damien Chaney goes, so does the rest of the team.

And when Chaney got going on Thursday night, so did the Lions.

Chaney scored 23 of his game-high 31 points in the second half and he finished with 15 rebounds and seven steals as well for a game-changing effort as the Lions won 69-44 at Tennessee's Collegedale Academy.

"He rebounded well and got a lot of putbacks and was able to drive the ball a good bit," Woodson said of Chaney. "We hadn't played since Dec. 20, so we were real sluggish in the first half, so it was good to get out

and play the game and be able to pick up some intensity in the third quarter. We tried to get the ball in to Damien and let him make some things happen, so he did a great job tonight."

Will Clark added 16 points and Landon McClure nine for the Lions, who led 29-20 at halftime but outscored Collegedale 23-11 in the third quarter to take a 21-point lead into the fourth.

Patrick O'Brien led Collegedale with 11 points, while teammate Nathan McKee had nine.

Tonight, Christian Heritage returns to Georgia Independent Schools Association Region 4-2A action by hosting Harvester Christian.

➤ Please see **AREA, 2B**

OK, stop right there

Thomas team's defensive warrior

BY ADAM KROHN

adamkrohn@daltoncitizen.com

With the twin towers that are 6-foot-3-inch Christy Robinson and 6-5 Quaneisha McCurdy dominating the post, along with a plethora of shooting threats in guards Jordi Cook, Baleigh Coley and Emily Trew, someone has to do the little things for the Lady Bruins that tie it all together.

Senior Callie Thomas, a high-energy guard whom coach Margaret Stockburger labels the team's defensive stopper, is that player.

Inside: Area statistical leaders.

Page 2B

"She is a competitor," Stockburger said. "We always put her on the best offensive player of the other team because she is the best we've got on the outside. And this year we're looking for more scoring from her and she's done a good job of penetrating the gaps of the defense and taking it to the hole. Not only does she do the defensive part but she's stepped up the scoring load for us as well."

Thomas has been guarding the opposition's best player since her sophomore year and it's a role she likes.

"I'm very comfortable with my role," Thomas said. "My philosophy is that defense wins ballgames and offense sells tickets."

That philosophy helped Thomas — who averages



Stockburger

over one steal a game — and the Lady Bruins open the season on a nine-game winning streak. Through 13 games, only once has an opponent scored more than 50 points against Northwest, that coming when Tennessee's Polk County scored 61 in the season opener. The Lady Raiders won that game by one point on a shot at the final buzzer.

Since then, the Thomas-led defense has given up an average of just 31.8 points per game, and that includes a three-game stretch at the Deep South Classic in Snellville in which the Lady Bruins held Loganville and Peachtree Ridge to an average of just 48 points despite losing both of those games.

The scores of those games indicate that Thomas and the Lady Bruins' defense, regardless of the opponent, make the opponent play at an up-tempo pace.

Thomas believes the Deep South Classic losses were a sobering experience that could help the team in the long run.

"We didn't do as good in the Christmas tournament as we would've liked to," she said. "But the way our

➤ Please see **THOMAS, 2B**



MATT HAMILTON/The Daily Citizen
Valley Point Middle's Emily Edgeman looks for a teammate while being defended by New Hope's Kaitlin Wade, left, and Alicia Hicks during their eighth grade game on Thursday.



MISTY WATSON/The Daily Citizen

While Northwest Whitfield senior Callie Thomas, left, routinely draws the defensive assignment to stop the opposing team's best offensive perimeter player, she also has found time to average 5.3 points per game for the Lady Bruins.

Thomas: Big decision ahead

➤ Continued from page 1B

team is, when we're down, we come out more excited to play. We're mad at ourselves, but we take it in a positive way. I'm glad we had a wake-up call because in the second half of the season, every game counts. We only play one region game (against each team) — so it's like the Christmas tournament in that we don't get a second chance. We'd give anything to play those teams again because we know we can beat them."

Thomas and the Lady Bruins showed that losing two of three in Snellville may have been nothing but an anomaly, bouncing back to win in convincing fashion over region and area rival Murray County, 51-22, Tuesday night in Chatsworth, setting the tone for the team's decisive region stretch.

The months of January and February will be critical for not only the Lady Bruins, but for Thomas as well.

She has to decide the college of her choice and there are a lot of factors she has to take into consideration.

Does she want to continue playing both softball and basketball? Where should she go

to school? If she has to choose one sport, which will it be?

To this point, Thomas — *The Daily Citizen* All-Area Softball Player of the Year in 2007 and '08 — has received offers to play softball from Cleveland State in Tennessee and Shorter College in Rome.

"I'm seriously considering both (colleges)," Thomas said. "They're kind of equal right now. I've been to both campuses and toured them and worked out with the teams. I loved that experience. Both college campuses are easy to find. But I may go to a smaller school so I can play basketball too. Right now, I'm leaning toward softball though, but I don't know yet."

No matter which school Thomas chooses, Stockburger knows that program will get a solid athlete.

"The thing that sticks out the most to me is that she is a competitor," Stockburger said. "She doesn't like to lose and she's going to give you her all, all the time. Whether it's a practice or a game it doesn't matter, Callie is always giving everything she's got, and more. I wish I had a lot more players like her."

Area: Murray 9th sweeps NW

➤ Continued from page 1B

"Overall, I thought it was a good win," Woodson said. "I was glad we played that game before going back to play our first region game."

■ **Christian Heritage girls 56, Collegedale Academy 38:** Katy Nagel had 16 points and 15 rebounds as the Lady Lions (9-3) cruised to a victory in their first game since a two-week holiday layoff.

Bradley Townsend added nine points and Maggie Peeples, the focus of Collegedale's defense, was held to eight. Meg Crawford was credited with 13 assists and Kathryn Green had 13 rebounds.

"We got off to a slow start after being off for two weeks," Lady Lions coach Heather Lowery said. "But we played really well in the fourth quarter. We worked really hard while we were off on being more aggressive on defense and did a lot better at that tonight."

Jennison Nasie led Collegedale with nine points.

9th basketball

■ **Murray County girls 43, Northwest Whitfield 40:** Kellie Newport led the Lady Indians with 12 points while Megan Bramblett added 11 and Haley Rymer had nine.

Brook Everett and Taylor Baker each scored 10 points for the Lady Bruins (3-3).

■ **Murray County boys 50, Northwest 34:** The Indians (5-1) got 21 points from Tyler Duckett and 10 more from Cody Malone as they gave Murray County a freshman basketball sweep. The Bruins were led by Tyler Baker's 12-point effort.

MS basketball

■ **New Hope eighth girls 38, Valley Point 14:** McKenzie Mastin led the Lady Kodiaks with 14 points. Tavi Parris had six points for the Lady Green Waves.

■ **New Hope eighth boys 59, Valley Point 33:** Blake Heard tossed in 13 points and Chase Mathis added 11 for the Kodiaks (7-0). Devin Gentry scored a game-high 18 points for the Green Waves (1-8).

■ **North Whitfield eighth boys 42, Westside 21:** Scout Plott had 13 points and Johnathan Wellman finished with 12 for the Pioneers (4-4). Brandon Dale led the Rockets (1-7) with eight points.

■ **Rome eighth girls 34, Dalton 25:** Taylor Behr led Dalton (6-6) with five points.

■ **Rome eighth boys 45, Dalton 35:** Robert Enck led Dalton (2-8) with 10 points. Alexis Bautista and Will Erwin had eight points each.

■ **Westside eighth girls 25, North Whitfield 10:** Karlie Henson scored 10 points as the Lady Rockets improved to 10-2, while teammate Autumn Blackwell and North Whitfield's Alice Ann Barber each finished with seven points.

■ **Baylor eighth girls 33, Bagley 32:** Meagan Spivey led Bagley (2-11) with nine points and Haley Sampson had eight.

■ **Christian Heritage boys 41, Berry 13:** Michael McKinney scored 14 points to lead the Lions (6-4). A.J. Hooper scored six points.

■ **Christian Heritage girls 32, Berry 29:**



MATT HAMILTON/The Daily Citizen
Megan Collins of Valley Point, background, and New Hope's Maddie Richards battle for a loose ball after Richards partially blocked a pass by Collins in Thursday's game.

Susan Meinders tossed in 14 points and Rebecca Leonard had 10 for the Lady Lions (2-8). Mikayla Southerland scored six points.

■ **Valley Point seventh boys 41, New Hope 18:** Rhett Harper had 12 points and six rebounds for the Green Waves (9-0). Blake Foster added 12 points and three rebounds and Alex Clowers had 11 points and five rebounds. Hunter Williams led the Kodiaks (4-3) with six points.

■ **Westside seventh boys 34, North Whitfield 33:** Tevin McDaniel led the Rockets (5-3) with 17 points. Andy Whisenant had 10 for the Pioneers (2-6).

■ **Valley Point seventh girls 29, New Hope 23:** Alannah Long had a game-high 19 points for the Lady Green Waves (4-6).

■ **Bagley seventh girls 29, Baylor 22:** Paige Wilson had 11 points and Kara Deal scored eight for the Lady Braves (5-8).

MS swimming

■ Dalton Middle School's boys defeated McCallie 100-78 and the Girls Preparatory School beat the Lady Cougars 144-37.

The Cougars' Hunter Mulkey set a school record in the 100 breaststroke with a time of 1:08.93, breaking the old mark of 1:11.35 held by Omar Farag. Mulkey also won the 200 IM in 2:29.62. He was on the winning 200 medley relay team with Chas Jones, Richardo Chavez and Nate Payne that won in 2:00.81 and the winning 200 freestyle relay team with Jones, Pierson Scarborough and Chavez that swam a 1:49.66.

Jones won the 200 free in 2:06.29 and the 100 backstroke in 1:06.16. Chavez took the 100 butterfly in 1:05.18 and the 50 free in 25.77. Scarborough claimed the 100 free in 1:00.08. Luis Rosales won the 500 free with a time of 6:44.65.

Garrison Mulkey won the diving with 123 points as the Cougars improved to 5-0. The Lady Cougars (2-3) did not have a first-place swimmer.

Basketball stats leaders

(Through Games of Jan. 5)			
BOYS			
Scoring			
Games	Points	Avg	
Damien Chaney, CHS	14	289	20.6
Will Clark, CHS	14	263	18.8
Tanner Reno, NW	12	184	15.3
Caz Cole, DAL	12	176	14.6
Shaquon Moore, DAL	12	166	13.8
Garrick Sanford, MC	9	120	13.7
Kelly Phillips, DAL	12	147	12.1
Chase Sanford, MC	9	106	11.7
Landon McClure, CHS	14	151	10.8

Rebounds			
Games	Rebs	Avg	
Damien Chaney, CHS	14	117	8.4
Nermin Delic, NW	11	88	8.0
Chandler Puryear, MC	9	64	7.1
Tanner Long, MC	8	44	5.5
Caz Cole, DAL	12	101	8.4
Shaquon Moore, DAL	12	68	5.7
Ben Dindoffer, CHS	12	63	4.5

Steals			
Games	Steals	Avg	
Damien Chaney, CHS	14	36	2.6
Will Clark, CHS	14	36	2.6
Landon McClure, CHS	14	30	2.1
Tanner Reno, NW	12	24	2.0
Shaquon Moore, DAL	12	23	1.9
Caleb Tatum, NW	12	20	1.7
Michael Kelly, NW	12	14	1.2
David White, DAL	12	14	1.2

Assists			
Games	Asts	Avg	
Will Clark, CHS	14	68	4.9
Garrick Sanford, MC	9	36	4.0
Landon McClure, CHS	14	44	3.1
Bryce Martin, NW	12	36	3.0
Terrell Wilson, CHS	11	33	3.0
Shaquon Moore, DAL	12	35	2.9
Chandler Puryear, MC	9	25	2.8
Caleb Tatum, NW	12	21	2.3
Kelly Phillips, DAL	12	28	2.3
Damien Chaney, CHS	14	32	2.3
Ben Dindoffer, CHS	14	30	2.1

GIRLS			
Scoring			
Games	Points	Avg	
Maggie Peeples, CHS	11	183	16.6
Tember Marchant, MC	12	158	13.2

Quaneisha McCurdy, NW	12	144	12.0
Caty Nagel, CHS	11	132	12.0
Emily Broadrick, DAL	12	120	10.0
Cayla Brock, MC	12	114	9.5
Amanda Rector, DAL	12	111	9.3
Jordi Cook, NW	12	109	9.1
Kate Houston, DAL	12	108	9.0
Christy Robinson, NW	12	106	8.8
Mar. Washington, DAL	12	106	8.8
Lindsay Watts, MC	12	86	7.2

Rebounds			
Games	Rebs	Avg	
Caty Nagel, CHS	11	94	8.5
Quaneisha McCurdy, NW	12	85	7.1
Mar. Washington, DAL	12	82	6.8
Kathryn Green, CHS	11	63	5.7
Emily Broadrick, DAL	12	67	5.6
April Besley, DAL	12	67	5.6
Maggie Peeples, CHS	11	58	5.3
Bradley Townsend, CHS	11	54	4.9
Christy Robinson, NW	12	57	4.8
Lindsay Watts, MC	12	57	4.8

Steals			
Games	Steals	Avg	
Mar. Washington, DAL	12	37	3.1
Bradley Townsend, CHS	11	34	3.1
April Besley, DAL	12	36	3.0
Amanda Rector, DAL	12	31	2.6
Meg Crawford, CHS	11	26	2.4
Emily Trew, NW	12	19	1.6
Jordi Cook, NW	12	18	1.5
Christy Robinson, NW	12	16	1.3
Baleigh Coley, NW	12	15	1.3
Lindsay Watts, MC	12	16	1.3
Brittney Spence, MC	12	16	1.3

Assists			
Games	Asts	Avg	
Meg Crawford, CHS	11	54	4.9
Baleigh Coley, NW	12	42	3.5
April Besley, DAL	12	38	3.2
Maggie Peeples, CHS	11	31	2.8
Emily Trew, NW	12	30	2.5
Mar. Washington, DAL	12	27	2.3
Jordi Cook, NW	12	25	2.1
Amanda Rector, DAL	12	24	2.0
Cayla Brock, MC	12	22	1.8
Callie Thomas, NW	12	21	1.7
Kate Houston, DAL	12	17	1.4

Southeast boys and girls coaches did not turn in their statistics to *The Daily Citizen*.

Smoltz: Was Braves stalwart

➤ Continued from page 1B

other teams after hearing what the Braves planned to offer.

"I was going to withhold comment until the announcement of my signing with a new team, but I now feel the need to clear up any misconceptions and inaccuracies about the contract negotiations between myself and the Atlanta Braves," he said. "There were large discrepancies between the offer from the Braves and offers from other teams."

The Red Sox also agreed to a \$500,000, one-year contract with outfielder Rocco Baldelli, but clearly the deal with Smoltz is the biggest splash yet for a team that lost to Tampa Bay in the AL championship series and is looking to keep pace with the rival Yankees, who've doled out \$423.5 million in contracts to three players after missing the playoffs last season.

Smoltz, the only pitcher in baseball history with 200 wins and 150 saves, had pitched for the Braves since 1988. The 41-year-old is coming off major shoulder surgery that sidelined him for most of last season, but feels healthy enough to pitch at least one more year.

If able to come back, he'll likely join a rotation that already includes Daisuke Matsuzaka (18-3), Jon Lester (16-6), Josh Beckett (12-10) and another newcomer, two-time All-Star Brad Penny. Smoltz prefers to finish his career as a starter.

Smoltz's decision is a startling development given repeated statements that he wanted to spend his entire big-league tenure in Atlanta. He was an unknown minor leaguer when acquired from Detroit in 1987 for Doyle Alexander, but went on to become a cornerstone of Braves' teams that won a record 14 straight division titles from 1991-2005, including a World Series title in 1995.

"I have always loved the city of Atlanta, and it will always be my home," Smoltz said in his statement. "I will cherish my 21 years with Bobby Cox and all my Braves' teammates. I continue to wish the Atlanta Braves nothing but success in the future."

Braves general manager Frank Wren declined comment when reached by e-mail. Boston general manager Theo Epstein was scheduled to meet with the media later in the day.

Smoltz began his career as a starter, winning 24 games and the NL Cy Young Award in 1996. Numerous elbow problems led him to shift to the bullpen to relieve the stress on his arm, and he set an NL record with 55 saves in his first full season as a closer in 2002.

After three years finishing games for the Braves, Smoltz moved back to the rotation in 2005 and didn't miss a beat, going 14-7 with a 3.06 ERA. He went 47-26 in his second run as a starter, but shoulder pain cut short the 2008 season after only six appearances.

Smoltz tried to pitch one game as a reliever, then underwent surgery to fix what he said were "five or six problems," including his labrum, AC joint and biceps.

While acknowledging that similar operations have ended the careers of many others, Smoltz felt encouraged enough about his rehabilitation to begin making plans for the new season. The Braves, however, were reluctant to make a deal with the aging pitcher, especially coming off a dismal season in which they missed the playoffs for the third year in a row.

His departure figures to create a major public-relations problem for a franchise that has fallen on hard times since the longest stretch of postseason appearances in baseball history. Smoltz has a record of 210-147 with 154 saves and a 3.26 ERA, while also becoming the winningest pitcher in postseason history at 15-4.

Atlanta's only major acquisition of the offseason has been pitcher Javier Vazquez, obtained in a trade with the Chicago White Sox. Wren failed to work out a deal for San Diego ace Jake Peavy and another top pitcher, free agent A.J. Burnett, rebuffed an offer from the Braves to sign with the Yankees.

With Smoltz having departed, the only pitching holdover from the Braves' glory years is 42-year-old Tom Glavine. But he, too, is trying to come back from surgery and it's not known if he'll be healthy enough to pitch in 2009. The left-hander has said he will retire if he doesn't play for Atlanta.

In Thursday's other move, the Red Sox added Baldelli, who spent the majority of last season on the disabled list for the AL champion Rays. The 27-year-old batted .263 with four home runs and 13 RBI in 28 games.

PRO FOOTBALL: BALTIMORE VS. TENNESSEE

Rivalry intensifies in the playoffs

BY TERESA M. WALKER

Associated Press Writer
NASHVILLE, Tenn. — As far as Jeff Fisher's concerned, it's time for a whole new chapter in his Tennessee Titans' rivalry with the Baltimore Ravens.

Brian Billick's no longer coaching the Ravens and the teams haven't been division rivals since 2001. The rosters have changed so much that Baltimore has three players on its roster who were on the Titans the last time these teams played an AFC divisional playoff game — the Ravens snatched a win here on their way to the 2001 Super Bowl.

"There's been some great matchups, it's a great rivalry," Fisher said. "But those things that took place in the past really aren't going to have any impact on what's going to happen. Really, there were some great games and I guess I'm very fortunate to be able to stand up here and answer questions about those games because some of them were years ago."

With John Harbaugh now coaching the Ravens, it's been a quiet week full of

compliments heading into Saturday's AFC divisional playoff game with none of the trash-talking that preceded previous games.

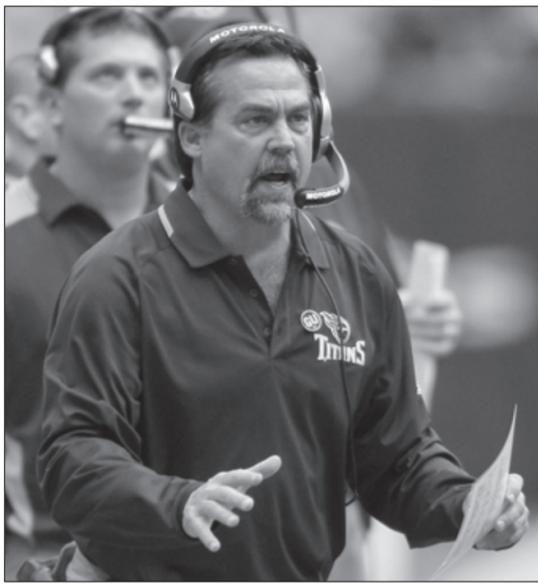
"It was a tense, division rivalry," said Harbaugh, who has heard tidbits of history from linebacker Ray Lewis, and defensive coordinator Rex Ryan. "I always respected it. Two very physical teams and all that stuff, I always respected the rivalry."

Does Fisher miss Billick, even a little bit?

"We were pretty quiet. We didn't have much to say back in that day. Most of the stuff came out of their locker room. We just tried to stay focused and play," Fisher said.

That's understating things just a bit in a series tied 9-all, a rivalry so tight that each team has won on each other's home field in the playoffs.

Billick waved a magazine calling the Titans the NFL's best and said, "Not today they weren't" after his Ravens became the first team to win on the Titans' new home field in 2000. The Titans then played the comments on their videoboard



AP PHOTO
Tennessee coach Jeff Fisher has been involved in some memorable games against Baltimore's Ravens, one of the Titan's most fierce NFL rivals.

later that season when the teams met in the divisional playoff, which Billick called classless.

A few months later, Fisher told his Titans to play like they had 2-by-4s going

into Baltimore. The Ravens won 26-7, and Billick said they needed a bigger stick.

"I don't know what Jeff and Billick's relationship personally was," Titans linebacker Keith Bulluck said. "I

think they always made for a great week leading up to the game. Jeff might say something, then Brian might respond. It always made it fun."

On the field, it was just as intense.

Lewis ripped a ball away from Tennessee running back Eddie George in that 24-10 playoff win on Jan. 7, 2001, also stealing the Titans' chances at a second straight Super Bowl appearance.

"It hurt more than losing the Super Bowl the year before that, just because we knew whoever won that game would probably win the Super Bowl," said Baltimore cornerback Samari Rolle, one of three Ravens who played for the Titans in that game.

George got his measure of revenge in a 20-17 wild-card win Jan. 3, 2004, as he ran over Lewis after separating a shoulder.

Ten of these games have been decided by four points or less, not counting the wacky finish on Monday

night in November 2001 when the Titans lost a touch-down, and the game despite

a do-over, because Ravens linebacker Peter Boulware was offside.

Baltimore kicker Matt Stover has been around the series since 1997 and will be one of only two Ravens left from that divisional playoff win.

"The history is definitely there," he said.

But Harbaugh is much more like Fisher, so no pointed comments this week leading up to Saturday's game.

Just like that 2000 season, the Titans are 13-3 with the NFL's best record and hold the AFC's No. 1 seed. Fisher chose to rest his Titans through a 23-0 regular-season finale loss to Indianapolis that was their first shutout loss since Nov. 7, 1999. The Ravens (12-5) have won 10 of 12 including their 27-9 wild-card win in Miami.

The Titans did find a little bulletin-board material from that game.

"One of their players said, 'We're coming Tennessee. We're packing our bags. We're coming,'" Tennessee defensive end Jevon Kearse said. "I'm like, 'You need to enjoy this win first,' and we'll get to that when it happens."

SPORTS BRIEFS**Elks Hoop Shoot is slated Saturday**

The Dalton Elks Lodge's Hoop Shoot is scheduled for Saturday at New Hope Middle School at 1:30 p.m.

Registration for boys and girls in 8-9, 10-11 and 12-13 age groups will be from 12:15 p.m. to 1:15 p.m.

Interested players can contact Eddie Henderson at (706) 217-7574 for further information.

Buckeyes' Wells enters NFL draft

COLUMBUS, Ohio — Ohio State tailback Chris "Beanie" Wells is giving up his final year of eligibility to enter the NFL draft.

Wells fought nagging injuries much of his career at Ohio State. After missing three full games this past season, he returned to rush for 1,197 yards.

In three seasons at Ohio State, Wells ran for 3,382 yards, fourth best in school history.

Cubs land Bradley with a 3-year deal

CHICAGO — The Chicago Cubs and Milton Bradley wrapped up their \$30 million, three-year deal Thursday after the mercurial outfielder passed a physical.

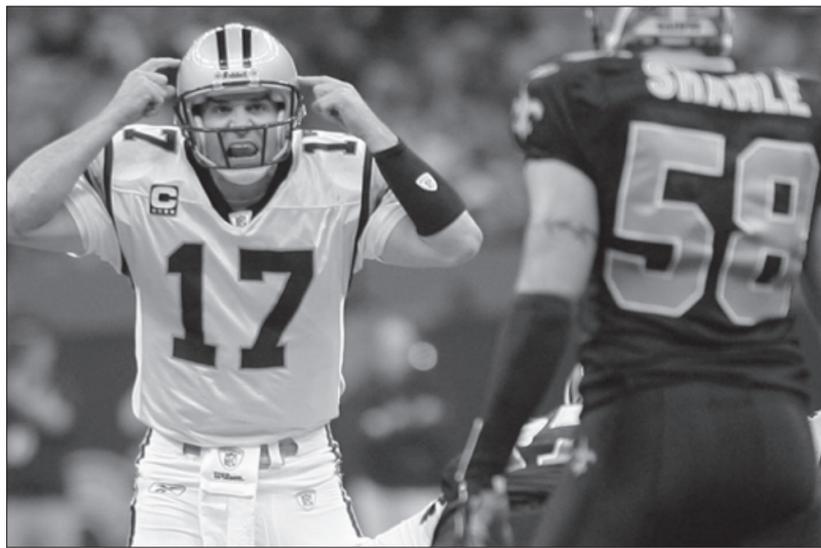
A switch-hitter, Bradley batted .321 with 22 homers for Texas while leading the American League with a .436 on-base percentage last season, and made the All-Star as a DH.

Tulsa's Holloway gets courage award

FORT LAUDERDALE, Fla. — Tulsa offensive lineman Wilson Holloway, who defeated Hodgkin's lymphoma twice in the past 10 months, has won the Courage Award from the Football Writers Association of America and the Orange Bowl.

He helped Tulsa to an 11-3 season.

— Associated Press

PRO FOOTBALL: ARIZONA VS. CAROLINA

AP PHOTO
Carolina quarterback Jake Delhomme (17), calling signals at the line of scrimmage against New Orleans in late December, will be playing against his old NFL Europe teammate, Arizona quarterback Kurt Warner, on Saturday.

Delhomme, Warner go back to NFL Europe days

BY MIKE CRANSTON

Associated Press Writer

CHARLOTTE, N.C. — Kurt Warner was sure he was down to his last chance to make it as an NFL quarterback in 1998 when he reported to the Amsterdam Admirals of NFL Europe.

Then he showed up for practice and saw Jake Delhomme, a young, unknown guy eager to steal the starting job.

"Jake had the stronger arm, he moved better, could make the big throws and big plays a lot better than I could," Warner said. "All I was hoping was that he would make a few more mistakes than me so that the coaches would give me a chance."

Warner won the starting job, and a year later was living a dream as the NFL MVP and Super Bowl champion with the St. Louis Rams.

Delhomme eventually made something of himself, too, leading the Carolina Panthers to the Super Bowl after the 2003 season in his first year as an NFL starter.

On Saturday night, the competitors-turned-friends face off in the postseason for the first time when Warner's Arizona Cardinals (10-7) play Delhomme and the Panthers (12-4) in the NFC divisional round.

"Only in America can that happen," said Al Luginbill, the former Amsterdam coach.

Warner and Delhomme eagerly told stories of their spring in Holland this week as they prepared for the rematch of the regular-season game that saw Warner throw for 381 yards, only to have Delhomme engineer a comeback from a two-touchdown deficit to give Carolina a 27-23 win.

"I had not heard of him," Delhomme recalled. "I knew he was an Arena League quar-

terback. That's all I knew. But you could tell that he was very accurate, heady quarterback."

Still, Delhomme thought he should have been the starter.

"Kurt had the upper hand going into camp," Delhomme said. "I kind of found that out after the fact."

Luginbill, who coached at Arizona State and San Diego State, had worked to get the Rams and New Orleans Saints to allocate Warner and Delhomme to Amsterdam.

Warner had gone from bagging groceries to playing three seasons in the AFL. Delhomme went from being undrafted out of Louisiana-Lafayette a year earlier and spending his first season as a pro on the Saints' practice squad.

"At that particular time, Kurt was ahead of Jake," Luginbill said. "Jake doesn't like to hear that, but it was true."

But Luginbill didn't name a starter until a couple of hours before the first game against the Rhein Fire.

"He said, 'Kurt's going to start. You're going to play,'" Delhomme said. "I didn't."

Warner went on to throw for a league-high 2,101 yards, paving the way for his storybook 1999 season with the Rams. Delhomme started just one game when Warner was injured and struggled. But Delhomme flourished a year later with the Frankfurt Galaxy to get his own shot in the NFL.

"He was a young kid and he was going to get another opportunity, but I was never going to get that opportunity," Warner said. "I just hoped that there was something there that they could grab hold of and give me the opportunity so I could hopefully get a chance at the NFL."



Warner

NASCAR: SPRINT CUP

Merger rescues Petty race team

BY JENNA FRYER

Associated Press Writer

CHARLOTTE, N.C. — Richard Petty's famed No. 43 Dodge was rescued from near ruin Thursday when Gillett Evernham Motorsports agreed to merge with Petty's slumping organization to create a new team.

GEM had been in exclusive negotiations with Petty Enterprises to combine the two teams into one four-car organization, and an agreement in principle was announced Thursday. The deal is not expected to be closed until the end of the month.

The team will be co-owned by Richard Petty, Petty Holdings — which is owned by majority shareholder Boston Ventures — and Gillett Evernham Motorsports. Ray Evernham, who formed his team in 1999 but sold majority interest to Canadian businessman George Gillett Jr. in 2007, will be a minority owner in the venture.

The name of the new team was not released, but it's believed the parties are leaning toward re-branding the organization Richard Petty Motorsports to capitalize on the seven-time NASCAR champion's name.

"I want to get back to winning and together we will bring the resources, technology and infrastructure to do that," Petty said in a statement.

Petty Enterprises was once one of the most dominant teams in NASCAR, as Petty won 200 Cup races and seven championships. But the team hit hard times as it fell behind in nearly every aspect of the sport, and without a merger, it wasn't clear the team could survive the current economic crisis.

A two-car operation this past season, but without

sponsorship secured for the upcoming season, the team laid off most of its employees and said it would only field the No. 43 this year. Bobby Labonte left the team shortly after.

Given new life under the agreement with Gillett, Petty said it now will be business as usual.

"Nothing is going to change for me," he vowed.

"I'm going to be at the track every weekend and really involved with the teams and drivers back at the shop. We are very happy."

Petty Enterprises is the winningest team in NASCAR history with 268 Cup victories since 1949. But its last victory came with John Andretti in 1999.

Faced with mounting economic issues, Petty sold majority interest to Boston Ventures last June.

They then scoured the market for a partner, and found one in Gillett, who was looking to merge with a smaller team to help

expand his organization to the NASCAR maximum four cars. The fourth entry is only scheduled to run eight races this year, including the non-points Budweiser Shootout, with additional events contingent on sponsorship.

"To join with Richard Petty and Petty Holdings is such an honor for me and my family," said Gillett.

The driver lineup is not exactly clear. Kasey Kahne is GEM's star driver, and Reed Sorenson signed on to join the team this season.

Elliott Sadler was reportedly told he will not drive for the team in 2009. GEM is believed to be negotiating with AJ Allmendinger, who drove the final five races of last year in GEM's No. 10 Dodge.



Petty

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COLLEGE BASKETBALL

BC pulls upset of Georgia Tech

THE ASSOCIATED PRESS

ATLANTA — Mickel Picco scored on a driving layup with less than 1 second left in overtime to lift Boston College past No. 22 Georgia Tech.

The Yellow Jackets (12-3, 0-1 ACC) had gone ahead on a basket by Jacqua Williams with 3.4 seconds remaining. However, Picco, who had 14 points, got lose down court for a long pass and scored just before the buzzer.

Carolyn Swords had 18 points and 12 rebounds for Boston College (12-3, 1-0) and Stefanie Murphy added 17 points and 11 rebounds as former North Carolina standout Sylvia Crawley won her first game as an ACC coach.

Alex Montgomery had 22 points and nine rebounds to lead Georgia Tech, which had its eight-game winning streak snapped.

■ Tennessee 69, Kentucky 64: At Knoxville, Tenn., Shekinna Stricklen scored 18 points, including two late free throws, to lead No. 7 Tennessee in coach Pat Summitt's 995th career victory.

Glory Johnson added 14 points for the Lady Vols (12-2, 1-0 Southeastern Conference), Alicia Manning scored a career-high 13 points and Alex Fuller had 10.

Carly Morrow led the Wildcats (10-6, 0-1) with 16 points, Brittany Edelen added 13 and Anber Smith had 12.

■ North Carolina 83, Clemson 74: At Clemson, S.C., Rashanda McCants scored 17 points and No. 2 North Carolina improved to 15-0 with an 83-74 victory over Clemson.

The Tar Heels (1-0 ACC) had played just twice in the past three weeks and it showed as they watched Clemson (10-5, 1-1) overcome a 12-point deficit and take a 65-64 lead with 5:03 to go.

Whitney Hood matched her career high with 16 points for the Lady Tigers.

■ Auburn 70, South Carolina 76: At Columbia, S.C., DeWanna Bonner scored 29 points and Whitney Boddie tied a career-high with 21 to lead No. 9 Auburn.

The Tigers (16-0, 1-0 SEC) extended their best start in 20 years despite a sloppy game that saw them turn over the ball 21 times under little pressure.

Alli Smalley scored 12 points for Auburn, and KeKe Carrier added 10 rebounds.

Dickerson led South Carolina (8-6, 0-1) with 19 points, while Lakeisha Sutton and Demetess Adams each added 17.

■ Maryland 92, Wake Forest 65: At College Park, Md., Kristi Toliver scored 22 points, Lynetta Kizer had 17, and No. 14 Maryland bolted to a 20-0 lead before cruising past Wake Forest.

Dee Liles grabbed 13 rebounds for the Terrapins (13-2, 1-0 Atlantic Coast Conference), who have

won six straight. Maryland is 48-12 against the Demon Deacons, 7-0 since February 2003.

Corrine Groves led Wake Forest with 17 points. The Demon Deacons (12-2, 0-1) have dropped two in a row after opening the season 12-0.

■ Florida 80, Miss. State 66: At Gainesville, Fla., Sha Brooks scored 31 points to lead No. 18 Florida in its Southeastern Conference opener.

Brooks, the Gators' leading scorer with 13.4 points per game coming in, also had six rebounds and six assists. Marshae Dotson added 17 points for Florida (15-1, 1-0) and Sharielle Smith had 11.

Tysheka Grimes scored 19 points to lead the Lady Bulldogs (12-3, 0-1), Chanel Mokango had 17 and Armelia Lumanu added 14.

Men

■ Xavier 70, Saint Louis 44: At Cincinnati, Derrick Brown didn't miss a shot while scoring 20 points and C.J. Anderson added 13 as No. 16 Xavier beat Saint Louis in the Atlantic 10 opener for both teams.

Brown was 6-for-6 from the field, including three 3-pointers, and made all five of his free throws.

Jason Love had 11 points for the Musketeers (12-2, 1-0).

Kevin Lisch scored nine points to lead the Billikens (9-6, 0-1).

■ Butler 64, Wright State 48: At Indianapolis, Matt Howard scored 14 points and Gordon Hayward had 12 points and 11 rebounds to lead Butler to its fifth straight victory.

Butler has won 15 straight over conference opponents and 11 consecutive home games.

■ Minnesota 52, Iowa 49: At Iowa City, Iowa, Lawrence Westbrook and Travis Busch each scored 10 points and Minnesota rallied from a 13-point deficit then hung on to beat Iowa.

Minnesota, which trailed 23-10, held Iowa to 23 points in the second half.

■ Wofford 69, Tenn.-Chattanooga 66: At Chattanooga, Tenn., Noah Dahlman scored 24 points and had 10 rebounds as Wofford defeated Tennessee-Chattanooga.

Chattanooga (4-10, 0-3 Southern Conference) led 40-27 with 1:54 left in the first half on a 3-pointer by Ty Patterson, before going 9-for-24 in the second.

Wofford (5-6, 1-1) took a 47-46 lead with 11:21 to play on two Dahlman free throws, but the Mocs went on a 7-2 run for a 53-49 lead with 8:07 on a 3-pointer by Paterson. The Terriers reclaimed the lead for good, 59-57, on a Jason Dawson 3-pointer with 5 minutes left.

Tim Johnson and Dawson added 11 points apiece for Wofford, which outrebounded the Mocs 37-34.

LOCAL

Prep Schedule

Today	
Varsity basketball	
Harvester Christian at Christian Heritage, 6:30	
Southeast at Heritage-Catoosa, 7	
Hillgrove at Northwest Whitfield, 7	
Murray County at Rome, 7	
Varsity wrestling	
Dalton, Murray County, Northwest Whitfield at Area 7-4A duals at South Paulding, 5	
Area 6-3A duals at Southeast, 5	
Junior varsity basketball	
Harvester Christian at Christian Heritage, 4	
Murray County at Rome, 4	
Northwest Whitfield boys at Hillgrove, 5:15	
Middle school wrestling	
Westside at Ocoee JV tournament, 4:30	
Saturday	
Varsity basketball	
Northwest Whitfield at LFO, 2:30	
Dalton at Murray County, 3	
Southeast at Trion, 6	
Varsity wrestling	
Dalton, Murray County, Northwest Whitfield at Area 7-4A duals at South Paulding	
Area 6-3A duals at Southeast, 7 a.m.	
Junior varsity basketball	
Murray County at Rome, noon	
Northwest Whitfield at LFO, 11:30 a.m.	
Freshman basketball	
Northwest Whitfield boys at LFO, 10 a.m.	
Dalton boys at Murray County, 10:30 a.m.	
Middle school wrestling	
Seventh grade tournament	

TELEVISION

On Today

BOXING	
9 p.m.	ESPN2 — Champion Yuriorkis Gamboa (12-0-0) vs. Roger Gonzalez (27-2-0), for WBO/NABO featherweight title, at Primus, Nev.
GOLF	
6 p.m.	TGC — PGA Tour, Mercedes-Benz Championship, second round, at Kapalua, Hawaii
NBA BASKETBALL	
8 p.m.	ESPN — Boston at Cleveland
10:30 p.m.	ESPN — Dallas at Phoenix

FOOTBALL

NFL Playoff Glance

Wild-card Playoffs	
Saturday, Jan. 3	
Arizona 30, Atlanta 24	
San Diego 23, Indianapolis 17, OT	
Sunday, Jan. 4	
Baltimore 27, Miami 9	
Philadelphia 26, Minnesota 14	
Divisional Playoffs	
Saturday	
Baltimore at Tennessee, 4:30 p.m. (CBS)	
Arizona at Carolina, 8:15 p.m. (FOX)	
Sunday	
Philadelphia at N.Y. Giants, 1 p.m. (FOX)	
San Diego at Pittsburgh, 4:45 p.m. (CBS)	
Conference Championships	
Sunday, Jan. 18	
NFC	
Arizona-Carolina winner vs. Philadelphia-N.Y. Giants winner (FOX), 3 p.m.	
AFC	
Baltimore-Tennessee winner vs. San Diego-Pittsburgh winner (CBS), 6:30 p.m.	
Super Bowl	
Sunday, Feb. 1	
Tampa, Fla.	
AFC vs. NFC, 6 p.m. (NBC)	
Pro Bowl	
Sunday, Feb. 8	
At Honolulu	
AFC vs. NFC, 4:30 p.m. (NBC)	

HOCKEY

NHL Glance

EASTERN CONFERENCE						
Atlantic Division						
Philadelphia	W	L	OT	Pts	GF	GA
N.Y. Rangers	22	10	9	53	136	123
New Jersey	24	15	3	51	115	115
Pittsburgh	23	14	3	49	119	105
N.Y. Islanders	20	17	4	44	124	125
	12	25	4	28	107	149
Northeast Division						
Boston	W	L	OT	Pts	GF	GA
Montreal	30	7	4	64	149	93
Buffalo	24	10	6	54	127	105
Toronto	20	15	5	45	117	113
Ottawa	16	19	6	38	123	148
	13	20	6	32	93	117
Southeast Division						
Washington	W	L	OT	Pts	GF	GA
Carolina	27	11	3	57	135	117
Florida	21	16	5	47	110	122
Atlanta	19	16	6	44	112	115
Tampa Bay	14	23	5	33	120	149
	11	18	10	32	95	121
WESTERN CONFERENCE						
Central Division						
Detroit	W	L	OT	Pts	GF	GA
Chicago	28	7	5	61	150	112
Columbus	22	8	7	51	138	96
Nashville	18	18	4	40	104	112
St. Louis	17	19	3	37	94	114
	15	21	3	33	112	132
Northwest Division						
Calgary	W	L	OT	Pts	GF	GA
Vancouver	24	12	4	52	125	119
Minnesota	22	15	5	49	121	110
Colorado	20	17	3	43	98	90
Edmonton	20	19	1	41	106	116
	19	17	3	41	110	118
Pacific Division						
San Jose	W	L	OT	Pts	GF	GA
Anaheim	29	5	5	63	135	95
Phoenix	21	15	5	47	116	113
Dallas	19	17	5	43	102	118
Los Angeles	17	17	5	39	112	135
	16	17	6	38	98	106

Two points for a win, one point for overtime loss or shootout loss.

Wednesday's Games

Montreal 6, N.Y. Rangers 3
Vancouver 4, Edmonton 2

Thursday's Games

Boston 6, Ottawa 4
Atlanta 4, New Jersey 0
Philadelphia 3, Minnesota 1
Detroit 6, Dallas 1
Montreal 6, Toronto 2
Florida 4, Carolina 2
Pittsburgh at Nashville, late
Chicago at Colorado, late
Tampa Bay at Phoenix, late
N.Y. Islanders at Calgary, late
Anaheim at Los Angeles, late

Today's Games

Columbus at Washington, 7 p.m.
N.Y. Rangers at Buffalo, 7:30 p.m.
San Jose at Edmonton, 9 p.m.
Tampa Bay at Anaheim, 10 p.m.
St. Louis at Vancouver, 10 p.m.

Saturday's Games

Carolina at Boston, 1 p.m.
Atlanta at Florida, 1 p.m.
Pittsburgh at Colorado, 3 p.m.
Buffalo at Detroit, 7 p.m.
N.Y. Rangers at Ottawa, 7 p.m.
Washington at Montreal, 7 p.m.
Minnesota at Columbus, 7 p.m.
Toronto at Philadelphia, 7 p.m.
Chicago at Nashville, 8:30 p.m.
Dallas at Phoenix, 9 p.m.
San Jose at Vancouver, 10 p.m.
New Jersey at Los Angeles, 10:30 p.m.

Sunday's Games

Nashville at Chicago, 7 p.m.
New Jersey at Anaheim, 8 p.m.
St. Louis at Edmonton, 8 p.m.

TRANSACTIONS

Thursday's Moves

BASEBALL
American League
BOSTON RED SOX—Agreed to terms with OF Rocco Baldelli on a one-year contract.

National League
CHICAGO CUBS—Agreed to terms with OF Milton Bradley on a three-year contract.
LOS ANGELES DODGERS—Agreed to terms with INF Juan Castro, RHP Yhency Brazoban, LHP Carmen Calli, RHP Travis Chick, RHP Nick DeBar, OF-1B Mitch Jones, INF Hector Luna, RHP Edger Martinez, INF Luis Maza, LHP Brian Mazon, LHP Jacobo Meque, OF-1B Val Pascucci, LHP Steven Randolph, RHP Scott Strickland and LHP Erick Threets on minor league contracts.
American Association
SHREVEPORT SPORTS—Signed C Luany Sanchez.
ST. PAUL SAINTS—Signed RHP Kyle Foster and RHP Mike Bille. Traded RHP Tony Pierce to Shreveport for INF Ron Fenwick.
WICHITA WINGNUTS—Signed OF Dustan Mohr.
Can-Am League
BROCKTON ROX—Named Chris Carminucci manager.
WORCESTER TORNADOES—Traded RHP Chandler Barnard to Southern Illinois (Frontier) to complete an earlier trade.
Northern League
WINNIPEG GOLDEYES—Signed INF Cody Ehlers.

BASKETBALL

National Basketball Association
LOS ANGELES CLIPPERS—Signed G Fred Jones to a 10-day contract.

Women's National Basketball Association
INDIANA FEVER—Re-signed G Tully Bevilaqua to a multiyear contract.

FOOTBALL

National Football League
CLEVELAND BROWNS—Named Eric Mangini coach and signed him to a four-year contract.

arenafootball2
MAHONING VALLEY THUNDER—Announced WR Billy Back has been assigned to the team.

STOCKTON LIGHTNING—Announced WR/DB Ruben Jackson, WR/DB Dennis Bishop and WR/DB Willie Johnson have been assigned to the team.

HOCKEY

National Hockey League
NASHVILLE PREDATORS—Recalled F Mike Santorelli from Milwaukee (AHL).
PITTSBURGH PENGUINS—Agreed to terms with C Jordan Staal on a four-year contract.

American Hockey League
MANITOBA MOOSE—Acquired F Tommy Maxwell from Hershey for future considerations.

MOTOR SPORTS

WATKINS GLEN INTERNATIONAL—Named Tim Coleman vice president of operations, Ryan Lake public relations manager, Brett Powell special events and partnerships manager, and Ryan Tolley sales and business development manager.

SOCCER

Major League Soccer
COLUMBUS CREW—Announced the retirement of D Ezra Hendrickson.

COLLEGE

MOREHEAD STATE—Suspended F Maze Stallworth indefinitely from the men's basketball team for a violation of team rules.

OHIO STATE—Announced junior RB Chris "Beanie" Wells will enter the NFL draft.

RADFORD—Dismissed G Martell McDuffy from the men's basketball team for violating team rules.

TCU—Agreed to terms with football coach Gary Patterson on a contract through the 2014 season.

WISCONSIN—Announced junior RB P.J. Hill will enter the NFL draft.

BASKETBALL

NBA Glance

EASTERN CONFERENCE						
Atlantic Division						
Boston	W	L	Pct	GB		
New Jersey	29	8	.784	—		
Philadelphia	18	18	.500	10 1/2		
Toronto	15	20	.429	13		
New York	15	21	.417	13 1/2		
	13	21	.382	14 1/2		
Southeast Division						
Orlando	W	L	Pct	GB		
Atlanta	28	8	.778	—		
Miami	22	12	.647	5		
Charlotte	18	16	.529	9		
Washington	13	23	.361	15		
	7	27	.206	20		
Central Division						
Cleveland	W	L	Pct	GB		
Detroit	28	6	.824	—		
	21	12	.636	6 1/2		

Milwaukee	17	20	.459	12 1/2
Chicago	15	20	.429	13 1/2
Indiana	13	22	.371	15 1/2
WESTERN CONFERENCE				
Southwest Division				
San Antonio	W	L	Pct	GB
New Orleans	24	11	.686	—
Dallas	21	11	.656	1 1/2
Houston	22	13	.629	2
	22	15	.595	3
Memphis	11	25	.306	13 1/2
Northwest Division				
Denver	W	L	Pct	GB
Portland	25	12	.676	—
Utah	21	14	.600	3
Minnesota	21	15	.583	3 1/2
Oklahoma City	10	25	.286	14
	5	31	.139	19 1/2
Pacific Division				
L.A. Lakers	W	L	Pct	GB
Phoenix	28	6	.824	—
Golden State	19	13	.594	8
L.A. Clippers	10	27	.270	19 1/2
Sacramento	8	27	.229	20 1/2
	8	28	.222	21

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**DID YOU KNOW?**

In 34 starts, Regan Smith (left) became the first rookie in NASCAR Cup Series history to not record any DNFs (did not finish) over the course of the season.

NASCAR INSIDER



Offseason THRILLS

Sprint Cup driver Jamie McMurray gets his kicks in souped-up karts

By **RICK MINTER**
Cox News Service

With NASCAR having banned testing at tracks that host races for its top touring series, it seems odd to hear about drivers running laps at Daytona International Speedway, but several recently did just that.

But it wouldn't be right to assume they were skirting the testing ban. Sprint Cup regular Jamie McMurray was back at Daytona the day after Christmas, just as he has been countless times in the past, to participate in Daytona Kart Week, a World Karting Association event.

McMurray, like many other top drivers, got his start in karts. What's unusual is that he's returned to his roots as a competitor. He even did it the old-fashioned way — traveling to the track in his transporter instead of jetting in at the last minute. He said he finds that karts satisfy his need to stay busy, something sitting on the beach just doesn't do. And they're more to his liking than other traditional off-track pursuits.

"I love golf — once every two months," McMurray told reporters at Daytona. "I go through a spell where you play a week of golf but it hurts my back and my knees. I don't play a lot of golf anymore but this is the one thing that I have found that I just love.

"This is something that is just like racing in NASCAR. It's very stressful if things don't go well, and if it does go well, it's very gratifying."

And he also likes the fact he gets to build his own karts and take them to the track, where often his craftsmanship draws praise from his competitors. "I buy these karts in a million pieces," he said. "And it's gratifying when people say [the finished prod-



Photos by Motorsports Images & Archives

Jamie McMurray takes a spin in his kart at Daytona International Speedway.

uct) is really nice."

One current stock-car driver who didn't come from the karting ranks is Ricky Carmichael, the former motorcycle champ. But he, too, was at Daytona recently. He participated in an ARCA test that allows drivers and teams to prepare for the season-opening Lucas Oil 200 on the 2.5-mile track.

Carmichael plans to enter that race largely to prepare him for the Camping World Truck Series race later in Speedweeks. He's signed to drive a Kevin Harvick Inc. truck next season. He said that although he's raced a motorcycle at Daytona, it's not like racing there in a stock car. "This is what it's all about," he told reporters during a break in testing. "When you hear about Daytona, it's about stock-car racing. This race-track has a lot of character and a lot of history. This is what I want to do."

Carmichael was 15th fastest

in single-car runs and 17th in drafting practice.

Defending Sprint Cup champion Jimmie Johnson is testing at Daytona this week, but he's driving a sports car on Daytona's infield road course.

Johnson, who will share the wheel with Alex Gurney, John Fogarty and Jimmy Vasser in the Rolex 24 at Daytona, said he's long been intrigued by endurance sports-car racing.

"Two or three of the years I've raced, I've been in the car as the sun has come up, which is one of the coolest things a driver can experience," Johnson told reporters.

"I've always been a fan of endurance sports-car racing, and this environment has always been appealing to me.

"I'm extremely interested in other forms of motorsports. I love how different the Daytona Prototype cars are. It allows me to go back to my world and see things a little differently."



McMurray finds great satisfaction building and tuning his own kart. His attention to detail has drawn praise among his competitors.

Robby returns to Rally racing

If Robby Gordon wasn't off doing something different, it wouldn't be like him at all.

Gordon, driver of the No. 7 Toyota in the Sprint Cup

Series, and his Team Dakar USA are in Argentina participating in the 2009 Dakar Rally, a 16-day, 6,000-mile race over some of the roughest off-road terrain an automobile will ever encounter.

Gordon will drive a specially prepared Hummer H3, and he'll be accompanied by support vehicles including a Mercedes Benz 6X6, Mercedes 4X4, MAN 4X4 race truck and two Hummer H1s.

Gordon, whose racing résumé includes everything from Indy cars to dirt Late Models, will make his fifth appearance in the Dakar Rally. He's a three-time winner of the Baja 1000, a three-time Dakar stage winner and a two-time Central Europe Rally special winner. He's trying to become the first American to win the overall Dakar victory.

Fans can follow Gordon's progress on his Web site, www.robbygordon.com.



GORDON

Rick Minter's *OBSERVATIONS*

Key story lines this week in NASCAR.

Ragan returns to his roots

David Ragan, who blossomed into a respected Sprint Cup and Nationwide series driver last year, will be returning this month to the site of his biggest career victory to date.

He'll be back at Lanier Speedway in Braselton, a track in his home state of Georgia, to compete in the Ice Cold Shriners Bowl on Saturday and Sunday.

It was at Lanier Speedway in 2005 that Ragan drove his Ford to the pole and the victory in an ARCA event, a feat that helped him move on to a career driving for Roush Fenway Racing, his current employer.

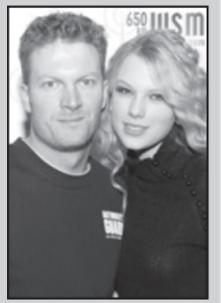
"We are excited about going home to Georgia," Ragan said. "I learned a whole lot running the ARCA cars at this speedway, and will always consider it one of my favorite tracks. We feel like this will be a great race, because I have logged so many laps here.

"The scheduling worked out for this weekend since we don't have winter testing anymore with the Sprint Cup and Nationwide series cars."

The event also will give Ragan an opportunity to spread the word about his charity of choice, the Shriners Hospitals for Children.

Sweet sounds

Driver Dale Earnhardt Jr. and singer Taylor Swift greet fans during the 2008 edition of Sprint Sound & Speed. Earnhardt Jr. is again scheduled to participate in the celebration of music and motorsports, scheduled Friday and Saturday in Nashville, Tenn.



Sprint Sound & Speed

'The Rock' kicks off new year

One of the storied old tracks in NASCAR started the new year off with a roar.

Rockingham Speedway, now under the ownership and management of former driver Andy Hillenburg, hosted the Polar Bear 150 on New Year's Day.

Chuck Barnes Sr., who started from the pole, took advantage of a blown engine in Brett Hudson's Chevrolet Monte Carlo with 10 laps to go to take the checkered flag. Several NASCAR personalities participated including J.D. Frey, a mechanic for Earnhardt-Ganassi Racing's Sprint Cup team, whose entry was owned by Dale Earnhardt Jr. Frey ran with the leaders most of the race but was caught up in a late-race accident.

Contract dispute

It doesn't look like Elliott Sadler is going to go away quietly after apparently being ousted from the No. 19 Dodge to make room for A.J. Allmendinger.

The Charlotte Observer reported that an attorney representing Elliott Sadler has filed notice in Iredell County (N.C.) court saying Sadler intends to claim that Gillett Evernham Motorsports has breached his contract.

George Gillett, Gillette Evernham Motorsports, Anthony James Allmendinger and Ray Evernham Enterprises are named as defendants.

In remembrance

NASCAR lost two former competitors last week. Sam McQuagg of Columbus, Ga., the 1965 Rookie of the Year in the circuit now known as Sprint Cup and the winner of the 1966 Firecracker 400 at Daytona, died Saturday at age 73.

McQuagg made his Cup debut in a Ford owned by Phenix City, Ala., racer Jimmy Thomas, but won at Daytona in Ray Nichels' powerful Dodge. He went on to run 62 Cup races with nine top-five and 21 top-10 finishes. He worked as a pilot after retiring from racing and is a member of the Jacksonville (Fla.) Speedway and Georgia Automobile Racing halls of fame.

Meanwhile, John Rebban, a car owner from Warren, Ohio, died Dec. 30. He fielded the No. 77 in 11 races in the late 1970s and early '80s for John Anderson, Kenny Hemphill and Donnie Allison. All three posted top-10 finishes in Rebban's car, with Allison's effort the best — a fifth-place finish at Talladega in 1981.

Stewart enjoys a *slow* ride

Tony Stewart gave the Fiesta Bowl Parade a little NASCAR flavor. The two-time Cup champion served as grand marshal and brought along two show cars from his new Stewart Haas Racing team.

"Anytime I come out to the Phoenix area, it's like a homecoming," Stewart said in a news release from his team. "It's a place where I feel comfortable. I started racing there in '93 when I ran a Silver Crown car, and since then, I've run USAC Midgets, Indy cars, Supermodifieds, NASCAR Nationwide Series cars and, of course, Sprint Cup cars. So, I've logged a bunch of laps there. To think that it all kind of started at Phoenix, I guess you could say it's the place where my career came full-circle."

— *Rick Minter, Cox News Service*



True Speed Communication

Tony Stewart waves to the crowd during the recent Fiesta Bowl Parade.

Quest for autographs more than a fan's pursuit

Writer's longtime effort helps charitable causes

By **RICK MINTER**
Cox News Service

The Victory Junction Gang Camp for ill children, founded by Kyle and Pattie Petty after the death of their son Adam, gets much of its support from members of the NASCAR community. Drivers like Tony Stewart and Kurt Busch have been exceptionally generous, as have many of their peers. Fans give money. Even members of the media who cover NASCAR have gotten in on the act.

But one media member stands above the rest when it comes to pitching in for the camp and for the Kyle Petty Charity Ride.

For several years now, Al Pearce, who has covered NASCAR for several publications including Autoweek, has been toting helmets across the country, getting signatures of famous drivers who have some-

thing in common — NASCAR championships, Daytona 500 wins or Indianapolis 500 victories. He starts with a plain white racing helmet, and once he collects the signatures, he sells the helmet, with all the proceeds going to the camp or to the Charity Ride, which has never made a trip without Pearce in the entourage.

His latest project was by far his most ambitious — traveling the globe (or a good part of it) to obtain the signatures of every living Formula One champion.

The project started in the fall of 2007, the morning after a NASCAR race at Phoenix, when Pearce drove 400 miles to Santa Monica, Calif., where he got his first signature — that of then-ailing Phil Hill, who died before the project was completed.

"Once I got that, it was like, 'I'm in. Too late to back out,'" Pearce said.

He was able to collect some signatures while attending races he naturally was scheduled to cover; others required trips to Europe.

In his 40 years on the NASCAR circuit, Pearce has become almost legendary for his frugality, so it surprised some of his peers to hear that he'd traveled more than 60,000 miles at his own expense.

In typical Pearce fashion, he did it on the cheap. He used some of his frequent-flyer miles as well as others donated by friends. On several occasions, he scheduled his trip to get three drivers at once. And he didn't dawdle once each mission was accomplished.

"Once I got the signatures, I was on my way back home," he said. He spent only six nights in hotels and ate at fast-food restaurants whenever possible.

He said he found the famous world-class drivers to be friendly, accommodating and supportive of his project. It helped that he carried letters of support from Richard Petty and Roger Penske.

Several drivers, including Alain Prost, rearranged their own schedules to work around Pearce's. Nelson Piquet even saved him cab fare.

"I went to his home in Brazil, and when I was through, I asked him to call me a cab to take me back to my hotel," Pearce said. "Instead, he gave me a ride into town himself."

He said making his appointments with the F1 champs was easier in some respects than parts of his NASCAR assignments.

"It was easier to get an audience with them than it is to get an interview with Dale Earnhardt Jr.," he said.

In the past, Pearce's helmet projects have earned several thousand dollars, with his Indy 500 winners helmet bringing the most. Tony Stewart paid \$10,000 for it. But Pearce is hoping that the F1 helmet will far surpass that. Still working on the logistics of finding a buyer, he figures his best prospect for getting top dollar is trying to spread the word in Europe, where F1 is so popular.

"I hesitate to get too excited, but I've been told there's nothing like this that's ever been done," he said.



Photo provided by Al Pearce

Former F1 champ Michael Schumacher puts his signature on a Formula One champions helmet for journalist Al Pearce (right).

CROSSWORD

ACROSS
 1 Wool wearer
 4 Out of harm's way
 8 Forehead
 12 Prune
 13 Mountain goat
 14 Discourteous
 15 Somewhat buried (in)
 17 Prayer closer
 18 Breast-bones
 19 Legislation
 21 Jewel
 22 Dormant
 26 Mixed metal
 29 Marceau character
 30 One of the kin
 31 "Give a —, don't pollute"
 32 Oppositionist
 33 Minor players
 34 Past
 35 Candle matter

DOWN
 1 Benevolent herd?
 2 Refuses to
 3 Duel tool
 4 Director away
 5 Perpendicular, at sea
 6 Retainer
 7 Clarify
 8 Barroom set-to
 9 Pirates' quaff
 10 "— on a Grecian Urn"
 11 Rune equivalent to a W
 16 Grain disease
 20 Cleo's slayer
 23 Black, to Browning?
 24 Therefore
 25 Sit for a shot
 26 Moby's pursuer
 27 Trademark symbol
 28 Aerobic maneuver
 29 Carton
 32 Skilled
 33 Ersatz chocolate
 35 Teensy
 36 Kidderminster, e.g.
 38 — salts
 39 Bumps into
 42 Campus VIP
 43 Slithery
 44 Detail, for short
 45 Upper limit
 46 E.T.'s vessel
 47 Before
 49 Corn spike

Solution time: 25 mins.

Yesterday's answer 1-9

A	N	N	E	C	O	W	S	R	A	M		
C	O	O	L	A	H	O	Y	E	V	E		
T	E	D	D	A	N	S	O	N	D	R	O	W
S	L	E	E	V	E	C	R	A	W	L		
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L	I	E	S	T	W	O	O	A	F	S		
O	L	D		A	F	T		I	R	A		
B	L	O	W	M	U	S	D	R	O	P		
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45	46	47				48	49						
50						51				52			
53						54					55		

BRIDGE

Bidding quiz

You are South, both sides vulnerable. The bidding has gone:
North East South West
 1 ♦ Pass 1 ♥ Pass
 2 NT Pass ?
What would you bid now with each of the following five hands?
 1. ♠K63 ♥Q7542 ♦62 ♣J73
 2. ♠A94 ♥KQ863 ♦QJ ♣K92
 3. ♠KQ95 ♥AJ843 ♦K94 ♣10
 4. ♠872 ♥KJ95 ♦AJ76 ♣93
 5. ♠K853 ♥J764 ♦10 ♣A852

1. Pass. Partner's two-notrump bid is highly invitational, but not forcing. It shows an 18- or 19-point balanced hand, and asks responder to continue bidding with more than six points. As your one-heart response was just about rock-bottom, the wisest thing to do is to pass, since the combined values cannot total 26 points, the number usually required for game. Indeed, making even eight tricks is far from certain.

2. Six notrump. Point count is again very helpful here. Your 15 points, added to partner's 18 or 19, bring you to 33 or 34 in the combined hands. The magic number for a small slam is 33, so you are on firm ground in raising partner to six.

3. Three spades. This hand also has a great potential for slam, but it is not certain that notrump is the best denomination because of the singleton club. Suit slams often don't require 33 points when there are distributional values that compensate for a shortage of high-card points.

Spades are mentioned at this point, not so much in the hope of finding partner with four of them, which is unlikely, but as part of a plan to describe your 4-5-3-1 distribution for slam purposes. You intend to bid four diamonds next if partner rebids three notrump. He will thus be apprised of your club shortage, and this will make it much easier for him to select the best contract.

4. Three notrump. It is not necessary to bid three diamonds, since nine tricks in notrump are apt to be easier to negotiate than 11 tricks in diamonds. Three diamonds would also suggest interest in a possible slam or an aversion to notrump, neither of which is the case with this hand.

5. Three notrump. Hands with singletons are not ideal for notrump, but here the singleton is in partner's suit, and there is no better alternative in sight. Obviously, a game must be reached, since the combined hands contain at least 26 points, and three notrump seems the only realistic possibility.

Tomorrow: Silence is golden.

CRYPTOQUIP

O I I Y J F E K Q K E A J H J M J H P J .
 I Y J W F J H J B N L Q G B I E L X
 O L J V Y O G M I E P J M J O H B Y
 A N H M N Z J Z E M M E L X K W L V .
Yesterday's Cryptoquip: IF A BUNCH OF DISGRUNTLED COMEDIANS ENGAGED IN A MOB BRAWL, WOULD THAT BE A LAUGH RIOT?
 Today's Cryptoquip Clue: H equals R

HOROSCOPE

Happy Birthday: You are incredibly creative and innovative this year. You can take some of your ideas of the past and turn them into something viable. Keeping things small and simple and building on solid ground will lead to your success. Stick to basics and what you know and do best and you will triumph. Your numbers are 1, 4, 9, 15, 23, 30, 42

ARIES (March 21-April 19): Talk about your concerns and you will find solutions. Someone from your past will want your help. Give freely of your time and you will be rewarded in ways you can't imagine. Don't give in to fear.

TAURUS (April 20-May 20): If you make an unreasonable promise, it may cost you financially and emotionally. Keep things simple and do the work yourself. Love is on the rise and taking a romantic time out will benefit your relationship. 3 stars

GEMINI (May 21-June 20): Keep things in perspective when it comes to personal matters and relationships. If someone is pushing you too hard, back away. Don't give in to demands but, instead, promote those things that will help you get ahead. 3 stars

CANCER (June 21-July 22): Hold off giving your opinion with personal matters that may leave you in a precarious position. You'll be emotional and should be putting your deep thought and feelings into passionate matters. Let the positive overrule the negative. 3 stars

LEO (July 23-Aug. 22): Address an issue that is bothering you and you will find out exactly where you stand. It may not be what you want to hear but at least it will get you moving in a direction that better suits you. Stick to a budget. 3 stars

VIRGO (Aug. 23-Sept. 22): Take part in whatever is going on around you if you want to get the true sense of belonging. A passionate encounter with someone special is apparent. Network,

party and have some fun. You deserve a break. 4 stars

LIBRA (Sept. 23-Oct. 22): You may be opposed by someone you least expect but your ability to think fast and come up with imaginative solutions will help you win in the end. Concentrate on the things you enjoy doing and set a schedule that allows for those hobbies or projects. 2 stars

SCORPIO (Oct. 23-Nov. 21): Don't let a potentially risky proposition tempt you. Someone is probably feeding you false information that will lead to overspending and loss. Listen to someone with experience but make your own decision. 3 stars

SAGITTARIUS (Nov. 22-Dec. 21): Don't be guided by what others do or say. Look at the facts before you dive into something that could turn sour. A love connection may lead to unreasonable thinking. Justify your actions before moving down a path of no return. 3 stars

CAPRICORN (Dec. 22-Jan. 19): Don't let emotional problems interfere with your professionalism. If someone is jeopardizing your ability to finish what you start, put an end to it. A love connection looks promising. 3 stars

AQUARIUS (Jan. 20-Feb. 18): Getting together with old friends or finding a new hobby or pastime will enable you to grow creatively. Offer help to an organization or group you once were a part of. Giving back will make you realize how far you've come. 5 stars

PISCES (Feb. 19-March 20): Stick to your game plan and you will accomplish your goals. Someone who wants your attention may tempt you but satisfy your own needs first. Be clear about your agenda and continue along the path you have chosen. 2 stars

Birthdays: You are passionate and eager to try new things. You are curious and like adventure and excitement. You can see clearly but will often push things to the limit to see what you can get away with.



Eugenia Last



CONTRIBUTED PHOTO

Amy Ruble and Jan Corbin prepare for Artistic Civic Theatre's "First Baptist of Ivy Gap," set to open Jan. 23.

ACT to open Southern comedy 'First Baptist'

Artistic Civic Theatre will open its production of "First Baptist of Ivy Gap," a Southern comedy by Ron Osborne, Friday, Jan. 23 at 8 p.m. in the ACT Playhouse at 905 Gaston St. in Dalton.

Directed by Sandy Martin, "First Baptist of Ivy Gap" tells the story of six women who gather at a small Tennessee church during World War II to roll bandages and plan the church's 75th anniversary.

Overseeing things is Edith (Davina Baxter-Baggett, the pastor's wisecracking wife who dispenses Red Cross smocks and witty repartee is Luby (Jan Corbin), whose son is fighting in the Pacific; Mae Ellen (Dana Baxter), the church's rebellious

organist who wants to quit but hasn't the courage; Olene (Lea Hicks), who dreams of a career in Hollywood; Sammy (Amy Ruble), a shy newcomer with a secret; and Vera (Sandy Elder), an influential Baptist with a secret of her own. A quarter century later, the women reunite for the church's centennial celebration during the Vietnam War, and they discover that the love and support they established 25 years before can overcome the most difficult of problems.

Sponsored by Winter and Scoggins CPA, "First Baptist of Ivy Gap" will be presented Jan. 23-24 and 29-31 at 8 p.m. and Jan. 25 at 2 p.m. For reservations, call (706) 278-4796.

Murray High Alumni to meet at Wright Hotel

The Murray County High School Alumni Association will meet Monday night, January 12, at 7 p.m. at the Historic Wright

Hotel in Chatsworth. All members and prospective members are invited to attend as the group develops plans for 2009 activities.

Comments sought on bicycle races in forests

The Conasauga Ranger District of the Chattahoochee-Oconee National Forests is seeking comments on a request for a special use permit that would allow a multi-year bicycle race on open forest service roads in Fannin, Gilmer and Murray counties.

Comments may be used to change the proposed project. Comments become part of the project record and are available for public review. The district requests comments by Jan. 26.

An outfitter/guide company has requested permission to hold a 100-mile bicycle race on forest roads. The event would begin and end at the Ocoee Whitewater

Center on the Cherokee National Forest in Tennessee. Chattahoochee National Forest roads on the route are FS 22, FS 64, FS 68, FS 17 and FS 16.

The event is proposed for April 25 and is expected to last 16 hours. Approximately 400 competitors are expected. There would be temporary checkpoints and aid stations about every 10-15 miles. The roads would remain open to vehicle traffic. The race has been successfully held on the same route the past three years, the ranger district said. The proposal would allow the event for the next five years.

The proposal meets Goal

31 of the forest plan, "Provide a spectrum of high quality, nature-based recreation settings and opportunities that reflect the unique ... resources of the forest and the interests of the recreating public."

Letters should be sent to Conasauga Ranger District, Attn: 100-Mile Bike Race, 3941 Highway 76, Chatsworth, GA 30705. Comments can also be sent via e-mail to lrthomas@fs.fed.us with the subject line 100-Mile Bike Race. They can be faxed to (706) 695-1872. The contact person is Larry Thomas (706-695-6736, extension 103). Information is available at www.fs.fed.us/conf/.

Learn to go green, for free

If you've resolved to be a greener you in 2009, but don't know how to begin, then consider spending an hour at Dalton State College Tuesday evening when Bridget Sanford presents How to Become a Lean, Green, Recycling Machine — a free program on home recycling.

Sanford, with the Dalton-Whitfield Solid Waste Management Authority, will

provide tips on what materials are recyclable, how to separate them, how to choose green products and how to dispose of them safely and conveniently.

The program, free and open to the public, will be from 6 to 7 p.m. at the James E. Brown Center on the Dalton State campus. To ensure there are handouts for everyone, people interested in attending are asked to reg-

ister by calling the Center for Continuing Education at Dalton State at (706) 272-4454 or visiting www.daltonstate.edu/cce and clicking on Personal Growth.

Murray chamber seeking nods for Business Woman and Man

CHATSWORTH — The Chatsworth-Murray County Chamber of Commerce wants nominations for Business Woman and Man of the Year, Business of the Year and Humanitarian of the Year.

Please send nominations

to 126 N. Third Ave., fax them to (706) 517-0198 or e-mail them to murraychamber@windstream.net. Nominations should include information about the nominee. Judges are not from Murray County and will not know the nominees.

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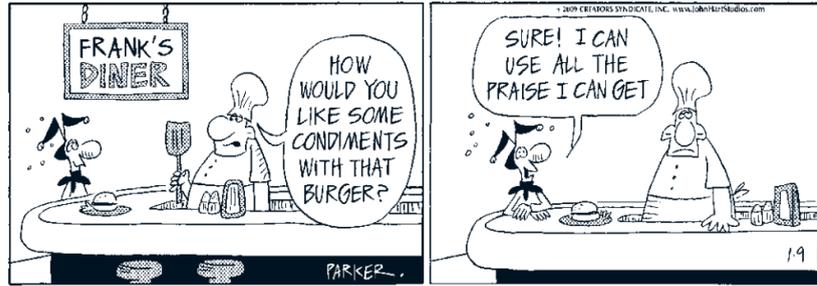
Bedtime Stories PG-7:00 • 9:30
The Curious Case of Benjamin Button PG-13 • 7:30
Marley & Me PG-7:00 • 9:45
The Spirit PG-13 • 7:15 • 9:45
Valkyrie PG-13 • 7:05 • 9:50
Seven Pounds PG-13 • 7:10 • 9:55
The Tale of Despereaux G • 7:15
Yes Man PG-13 • 7:10 • 9:40
The Day the Earth Stood Still PG-13 • 9:40
Four Christmases PG-13 • 9:50
Twilight PG-13 • 7:05

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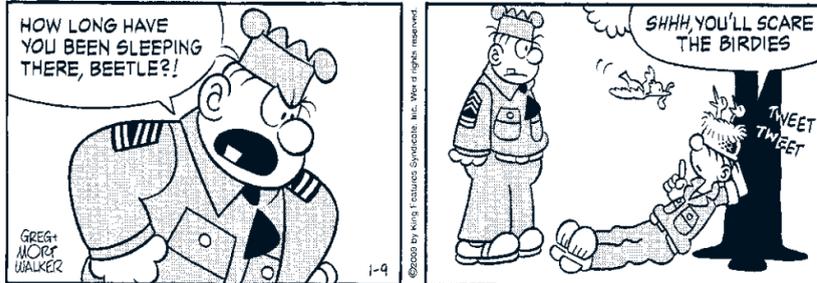
FOR BETTER OR WORSE



BLONDIE



BEETLE BAILEY



TUNDRA



DEAR ABBY

Empathy stymies desire to help others

DEAR ABBY: I am a 21-year-old man in college. I am training for a profession I will love, and I know my future will be very bright. I would like to volunteer at a soup kitchen or do something for the poor. I have done turkey drives and food drives before, but never worked directly with the people I'm trying to help. My problem is I tend to become very sad or feel helpless when I'm around disadvantaged people. I identify too strongly with their suffering.

in the back of my mind. Another ingredient to throw in is the fact that he is very controlling about everything, including sex — which he withholds unless it's his idea. So, is he a closet case or is he just a controlling person? — UNSURE IN IRVING, TEXAS



Jeanne Phillips

Abby, I want to help as many people as I can during my short time on this planet, but I'm paralyzed by their pain. Is something wrong with me? Have you any suggestions? — WANTS TO HELP IN EDEN, N.Y.

DEAR WANTS TO HELP: My grandfather used to say that a thin line separates those who have from those who don't, and it is the responsibility of those who have to reach out and do something to help the less fortunate. In your case, donating your time would be enormously helpful, and frankly, seeing you personally offering your assistance would go a long way to lifting the spirits of some needy people.

DEAR UNSURE: While many a truth is spoken in jest, having never met your husband, I cannot decide for you whether or not he is gay or bisexual. He does, from your description, however, appear to be an unsatisfying life partner on at least two levels. So my question to you is, do you think you're better off with him or without him — and is this the way you plan to live the rest of your life?

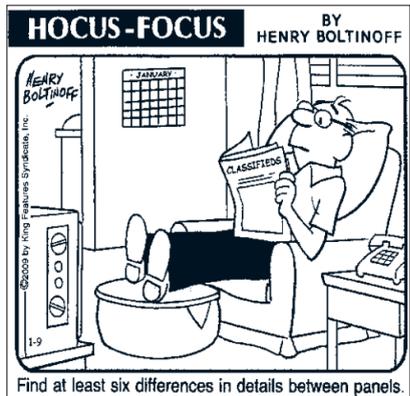
DEAR ABBY: My husband and I watch our 2-year-old granddaughter almost every weekend. She and her parents live about 60 miles from us. The problem is, we agreed when we started taking her that we would meet halfway. But for reasons unknown to me, we always have to drive a lot more than halfway. I have checked the mileage and pointed it out to my daughter and son-in-law, and they ignore it.

Because you are nervous about it, consider transitioning to the "front lines" by starting with food prep in the kitchen of the shelter and working your way forward as you gain more confidence. Yes, the clients are people in trouble. But they depend on the kindness of people like you.

This may seem petty, but I'm sick of it. They both work and earn more than we do. Don't you think free baby-sitting is reason enough to get your child to the baby sitter? — GRAND "MA" IN OKLAHOMA

DEAR ABBY: My husband has been joking recently about being a "closet case." There has always been somewhat of a question about that

HOCUS FOCUS



PEANUTS



ROSE IS ROSE



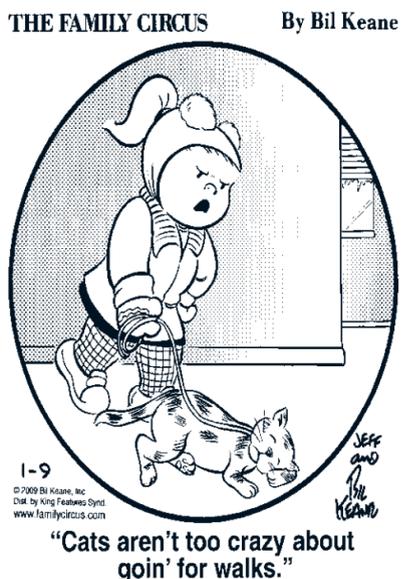
ZITS



BABY BLUES



FAMILY CIRCUS



CLOSE TO HOME



COMMENTARY

'Genius' is relative term

At this time of the year there is time to reflect on the past football season. Here are some random thoughts:

■ This is not a knock on Nick Saban, but doesn't he carry something of a "genius" reputation when it comes to defense? What happened in the Sugar Bowl? Makes you recall Georgia playing West Virginia in the "Katrina" Sugar Bowl in Atlanta. Didn't matter how hard Mark Richt and his staff preached to the Bulldogs that the Mountaineers could play with anybody, it was too late by the time the team got the message. I am sure that Saban and his staff constantly preached, "Beware of the Utes." Obviously, it didn't take.

■ Paul Johnson's wishbone didn't appear a thing of genius, as some had come to believe, after LSU took charge in the Chick-fil-A bowl.

■ There are no geniuses in the game. Some coaches obviously do a better job than others, but if you check the record, the coaches who stay at it 20 years or so — like Vince Dooley, Bobby Dodd, Bo Schembechler, Woody Hayes, Frank Broyles, Lavell Edwards, and many others — usually win about 75 percent of their games. Richt's percentage is over 78, so he must be doing something right. The trick is to be competitive over the long haul and win a championship every now and then.

■ Even though some teams seem to win multiple championships, it is hard to win one. A lot of good fortune and lots of luck have to come about. I keep hearing about Saban and Urban Meyer winning a championship in a short period of time. Do you think those guys are better coaches than the late Schembechler? I don't, and if you are familiar with the record, Bo never won a national title.

■ When the season boiled down to two

teams — Florida and Oklahoma — some hold the view that Southern Cal may be the best team. (I'm sure Texas would disagree). Most coaches think the Trojan job is the best in college football because of available talent within 100 miles of the campus. "No question, it is the best job," says former Tennessee coach Johnny Majors, "except for having to live in Los Angeles."

■ Back to the genius thing. I am sure Steve Spurrier would tell you it is tougher being a genius at South Carolina than it was at Florida. It will always be about players. How difficult would it have been for Vince Dooley to win a national title without Herschel?

■ That thing about luck? Dooley's 1980 team had to win five close games (seven points or less) to claim the championship. That overachieving team, while good, inventive, and savvy, stayed healthy for the most part.

■ The cost of changing coaches is more than the payout you read about for the coaches (think Phil Fullmer and Tommy Tuberville) who became persona non grata. Take Tennessee for example. In addition to the \$5,000,000 Fullmer gets, there is the high cost of hiring new coaches. Reports say Lane Kiffin hired his dad, Monte, as defensive coordinator for \$1 million. Ed Orgeron, the former Ole Miss head coach, will be paid \$600,000 to coach the offense. Other assistants will cost more than the ones the new coach let go. Pay one guy a half million dollars and that impacts what the others get. The change will probably cost Tennessee \$7 million.

■ Isn't it time for a salary cap for coaches?

Loran Smith can be reached at loran-smith@sports.uga.edu



Loran Smith

PRO FOOTBALL

Favre to take month deciding his future

THE ASSOCIATED PRESS

NEW YORK — Brett Favre is going to take his time before deciding whether to return with the New York Jets next season.

The 39-year-old quarterback said Thursday that he's following the advice of Jets general manager Mike Tannenbaum by not making a hasty decision on his future.

"He said he's not going to bother me for three or four weeks," Favre said. "He told me to do whatever, and he'd give me a call in a month. Maybe I will tell him my answer that day."

Favre said he plans to make a quiet decision without a public news conference if he does retire.

Favre is disappointed with how his first season ended with the Jets, who lost four of their last five games and missed the playoffs after an 8-3 start. He takes part of the blame but said that wouldn't necessarily increase his desire to come back.

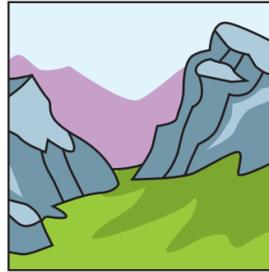
"I have the ability to turn it off just like that," he told ESPN. "I don't feel I have anything else to prove. Do I have to redeem myself for the last five games? No. I could be trying to do that until I'm 60 years old. There is nothing left out there for me from that standpoint. I'm disappointed with the last five games, sure, but I know I did everything I could have."



AP PHOTO

New York Jets quarterback Brett Favre will take some time before making his second decision about retirement in the past two seasons.

How low can you go?



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Federer wins, Nadal upset at Qatar

DOHA, Qatar (AP) — Top-ranked Rafael Nadal was eliminated from the Qatar Open on Thursday, while Roger Federer advanced to the semifinals of the tuneup for the Australian Open.

Nadal lost to Gael Monfils of France 6-4, 6-4, and Federer saved three set points to defeat Philipp Kohlschreiber of Germany 6-2, 7-6 (6). The Swiss star trailed 5-1 and 6-3 in the tiebreaker, reeling off five straight points to win.

"I had a strong finish," Federer said. "I am not thinking ahead. I want to win the title."

Federer will face Andy Murray, who defeated Sergiy Stakhovsky of Ukraine 6-4, 6-2.

Nadal, who cruised through his first two matches of the season-opening event, was broken twice in the first set and once in the second. He finished with only 10 winners, while Monfils had 35.

"Today wasn't my day," Nadal said. "Monfils served really well. If he wants to improve his ranking, he will have to play like he did today. I knew it won't be easy at the start of the season, but I am happy with my game."

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Super Cab, XLT, Deisel, Stk# 8T032
Factory List\$41,344
A Plan\$36,413⁸⁷
FMCC\$500
Factory Retail Cash\$4,500
Dealer Cash\$1,000
Net after
Factory Rebate **\$30,413⁸⁷**

*Employee Pricing
Has Been Extended
'til
1/12/09*

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Factory List\$35,045
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Factory Retail Cash\$4,000
Net after
Factory Rebate **\$27,159⁵⁷**

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A Plan\$28,315⁵⁶
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Factory Rebate **\$28,315⁵⁶**

NEW VEHICLES

**Employee Pricing
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2009 Ford Focus
S Pkg., Auto., Air, Stk# 9C009
Factory List\$16,505
A Plan\$15,176⁹⁹
FMCC\$500
Factory Retail Cash\$1,000
Net after
Factory Rebate **\$13,676⁹⁹**

2009 Ford Fusion
SE Pkg., 4 Cyl., Auto., Stk# 9C026
Factory List\$22,615
A Plan\$20,245⁷⁷
FMCC\$500
Factory Retail Cash\$2,000
Net after
Factory Rebate **\$17,745⁷⁷**

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Lariat, Super Cab, 20" Wheels, Stk# 8T160
Factory List\$39,090
A Plan\$34,088⁴⁵
FMCC\$500
Factory Retail Cash\$4,500
Net after
Factory Rebate **\$29,088⁴⁵**

2008 Ford Taurus
Limited, FWD, Moonroof, Stk# 8C029
Factory List\$29,855
A Plan\$26,734⁰⁵
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Factory Retail Cash\$2,500
Net after
Factory Rebate **\$23,734⁰⁵**

USED CAR & TRUCK SPECIALS

Stock #	Year	Make	Model	Price	Stock #	Year	Make	Model	Price
P5297B	1999	Dodge	Ram Van	\$5,700	P5349	2007	Toyota	Corolla	\$13,595
9C013A	2004	Ford	Focus	\$7,425	P5365	2007	Pontiac	G6	\$13,999
P5378	2002	Ford	Ranger	\$8,999	8C021A	2003	Chevy	C1500	\$14,999
P5312	2007	Ford	Taurus	\$9,525	P5391	2008	Mercury	Gr Marquis	\$16,995
P5377	2007	Pontiac	G6	\$11,997	8C007A	2003	Toyota	Tacoma	\$9,995
P5360	2004	Volkswagen	Passat	\$11,997	P5375A	2008	Dodge	Charger	\$18,600
P5345A	2007	Pontiac	G5	\$12,998	8T164A	2007	Chevy	Colorado	\$18,625

*With Approved Credit. Vehicles not included in Employee Pricing Plus: '09 F150's, Hybrids, Mustangs GT500 & Chassis Cabs.

pet connection

Q&A



Rewarding a behavior you don't want is never a good idea.

Cat makes a fuss when owner leaves

Q: My cat, Misty, is like a little child. I am a nurse and work nights. When I put on my scrubs, she immediately starts to cry and grabs my ankles with all four paws. She does this only when I put on my scrubs, not when I dress in "street clothes." I keep a special treat to give her, but she still cries. How can I get her to stop? — *E.G., via e-mail*

A: Misty has learned that when you put on scrubs, it means you're leaving the house. Many cats become anxious when they see suitcases or other signs that their people are leaving, and this may explain part of her behavior.

She also sees you putting on scrubs and begins to anticipate her treat. Her crying and grabbing your legs may be her way of demanding that treat from you. If you give Misty a special treat when you put on your scrubs and when she grabs your legs and cries, then she has good reason to continue or even increase this behavior. What gets rewarded gets repeated when it comes to pet behaviors. When our pets figure out what behavior works to get what they want or need, then you can be sure those behaviors will continue.

Try feeding Misty in another room when you put on your scrubs to give her something else to do. Your best bet is to completely ignore Misty if she does cry and grab your legs. Begin a daily routine at other times of interactive play with toys, and toss in her special treats at other times.

Be aware that any time a pet behavior that is well-ingrained no longer produces the expected results, that behavior may increase before the pet gives it up and tries a different strategy.

In other words, she may become even more demanding in the short run, but stick with it. No more treats for her leg-grabbing drama.

— *Susan and Dr. Rolan Tripp, AnimalBehavior.net.*

Do you have a pet question? Send it to petconnection@gmail.com.



About Pet Connection

Pet Connection is produced by a team of pet-care experts headed by "Good Morning America" veterinarian Dr. Marty Becker and award-winning journalist Gina Spadafori. The two are also the authors of several best-selling pet-care books.

On PetConnection.com there's more information on pets and their care, reviews of products, books and "dog cars," and a monthly drawing for more than \$1,000 in pet-care prizes. Contact Pet Connection in care of this newspaper by sending e-mail to petconnection@gmail.com or by visiting PetConnection.com.

More of Dr. Becker's BEST

New products offer both fun and convenience for pet lovers

By **Dr. MARTY BECKER**
Universal Press Syndicate

Last week I wrote about the promising products that made me take notice as a practicing veterinarian. This week, my focus is on those non-medical products that caught my attention as a pet lover and that will make taking care of your pet easier or more fun. Just as with the veterinarian breakthroughs, this week's products were gleaned from suggestions from more than 100 experts.

We have the full list of all my "Dr. Becker's Best" products on our Web site, PetConnection.com, so drop in for more information. (Prices can vary widely, so I've listed suggested retail.)

• Food puzzles.

Veterinary behaviorists say it's important to reduce or eliminate the mind-numbing boredom from just eating food out of a bowl. Boredom equals behavioral problems, and behavioral problem may mean a homeless pet. Food puzzles, such as these from Premier (www.premier.com), can help.

The Kibble Nibble appeals to dogs' natural prey and stalking drives. For the kibble or treats to dispense, dogs must roll, push and chase the toy. The Kibble Nibble holds up to 2 cups of kibble or treats. Unscrews for easy loading and

quick cleanup. (\$20)

The Bristle Bone is a refillable dental toy made with nylon bristles and rubber nubs that gently scrape and clean teeth as dogs chew. (\$10-\$15)

• **Easier nail-trims.** Find the quick for a no-blood, no-pain nail trim with the Quick Finder nail clipper. The product has a light source mounted on it to shine through the nail and colors that tell you when it's safe to cut: red for no, green for go. (www.quickfinderclipper.com, \$33)

• Perfect portions, every time.

Petmate's new Electronic Portion Control LeBistro measures meals just as carefully as you do, to ensure that your pet gets the right amount of food, right on time. Program it like an alarm clock, and it dispenses pre-set portions of food up to three times a day. The 5-pound capacity is ideal for those with cats and small dogs. (Petmate.com, \$80-\$90)

• Promote prey play.

Based on the preying and social behavior of dogs, the Flappy Dog toy simulates the excitement of catching a prey and proudly shaking it. This toy was a major hit with the Becker family dogs. (ourpets.com/products/flappy.html, \$13-\$17)

• No more water slops.

The Drink Better pet bowl encourages dogs to drink at a slower rate and makes less mess while they're doing it. The Drink Better bowl uses a floating obstacle to control the flow of water, encouraging dogs to drink slower and take only as much as they need, without soaking their ears and muzzles or slopping water around the feeding area. (contech-inc.com/products/drinkbetter, \$25)



Eureka's Boss 4D Pet Fresh vacuum helps pet owners eliminate odors naturally.



Some great new products, like Petmate's Electronic Portion Control LeBistro (above), promise to make keeping a pet easier in the New Year.

• **Get the pet hair.** Eureka Boss 4D Pet Fresh vacuum comes with tools to help pet owners eliminate odors naturally and remove pet hair and dander from stairs, furniture and the floor. We've given this one a good workout, and it works. (Eureka.com, \$138)

My Pet Connection co-author, Gina Spadafori, says if you're looking for a handheld, the new Dyson DC-16 kept up with the mess at her home. (Dyson.com, \$150)

• **A party for pets.** The Puppy Pinata is a plush toy containing treats that stimulate a dog's natural desire to search and investigate. Our dogs smelled the product through the packaging and got as excited about the pinata as a stick-swinging 6-year-old at a birthday party. (www.puppy-pinata.com, \$7-\$11)

• **Making balconies safer.** A great idea, long overdue. Puppy Bumpers fit around the necks of puppies and small dogs to protect them from getting through baby gates and balcony railings. With so many people keeping small dogs in upper-floor apartments, this is one product that really could save a life. (puppybumpers.net, \$20)

• **Food and water to go.** The collapsible Zuka Bowl has colorful and fun prints and features a carabiner-type clip to attach it to a belt or bag. It'll also fit easily in a purse or in a car. (itzadog.com, \$16)

With so many great products to choose from, it's hard to limit myself to just a few. But don't worry: We'll be writing about the best throughout the year.



The Bristle Bone helps clean teeth.

PET RX

New treatment option for dogs with Cushing's syndrome

Dogs with a hormonal disorder known as Cushing's syndrome have a new treatment option with FDA approval of the drug Vetoryl (trilostane), until now available only through a cumbersome importation process.

That's good news for dogs, says Dr. Helen Hamilton, a board-certified veterinary internal medicine specialist in Fremont, Calif. "I've been prescribing it for years," she said. "It's my drug of choice for Cushing's."

Cushing's is a disorder of the adrenals, small glands located at the top of the kidneys. They start

making too much cortisol, a hormone meant to help the body cope with short-term stress. Excess cortisol causes symptoms like weight gain, lethargy, and increased thirst, hunger and urination. Left untreated, it damages the liver and immune system.

Surgery can cure some cases of canine Cushing's, but most are managed with drugs — usually the chemotherapy drug Lysodren (mitotane), which erodes the outer layers of the adrenal glands and reduces their ability to produce cortisol. But the process can go too far, and dogs

go from producing too much cortisol to producing none. They'll have to take a hormone supplement for the rest of their lives.

Trilostane instead inhibits an enzyme the glands need to produce cortisol. In most cases, excessive suppression of the hormone can be reversed simply by stopping the drug or lowering the dose, although there is still some risk of permanent damage.

"Lysodren is still valuable, and both drugs have their place," Hamilton said. "But trilostane has less risk of side effects and is a gentler drug." — *Christie Keith*



FDA approval of a new medication gives veterinarians another option in treating Cushing's syndrome in dogs.

PET TIP

Not too late for pet resolutions

With people watching their every penny, make preventing pet problems your focus in the new year. Some ideas:

• **Look before you leap.** Choose a pet who fits your family and lifestyle well, and be sure you have time to handle training and behavior issues before you choose your animal companion. Make sure you understand what's necessary for your pet's nutrition, preventive health care and training, so you can set up your pet to start on the right track and stay there. Many pet problems are easier to prevent than to fix.

• **Work to keep your pet healthier and happier.**

Simple measures such as spaying and neutering and keeping your pet at a normal weight can prevent many serious health problems and improve your pet's quality of life. Ensuring that your pet gets enough exercise can go a long way toward helping with behavior issues and is good for the relationship you have with your animal



Work in the new year to keep your pet healthy and well-mannered.

companion.

• **Prepare for health emergencies.** Establish a relationship with a veterinarian who'll answer your questions, present all options and support you in your decisions. Consider getting pet health insurance before you have a pet health crisis, or have another plan at hand in case you need to pay for a pet's accident or unexpected illness.

• **Be a responsible pet owner.** Don't let your cats roam or your dogs bark constantly. Train and socialize your dogs so they can be "model citizens" wherever you take them. And pick up after your dog

when walking him. All these actions help keep neighborhood relations nicer.

Don't forget that others are struggling now, too. So if you have some extra time or money, please share it for the good of animals and others who love them.

— *Gina Spadafori*

TOP DAWG

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Professional Dog Styling

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Pet Grooming

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“...where dog dreams do come true...”

“Let us pamper your pet!”

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120 WEST CUYLER ST. DOWNTOWN DALTON

THE SCOOP

Puppy teeth may need vet's help

If you have a puppy in your home now, you will be delighted to know that those sharp little baby teeth will be replaced by adult teeth by the age of 4 months — going from 28 deciduous teeth to 42 permanent ones. But problems can occur with the changeover.

Sometimes baby teeth are retained after the adult ones come in, a situation that can cause many problems, including the misalignment of permanent teeth, incorrect development of the jaw, and infections. Check your puppy's mouth daily while adult teeth are erupting to ensure that the baby teeth aren't being retained — a double row of teeth, especially in the front, tells you that they are.

Have your veterinarian check any suspicious developments. Baby teeth that refuse to fall out on their own may need to be removed by your veterinarian.

— *Gina Spadafori*

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Toll Free 877-217-6397 or 706-272-7703/7707 Fax 706-272-7743 Open Monday-Friday 8:30-5:00



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ANNOUNCEMENTS

103 Found

Found a ring at the Medical Plaza on Wed. Jan. 7th. Please call to identify 706-673-6072

Found brown & black Rottweiler pup on Dec. 24th on Dug Gap/Threadmill Rd. Approx. 8 weeks. Call 706-483-4524.

Found small 10 lb. black male long hair dog, approx. 1 year old on Hwy 41 close to Whitfield Co. Central office. 706-278-1113

Found Tues. on Houston Valley Rd. black lab mixed with white markings (had been hit by car) Need to find owners! 706-581-1063 or 706-673-4252.

104 Lost

Lost blonde Cocker Spaniel, female, in the Rocky Face Circle area. Older dog wearing tags. If seen call 706-980-3878 or 706-278-7833

Missing Chinese pug in the Beavertdale area. Beige, only has 1 eye, male. \$100 Reward!! 706-259-8637 - 706-980-9022.

REWARD! Lost @ Civitan Park Canon PowerShot CD750 digital camera; photos of red haired child, Christmas, Key West, dogs, CA; extra added to reward if photos are NOT erased. 706-226-9153 or 706-280-2714

105 Special Notices

Broken into at Dalton Depot: 12/26 -Red 4-Runner w/ TX tags. Taken: Sterling silver (Gorham/Camellia) towels by "Home" in pale aqua & another set in aqua/brown, many UoFA items including a pillow, teva tumbler; crimson Cross roller ball pen, men's clothing sz. LG, womens clothing sz MD, Black & Decker tools (stud finder, level, many more) Garmen GPS. 706-226-9153 or 706-280-2714 Kathy - **REWARD!!**

FINANCIAL

252 Business For Sale

Trendy, upscale salon for sale. 8 stations, manicure/pedicure station, make up station, 3 computers, Wi-Fi, over 500 repeat clients. This is your opportunity to purchase a fully operating salon at a huge discount. 2008 Revenue over \$125,000 w/ partial staff—turn key operation w/ plenty of room for growth can be yours for only \$75,000. **706.271.6549.**

Turn Key business for sale, downtown Dalton location. Fully furnished, including kitchen & sec. equip. Call for specific details 1-717-383-2787 lve msg.

EMPLOYMENT

310 General

Dalton State College is accepting applications for a full-time public safety officer. Applicants should have the ability to obtain P.O.S.T. certification. Excellent benefits. Interested applicants should complete a Dalton State College application and submit it to the Director of Human Resources, Dalton State College, 650 College Drive, Dalton, GA 30720. Review of applications will begin January 16, 2009. A background check will be processed for any candidate to whom an offer of employment is made. AA/EEO

GLOBAL BUILDING & REMODELING LLC needing part time secretary, some computer knowledge necessary, & valid drivers license needed. Call for interview 706-260-7731

Pain Exterminating. We're Expanding. Currently Seeking Termite Technician for FT/ position. Will train. Apply in person at: 203 MLK Jr. NO Phone calls, please!!

310 General

Seeking Insurance Clerk. Duties include: Data entry, customer service and other miscellaneous duties. Medical background a plus. Hours 8am to 5pm daily. Send resumes to: Blind Box R-8 c/o The Daily Citizen PO Box 1167 Dalton GA 30722

TUFTING MECHANIC

Based in Austin, Texas Start the year with a change. We are looking for a enthusiastic person with 3-5 years experience in the set up of tufting machines; adjusting machine settings to meet design specifications; start machines for trial runs; diagnose and fix processing faults; inspect yarns and fabrics produced; repair or replace faulty parts; Work well within a team; High School Diploma. 2nd Shift available and must be able to work flexible hours.

Relocation package to Austin, TX; benefits; Pay rate dependent on experience; overtime periodically

TigerTurf Americas is part of one of the largest, most innovative global synthetic turf manufacturing companies in the world. **E-mail your resume to: jobs@tigerturfworld.com**

311 Health Care

Part time person needed to scan medical charts in a doctor's office. Bilingual a plus. Mail resumes to: 302 Point North Place, Dalton, GA 30720 or fax to 706-279-3969

315 Office & Clerical

Firm seeks secretary-receptionist qualifications consist of computer knowledge, multi line phone, customer service, multi tasking, and general office duties. Please send resume to: sent2myfirm@yahoo.com

Local company accepting applications for experienced customer service rep. Applicant must have an outgoing phone personality, pay attention to detail, be able to handle multiple task in a fast pace environment, have a minimum of 3 years experience in the customer service field, have the ability to acquire product knowledge & sell over the phone. Knowledge of QuickBooks, Mappoint, PowerPoint, Word & Excel a plus. Email resume' along with a brief summary of your abilities and success of selling product over the phone, salary requirements and why you should be hired for the job. Email: resume100158@yahoo.com

322 Sales

New Home Sale. Great opportunity for result oriented sales professional. Draw + commission. Fax resume to Dan at 706-629-8088

324 Positions Wanted

Wanted Job: Working in any carpet mill pertaining to tufting dept. I have 30 yrs experience working on tufting machines & supervisor position. For more info 706-263-4275 or 706-625-2307 ask for James.

SERVICES

401 General Services

Personal Housecleaning with Professional Reliability and Results. References Available. Call 706-229-0030



YARD SALES

Yard Sale Pick-Up Providence ministries needs your left over items to support the Providence rescue Mission and their Boys home. Drop Off or call before sale for pick up. Dalton 711 S. Hamilton St 275-0268, Calhoun 289 Hwy. 53 East 629-1613 Ft. Oglethorpe 291 Battlefield Pkwy. 858-7974

Rocky Face

Indoor Church Yard Sale Rocky Face Baptist Church. Old Chattanooga Rd. Sat. 10th 7a-3p. Furniture, clothes etc. Something for everyone!!

PETS/LIVESTOCK

501 Pets for Sale

8 week old Lab mixed puppies. \$35.00 each to cover 1st shots. Black, Black and black and tan. Call 706-280-8070.

Yorkies, 2 females! \$800 each. Vet checked & shots. 706-695-6968 after 5pm or 706-260-8214. Parents appr. 5 pounds.

502 Free Pets

Found Blue Tick coon hound, Call 706-217-7554.

Found Blue Tick coon hound, male. Free to a good home. Call 706-217-7554.

Free puppies to a good home. Beagle mix, medium size brown pups. 706-583-0806 or 706-529-8040

Free to good loving homes. Pit bull pups, born 10/28. 2 black, 1 fawn. Call 706-313-4044.

Pug mixed puppy, female, free to a good home. 706-260-1942

551 Farm Equipment

Tractor for sale. Farmall Cub (red) Good for parts or to restore. Belly turning plow, cultivator plows and drag behind harrows included. \$1000. 706-483-7204

ITEMS FOR SALE

611 Misc. Items For Sale

2 Rug racks \$25.00 each. Small to medium rugs with clips. Rug binder - rebuilt and never used. \$1,250. Call 828-321-4770 Andrews, NC.

Electric Jazzy Chair, only 3 weeks old! (can be used outdoors always) \$4,000. Call 706-529-6029

Trompoline, good condition, \$50.00 Call 706-226-5859 after 6pm

615 TV & Stereo

Sony 50" LCD TV. Works great after 6pm. Call 706-226-5859

704 Land & Lots

Bank Foreclosed, Priced to Sell! 1106 Mayfield Ln, Ranger Ga. Approx. 2.04 acres. Appraise value \$35,200. Asking \$14,000 neg. Call 912-536-7918 cell or 912-489-9261

705 Homes For Sale

\$2,000Dn. Starting at \$700/mo. **OWNER FINANCING.** Several 3Bd/2 Ba. homes in Whitfield & Murray Remodeled, very nice. Owner/Broker 706-529-0650

****17 ac. 3 br, 2.5 ba home in Cohutta.** Full bsmt, deck, storage bldg. CHVAC w/ dual furnaces (propane & wood), attic fan. Generator backup electrical system. New paint, carpet, laminate & vinyl. Priced well below appraisal. 706-529-0650

Lease Purchase - 3 bd/2baths. \$1,000 down and \$700/month. 355 Woodbranch Dr. Dawnville. 706-260-9183

NEW YEAR SPECIAL. Great Westside location. 3Br 1.5Ba. Newly remodeled. \$94,700. 706-673-2615, 706-280-9246

705 Homes For Sale

No Credit Check. Owner Financing. Rent to Own or Lease Purchase. STOP RENTING TODAY MOVE IN TOMORROW!!!! Don Babb 706-463-2333 hhf@vol.com or Mark Burnett 706-529-5901 **DALTON**

208 Goldenrod Ln (off of Dawnville Rd in Amberfield) - 3BR 2 BA, \$111,000, \$1,500 down, as low as \$750 month. 1481 Heather Way \$105,000 3/2 in Amberfield \$1000 down & as low as \$750 month. 2860 Old Grade RD, 3BR 1 BA, \$75,000, \$1,000 down, as low as \$535 month 1102 Brookwood #9 -3 BR 2BA Condo, \$84,900, \$1,000 down \$600 per month

Rates Have Never Been Better! Brand new houses 1100 - 1300 square feet. 3 bdrms 2 full bath, 2-car garage. \$500 down, \$550 month. 678-766-0200

706 Condos For Sale

2 & 3 bdrm Luxury Condo for sale or lease 1 level, walk in closets, lrg rms cable/int wired vinyl dividers between units on cul-de sac. Starting at \$129,900 owner fin & rent to own fin avail. Appr. Avail 706-259-7474

707 Real Estate Wanted

**** SELL YOUR HOME FAST **** We Don't List Homes, We Buy Them! Don't Waste Time, Sell in 3 Days. **!BuyHouses.biz.** 866-428-9249

726 Commercial Buildings

check this out
*19,000 sq.ft. - 2105 E. Walnut Ave. Retail space, Next to Hobby Lobby, across from Mall.
*97,000 sq. ft., 454 Hwy 225 (Bretlin)
*Retail space - Dalton Place Shop. Ctr. 2518 Cleveland Hwy. 1200, 1400, 44,000 SF avail. 706-279-1380 Wkdys 9-5:30

1 -12,500 sf & 1 -10,000 sf bldgs for sale by owner. Dalton. Docks. Suitable for light manfg. or whrg, offices w/ c/h/a. Perry 706-275-0862

728 Commercial Rental

LOOK!
*302 S. Thornton 5,500 SF, includes utilities, between Newspaper office & Bank of Am.
*1515 Abutment Rd. 10,000 sq. ft. includes utilities. Many sizes or suites. 1.3 mi. S. of Walnut
*Camelot Bldg, Near I-75. 1514 W. Walnut Ave. Between Long John Silvers & Burger King. 5,500 S/F. 706-279-1380 wkdays 9-5:30.

Doctor's Offices for Rent
Medical Suites, 2500 SF avail. 1008 Professional Blvd., Dalton. Distinctive Modern Bldg., 3rd floor w/elevator. 706-279-1380 wkdays 9-5:30

Office: 2700 S.F. Excellent condition. 1143 E. Walnut Ave. Call: 706-581-1037

Restaurants for rent: *410 S. Hamilton (fmrlly Bailey's Diner) Incl. equipment \$3,495 mo. *801 E. Walnut Ave. Barrett Marketplace \$2995/Mo. \$2000 dep. (fmrlly El Taco) fully furnished. 706-279-1380 wkdy 9-5:30

Retail and Office Space for Lease. Walnut Ave. + other locations 706-278-1566

Retail Shop for Lease. 3000 SF total. \$1375.00 mth \$500.00 Deposit. Chatsworth Area, Great Location. 706-483-9187

UNIVERSAL Sudoku Puzzle

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusively.

			8		2	1		
			5	3				4
			6		7	9	8	
		9					2	6
2		7				3		8
6	8					4		
	6	5	4		8			
9				7	5			
	2	8			3			

DIFFICULTY RATING: ★★★★★

Look for the solution to today's Sudoku Puzzle on page 18C of the classifieds.

RENTAL HOUSING

751 Apartments

****GADDY RENTALS** Move in Special!** 409 E. Hawthorne St. *1 & 2 bdrm, Apts. avail. *2 bdrm 1 bath house for rent near hospital. 706-275-9726 (mention ad when calling)

*1 & 2 bd Apartments. Washer & dryer hookups. 4808 South 41 Hwy. Rent by month or week. Call: 706-217-5175

1 & 2 bedrooms available, we have apartments in Dalton, Chatsworth, Spring Place & Eton. Call now 706-278-3776 or 706-695-4880.

1 bedroom apartment corner of Hwy 225 & Hwy 286 in Eton. \$300/month. Call 706-517-5759 10am-6pm.

1 BR, 1BA. 306 W. Park St., \$350/mo + \$250/dep. Incl. basic TV cable. 706-226-0503

1 STORY completely furn. effc. Cable TV, phone, microwave, kitch. supplies, linens, utilities furniture North Tibbs Road. \$149/weekly, 278-7189.

*****2BR/1BA DUPLEX** Central H/A, W/D hookup, kitchen appliances furnished. \$250/dep. \$475/month. NO PETS! Call 706-673-2177

1, 2, & 3 Bd Apt's - Starting at \$100/week. Power, water, cable, furnished. For details. **706-463-0672, 706-463-0671 & Español 706-463-0945**

1/2 off 1st Mo.- 2BR, 1BA, C/H/A, W/D Connection, Near Conn 3 & I-75. Lafayette Hwy.-2BR, 2BA, Mobile Home. Monthly or wkly rates. 706-673-4808 or 706-264-6786.

1st week free w/ deposit! 2 bd. 1 ba, laundry room close to downtown. Utilities furnished. \$175wk or \$650/mo., \$200/dep. 706-581-4615

1st WEEK FREE!! 2 bdrm, 2 ba. A/C, cable, parking, on-site laundry. \$155 week. No Pets! Renovated. **706-370-5705**

The Daily Photo



Submitted by Johnny Payne, Chatsworth, GA
To submit your photo, email photo, name and city to: lauramartin@daltoncitizen.com

751 Apartments

2 bdrm apt. off Cleveland Hwy. Remodeled, all new appliances & carpet. \$120 week, \$250 dep. 706-695-4029 - 706-618-3866.

2 BR 1 BA - 603 Wills, \$465 month, \$230 dep. 706-279-1380 wkdays 9-5:30

2 BR, 1 BA. 116 Fernwood Ave., \$550/mo + \$250/dep. All utilities included. W/D Conn., C/H/A. 706-226-0503

271 Broadacre NW Rd 2 br, 2 ba., Central H/A, W/D hook ups, water furn. \$480 mo \$100 dep. or \$125 wk. \$200 dep. 706-508-4158.

2BR 1.5BA Townhouse. Washer/ dryer conn., c/h/a, utilities & cable furn. \$160/wk or \$660/mo No Pets. 706-463-3171

3 BED 2 BATH Duplex. C/H/A, All appl. furnished. \$550/ mo., \$300/dep. No pets. Call: 706-259-8474 or 706-271-6900

Apartment for Rent. 2BR/1 BA located in Chatsworth. \$435.00 mth \$300.00 Deposit. NO PETS 706-483-9187

Autumn Ridge APARTMENT HOMES

CHECK US OUT!

1, 2, & 3 Bdrm Units available, but going fast!

- Pool - Fitness Center - Laundry. FREE AFTER SCHOOL PROGRAM All units: Sunroom & W/D hookups

706-226-0404

Clearview Estates: 2br duplex, N. Cleveland Hwy area, all kitchen appliances, w/d hook up, no pets, \$495/mo. 706-694-8425.

Efficiency apartment, furnished, inside city. \$100 week some utilities furnished. No pets! 706-618-5200.

Efficiency bachelor apt in city All utilities incl. TV & cable furn. No Pets 801 N. Selvidge St. \$65 dep, \$65/wk 278-3729 8a-8pm.

For Rent: **843 Carbondale Rd.** South - 2 bdrm 2 bath. **107 Marla Dr.,** North- 2 bedroom 1 bath. Call **706-277-2595**

HUGE 4 bedroom apt. In Dalton. \$590/month or \$150/wk. 706-260-9183

Luxurious Townhouse in Eton, newly renovated, ceramic tile, wood flrs, new carpet. 2 bd, 1.5 ba. move in special 1st mon \$250, no deposit 706-980-3361

Luxurious Townhouses, Dalton, newly renovated, ceramic tile, wood flrs, new carpet. 2 bd, 1.5 ba. move in special 1st mon \$250 no dep. \$500/mo thereafter. 706-980-3361

Motel Rooms For Rent: 2107 S. Dixie Hwy. 41. Standard - \$95/wk. Lg. - \$125/\$135/wk. Dep. = 2 wks. rent. Furnished + TV, basic cable, private phone. 706-279-1380 wkdys 9-5:30

MOVE RIGHT IN, 1 & 2 BD efficiency apts, furnished, all util's, w/d furnished, TV, In Chats., & Dalton, near hospital. 706-313-1733 or 695-0625

MUST RENT THIS WEEK!!

\$99 MOVES YOU IN

Super Deluxe Townhome
2 BR 1.5 Bath, Huge Closets
Woodburning Fireplaces,
Best Deal in Dalton
Best Location, True Luxury

706-934-3787

PARK CANYON HAS A HOT DEAL FOR YOU!

Featuring Spacious: 1 & 2 bedrooms, community hot tub, well maintained, Beautifully Landscaping! Excellent Location off I-75

Call **706-226-6054**
Email: parkcanyon@optlink.us

STAY LODGE

Effic. Apt. with kitchen. Furn w/all utilities. Laundry fac., basic cable. Private phones furn. Starting at \$129.99/wk plus tax **Suite Deals** 1BR \$175.00 per week. Call 706-278-0700

STAYLODGE - WILLOWDALE

MOVE IN SPECIAL
1st Week \$100.00
706-278-0700

Townhouse for Rent. 2BR 1.5 BA WM/Dryer \$475.00 mth \$300.00 Deposit NO PETS. 706-483-9187

UNDERWOOD LODGE

Furnished Efficiency with kitchenette. All Utilities & Cable!! Laundry Facility Available.
Deposit Specials \$50.00!

Only \$85-\$115 per week!
706-226-4651

Upgraded spacious 2 bd @ 900 Vernon Ave. Call for rates! Partial utilities included. 706-279-3998

Duplex

1BR off S. Bypass on Collins Rd. near SE High. New carpet & paint. \$150dp. \$125wk, power & water furn. 706-463-0672

752 Homes For Rent

*2 and 3 bedroom homes for rent starting at \$495 month.
Call 706-463-2332 or 706-397-2087 hhf@vol.com

752 Homes For Rent

*5 year old home, 2 br, 1 ba. 900 sq. ft. \$575/mo., \$300/dep. 2289 Mill Creek Rd. 706-226-2508

*For Rent 2br 1ba remodeled home. C/H/A. S.E. Whitfield Co. Call: 706-537-5767 or 706-277-2791

1 BR home 2 miles S. on 41 off Walnut Ave. Private lot. Heat, water, garb & lawn svs, washer/ dryer furnished. No pets. Great for single/ couple. 706-277-2631

1st Week Rent Free. Apts., condos, mobile homes, and houses. Dalton, Chatsworth, and Tunnel Hill. Call 706-275-0460

2 bedroom 1 bath home, large lot, garage and carport. \$500 month plus deposit. Haigmill Rd off Reed Rd. 706-673-7716

2008 Abutment 4 BR 2 BA, Sunporch & garage. \$185 wk mon \$370 dp. 706-279-1380 wky 9-5:30

3 BR 2 BA, brick home in the country. CHA, gas logs, eat in kitchen, living rm, den, screened porch, big level yard. \$750 mon. \$550 dep. References required. 706-277-9096

5 bedroom, 2 bath, formal dining room, bonus room, sun room, 2935 sq. ft. Lease with option. \$1200/mo. \$1000/dep. 423-596-1465

808 5th Ave - Dalton. 3 bedroom 1 bath, \$500 per month, \$250 deposit. 706-278-0549 or days evening 706-277-2814.

Cute 2 bd 1 bath home, Pleasant Grove schools \$395 per mo. \$200 dep. We have many more homes for rent or sale w/owner financing 259-8170 or

Lease or Lease Purchase, 3000 sq ft of space. 4 bd, 3 living rms, 2 fireplaces, city location, Owner licensed by GREC. was \$1700 mth, NOW \$1350 mth 706-463-0557

MILL CREEK Lg. brick 3BR 2.5BA home for rent w/ lg. kitchen, dining, utility, living & family room. 2 car garage. No pets. \$795/mon. \$500/dep. 706-673-4000.

NGEMC area, 3br. \$575/mo. cable & water. **Also** 1br. Furnished, utilities, cable. \$140/wk. \$140/dep. 706-694-8010

Nice 3 bedroom 2 bath home for rent, Spring Place. 1 car garage, \$725 month \$500 deposit. Call 706-695-6156.

Real nice 3 bdrm 1 ba home in nice area \$595 per mo w/ \$300 Dep We have more at: www.affordableofdalton.com or call 259-8170

ATTENTION!

Winter Special - 1st wk. FREE + pay only 1/2 dep. w/1 yr. lease - Sweetwater Road

3 BR 2 BA, \$145wk, \$290dep. South end of Murray Co. off Hwy 225 S. 1/2 + acre lots, beautiful country setting. Several to choose from. Sweetwater Rd., Chatsworth Hwy. 225 Fm Chats Hwy. Take Hwy 225 S 13 mi. Fm Calhoun, take Hwy 225 N, 6 mi past Elks Golf Course, 1 mi N. of 4-way at Nickelsville. 706-279-1380 wkdys 9-5:30

753 Condos For Rent

2 & 3 bd. New Luxury condo/apt for rent or sale 2 bd starting at \$795 per mo. senior disc. avail. 1 level, large rooms cable/int wired, walk in closets Crow Valley Rd area Appointment Avail 706-259-7474

2 bd, 2 1/2 ba, w/ fireplace & back patio. Meadowbrook Condo. Access to pool & tennis court. No pets. \$700 mon \$500 dep. Lease req'd. 706-483-0785

2 bedroom, 2.5bath Condo in Dalton city. Hardwood & ceramic floors., fireplace, appliances furnished. \$750/mo \$350/dep. Also, 2 bdrm w/garage \$800 mon. \$500 dep. 1-706-397-9987 or 706-264-2976

Executive style condo for Rent or Sale. Best location. 2 bdrm 2.5 bath. \$1000 month to rent or buy for \$113,900, below appraisal. Call 706-483-4009.

Lease or Lease Purchase. New condo's. N. Summit. 2 & 3 bedr, single level w/garage. Gas fireplace, hardwood floors, pool, clubhouse, fenced yard. \$850 - \$1050/mo. \$800/dep. 706-463-1139 or 706-278-3413.

New Condos in Hammond Creek, lease w/option to buy. 2 bd, 2.5 bath. Gated community & swimming pool. Starting \$900 mon (includes monthly fees) daltoncustomhomeconstruction.com 706-673-2121 or 706-581-2778

MOBILE HOMES

776 Mobile Homes For Sale

CLAYTON HOMES Year-End Model Blowout 2007 Models Reduced up to \$16,480 OFF Hurry! These Won't Last! **REPO CLEARANCE** up to 55% OFF all prices!!! **CASH BUYERS NEEDED!** Call **706-275-6161** www.4aclaytonhome.com/343

778 Mobile Homes For Rent

1 & 2 bedroom mobile homes & Apartments in Whitfield and Murray Co. \$85 per week and up. Utilities furnished. Call: 706-278-4048

778 Mobile Homes For Rent

2 & 3 BR, 2 BA mobile home in Nice Neighborhood. Refrigerator, stove and water furnished. 706-217-7233 - Jim

2 bd trailer \$85/wk. Also 3 bd trailer \$125/wk. Range & refrig., 2 ba. Hwy 225 N. Chatsworth 706-280-2618 or 706-694-3388

2 BR 1 BA - 2012 -1 Abutment 122 Fields - Rocky Face. \$100 wk, \$200 dep. 706-279-1380 wkdys 9-5:30.

3 bd 2 ba. 968A Beaverdale Rd. Quiet. Water, lawn maint. furnished, CHA, hrdwd floors, refrig & stove. \$125 wk, \$200 dep. No Pets. 706-271-6718.

3 BR 2 BA - 214 New Dr. CHA, \$145 wk, \$290 dep. 706-279-1380 weekdays 9-5:30

Down Sizing? Owner Finance. Flexible down payment. \$650/mo. 3 bdrm 2 bath, 1 acre lot in Tunnel Hill. Will go quick. Call Steve 706-270-1342.

Hwy 41 S. area in small quiet park with manager on site. 2 bedroom mobile homes. \$100. week plus \$150. deposit. No pets. 706-428-9443 or 706-980-3510.

Move in Special! 1/2 Price. Quiet community. From \$95 to \$135 week. Utilities included. 706-506-3561 or 678-910-5776

Move In Specials Avail. 3 bdrm 2 bath, Northwest High area. No pets! Weekly or Monthly rates. 706-280-7009

NEW YEAR DISCOUNTS! 2 & 3 BD homes, many w/ h/dwd floors. Country setting. Large lots & private pond. Carbondale area. \$110-\$135/wk. 706-217-2385.

New Year's Special NO DEPOSIT Ringgold/Tunnel Hill area. Montgomery Trailer Park. Clean 2 BR 1 BA. Frig, stove, heat, air, water, w/d hookups, furniture, lawn & gar serv furnished. \$75 -115 wk. Also, monthly rates avail. 706-519-0632 or 423-400-7901

Very nice 2 bd, 1 bath off Connector 3 and I-75. 2 covered porches, \$150/wk includes all utilities. Call Leo 678-641-9685

Westside Area: 1 and 2 bedroom mobile homes. Beginning at \$65/weekly and \$240/monthly. Call 706-673-4000

TRANSPORTATION

801 Antiques & Classics

1966 Mustang Conv., black w/red interior. New top, new brakes, 68K miles, two family owned. Serious Inquires 706-271-6224. Christmas Special \$19,995.

1968 Dodge Charger, Vibrant Red, Completely Restored, 454 High Perf. Engine, Very Sharp \$29,500. Call 706-618-7899 or 706-695-8643.

1971 Chevelle SS454, very nice car, completely restored, strong runner, A MUST SEE! \$18,000. Call 706-618-7899 or 706-695-8643

1999 Lincoln Towncar Exec. Series. Very nice car. 24MPG. 127,700 miles. \$3600.00 Call 706-537-2461

2006 Cadillac STS, 6 cycl, nav, sunroof, heated & cooled seats, fully loaded, white diamond. 29,000 miles. \$21,900. 706-277-3729

1999 Lincoln Towncar Exec. Series. Very nice car. 24MPG. 127,700 miles. \$3600.00 Call 706-537-2461

806 Domestic Autos

1999 Lincoln Towncar Exec. Series. Very nice car. 24MPG. 127,700 miles. \$3600.00 Call 706-537-2461

98 Pontiac Bonneville, loaded with all options including power windows and locks, CD player, automatic, has a V-6. This Pontiac has 177K miles and it looks and drives like it is new. I am asking \$2500. for it or Best Offer. Call 762-201-5483. My number is a Dalton number.

2006 Cadillac STS, 6 cycl, nav, sunroof, heated & cooled seats, fully loaded, white diamond. 29,000 miles. \$21,900. 706-277-3729

1997 Ford F250 Service Truck A/C, automatic, V8 diesel 243,001 miles. \$3,500. Call Pat Weller 706-259-3394 ext: 1268

2003 F-250, 4 door- crew cab. 6.0 diesel, 94k miles. 4x4. Automatic. Excellent condition. Asking \$18,500. 706-264-7883 or 706-629-4000.

2004 Buick Lesabre custom w/101k miles. White ext., Gray int., 4dr, automatic. Front WD. 6 Cyl., Gas engine. \$5,200. Call Roy: 706 673 2209 - 706 618 8076.

807 Import Autos



04 Nissan 350Z, Touring & Rdster, Red, automatic-5-speed, 71,000 miles, leather, heated seats, many extras! \$23,800. 706-217-9326.



1995 BMW, 325i. 4 door, automatic, white with tan leather interior. One owner. 100k miles. \$6,500. OBO. 706-581-8465



1999 Mercedes E430. Sedan. V-8. Silver, leather, all records, excellent condition. Sunroof, 94k miles. Asking \$9,700. Call: 706-673-1902 or email danny@herbshop.com

2000 Mercedes Benz E320. Silver, auto, leather, clean condition, like new. Great on gas. 35K miles. \$10,500. 561-512-7521.

2000 Mercedes SLK 230 hardtop convertible, low miles, excellent condition, service records, \$12,000. 706-280-4552



2001 - Jaguar, 4.0, S-Type. 67,458 Miles. \$ 12,200. Call: 706-217-8171



2005 BMW M3 Cabriolet, 36k miles, 6 sp., still under factory warranty, carbon black on black, Harman/Kardon sound, navigation, heated seats, xenon headlights, garage kept, one owner, asking \$43,000. Call: 706-260-1673



2005 Super Charged Mini Cooper. 6 speed. Convertible. Premium Sport Package. One owner, 40,000 miles, Harmon/Kardon parking sensors, cruise control, auto air. Price \$21,000. Call: 706-313-1119.



2007 LEXUS IS-250, 11,500 mi., loaded, \$25,900, 706-673-4808.



Well Maintained! 2004 Mercedes CLK 320 Coupe with 69,500 miles. Black ext., Beige int., 2DR, Semi-Automatic, Rear WD, 6 Cylinder, Sunroof, 6 Disc Changer, Push Button Start/Stop, ASKING: \$24,500/obo. Call 706-459-0326

809 Trucks



1997 Ford F250 Service Truck A/C, automatic, V8 diesel 243,001 miles. \$3,500. Call Pat Weller 706-259-3394 ext: 1268



2003 F-250, 4 door- crew cab. 6.0 diesel, 94k miles. 4x4. Automatic. Excellent condition. Asking \$18,500. 706-264-7883 or 706-629-4000.



Well maintained 2004 Buick Lesabre custom w/101k miles. White ext., Gray int., 4dr, automatic. Front WD. 6 Cyl., Gas engine. \$5,200. Call Roy: 706 673 2209 - 706 618 8076.

809 Trucks



2006 GMC 16 ft box truck Yellow. 6.0 V8 Unleaded engine w/ 300 hp. Auto. Transmission, A/C, ABS brakes, Power Steering, 2 Bucket Seats, AM/FM radio, 10 ft loading ramp w/ 1000lb capacity. Mileage ranging from 40,000 - 75,000 miles. Sale price is \$12,000 - \$14000. Only method of payment accepted is certified check or money order. Sorry no financing Contact Josh Hall @ Penske, Day-706-277-9477, Night- 423-304-6669

Mobile Concession stand (log cabin), great for carnival or fair, completely self contained, AC, Espresso cart, \$15,000. Call: 706-581-4122 for details.

812 Sport Utility Vehicle

04 Ford Expedition Eddie Bauer, all leather, sunroof, 3rd row, excellent condition. 84K miles. \$14,800. 706-271-6109.



2000 Ford Explorer limited edition with leather seats, 4 wheel drive, power sunroof, CD player and V8. This Explorer is a one owner and it looks and drives like it is new. I am asking \$2,900 for it or best offer. Call 762-201-5483.

2005 GMC Envoy SLT. Loaded with every option available. 47K miles, 1-owner, garage kept, non smoker, \$15,500. Call 706-280-8268



2006 FORD Expedition - Eddie Bauer 2WD, leather, 3rd row power fold down, 6 disc CD changer, 22K miles, like new. Excellent condition. \$24,900. 706-422-8617 - 706-260-1029



Dodge Durango SLT. 1999. 4x4. Excellent condition. 149k miles. \$2,900. Call: 706-229-0758 or 706-270-4198



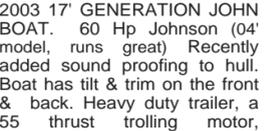
2001 21' Bullet Bass Boat. 225 Optimax. \$17,000. Call: 706-226-2161

RECREATION

851 Boats



2003 17' GENERATION JOHN BOAT. 60 Hp Johnson (04' model, runs great) Recently added sound proofing to hull. Boat has tilt & trim on the front & back. Heavy duty trailer, a 55 thrust trolling motor, paddles, & a depth finder GPS included. PRICE REDUCED TO: \$4,500 obo. 706-934-4757 Email: Tathazar@yahoo.com



2004 Kawasaki Vulcan 2000. Fully loaded, Maroon, 1 owner, garage kept, 10K miles. 5 helmets, extra back seat & road pegs. New tires. Price Reduced \$500. to \$7,500 obo. 706-218-9183



2006 CBR 600 F4i, blue. 5,300 miles, jardine slip on pipe. 2 years warranty remaining. Never been laid down. Excellent condition. \$5,400 or best offer. Call: 706-508-3955

856 Motorcycles & Bikes

07 Yamaha Virago 250 V-star. \$3,200 make offer. 715 miles, (looks like a Harley Sportster) Engine guards. 706-694-8718



2006 FLHXI Harley Davidson - Street Glide, vivid black, full Rinehart exhaust, passenger detachable back rest, AM/FM radio & CD player, security system, garage kept, only 4,300 miles. Please call 706-581-3516.

856 Motorcycles & Bikes

2006 Honda CRF230, electric start, excellent condition, like new, rode very little, Aftermarket pipe and stock pipe. \$2,100. Call day 706-673-3500 or evening 706-259-9584.

JUST LIKE NEW!!
2006 FLHXI Harley Davidson - Street Glide, vivid black, full Rinehart exhaust, passenger detachable back rest

901 Public Notices

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN DEBORAH LYNN NELMS has petitioned to be appointed Administrator(s) of the estate of EUGENE JOSEPH NELMS 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 objections, and must be filed with the court on or before JANUARY 26, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Samantha Splawn Probate Deputy Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NORTH GEORGIA EMC NOTICE OF NONDISCRIMINATION North Georgia Electric Membership Corporation is the recipient of Federal financial assistance from the Rural Utilities Services, an agency of the U.S. Department of Agriculture, and is subject to the provisions of Title VI of the Civil Rights Act of 1964, as amended, Section 504 of the Rehabilitation Act of 1973, as amended the Age Discrimination Act of 1975, as amended, and the rules and regulations of the U.S. Department of Agriculture which provided that no person in the United States on the basis of race, color, national origin, sex, religion, age, or disability shall be excluded from participation in, admission or access to, denied the benefits of, or otherwise be subjected to discrimination under any of this organization's programs or activities. North Georgia Electric Membership Corporation affirms that it is an Equal Opportunity Employer and as such agrees; in all employment practices, decisions, and personnel action, such as upgrading, layoff, or termination; in selection for training or education, including apprenticeship; in social and recreational opportunities; and in company benefits; that it will not discriminate against any employee, or applicant for employment, subject to the above provisions. Employment decisions will be made in accordance with Equal Employment Opportunity principles using only valid requirements for selection procedures. All employees will receive pay or other forms of compensation on a nondiscriminatory basis, including opportunities for performing overtime work or otherwise earning increased compensation. North Georgia Electric Membership Corporation has Affirmative Action Programs for the employment and advancement in employment of qualified individuals with disabilities, veterans with disabilities and Vietnam era veterans developed under (38USC4212) Section 402 of the Vietnam Era Veterans Readjustment Assistance Act of 1974, as amended. Applicants or employees who file a complaint under any of the above acts or who assist in an investigation are protected from coercion, harassment and intimidation. The person responsible for coordinating this organization's nondiscrimination compliance is Kim Gamel, Vice President of Strategic Planning and Administration. If you are subject to any of the above provisions and would like to be covered by our Affirmative Action Program, please contact Ms. Gamel. All information provided will be kept confidential. Submission of the requested information is entirely voluntary and will be used only for purposes of affirmative action and proper job placement. Not furnishing this information will in no way subject you to any adverse treatment on the basis of individual, or class of individuals, who feel that this organization has subjected them to discrimination may obtain further information about the status and regulations listed above from, and/or file a written complaint with: this organization; or the Secretary, U.S. Department of Agriculture, Washington, D.C. 20250; or the Administrator, Rural Utilities Services, Washington, D.C. 20250. Complaints must be filed within 180 days after the alleged discrimination. Confidentiality will be maintained to the extent possible.

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN DEBBIE ANN SHAW has petitioned to be appointed Administrator(s) of the estate of ERIC DAMON SHAW, 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 objections, and must be filed with the court on or before JANUARY 26, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN JOHN PAUL THURMAN has petitioned to be appointed Administrator(s) of the estate of DOYLE MAX THURMAN 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 objections, and must be filed with the court on or before FEBRUARY 2, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN JOHN PAUL THURMAN has petitioned to be appointed Administrator(s) of the estate of DOYLE MAX THURMAN 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 objections, and must be filed with the court on or before FEBRUARY 2, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN JOHN PAUL THURMAN has petitioned to be appointed Administrator(s) of the estate of DOYLE MAX THURMAN 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 objections, and must be filed with the court on or before FEBRUARY 2, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN JOHN PAUL THURMAN has petitioned to be appointed Administrator(s) of the estate of DOYLE MAX THURMAN 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 objections, and must be filed with the court on or before FEBRUARY 2, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

901 Public Notices

a later date. If no objections are filed, the petition may be granted without a hearing. SHERI BLEVINS PROBATE JUDGE BY: Samantha Splawn Probate Deputy Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/09 01/16 01/23 01/30

NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT TO: WHOM IT MAY CONCERN SUSAN HURD WRIGHT has petitioned to be appointed Administrator(s) of the estate of JOHN FRANKLIN WRIGHT, 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 objections, and must be filed with the court on or before JANUARY 26, 2009. 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 personal 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. RAY C. BROADRICK PROBATE JUDGE BY: Linda White Probate Clerk 205 N. SELVIDGE ST SUITE G DALTON, GA 30720 706-275-7400 01/02 01/09 01/16 01/23

NOTICE OF CHANGE OF CORPORATE NAME Notice is given that articles of amendment which change the name of Blevins & Blevins, P.C. to David J. Blevins, P.C., has been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation will be located at 110 South Pentz Street, Dalton, Georgia 30720. 01/02 01/09

NOTICE OF INC Notice is given that articles of incorporation that will incorporate G. Wilson & Company have been delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation Code. The initial registered office of the corporation is located at 605 Kenilworth Court, Dalton, GA 30720 and its initial registered agent at such address is Richard G. Wilson. 01/09 01/16

Notice is given that the articles of incorporation which will incorporate One 4 All Transport Company will be delivered to the Secretary of State for filing in accordance with the Georgia Business Corporation code. The initial registered office of the corporation will be located at 3501 Old Dixie Hwy, SE, Dalton, Whitfield County, Georgia, and its initial registered agent is Sara Harris, 3501 Old Dixie Hwy, SE, Dalton, Whitfield County, Georgia 30721. Danowitz & Associates, P.C. 300 Galleria Parkway, N.W. Suite 960 Atlanta, GA 30339 01/02 01/09

NOTICE OF INTENT TO DISSOLVE "A Notice of Intent to Dissolve RAINSONG, INC.", a Georgia Non-Profit Corporation with registered office at P.O. Box 1105 Dalton, Georgia 30722, has been mailed to the Secretary of State by said organization and filed by him on December 16, 2008, in accordance with the applicable provisions of the Georgia Business Corporation Code. Persons with claims against said corporation may present them by sending written notice setting forth the name, address and telephone number of the claimant; the basis of the claim, the amount of the claim and any supporting documentation of the claim to Robert H. Smalley, III, P.O. Box 1105, Dalton, Georgia, 20722-1105. Except for claims that are contingent at the time of the filing of the notice of intent to dissolve or that arise after the filing of the notice of 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 after the publication of this notice." 12/19 12/26 01/02 01/09

903 Divorce

IN THE SUPERIOR COURT OF FAYETTE COUNTY STATE OF GEORGIA PLAINTIFF: Choo Ah Chia vs. Defendant: Eugene Sidney Clark Civil Case No. 2008V-2156H NOTICE OF PUBLICATION TO: Eugene Sidney Clark: BY ORDER of the Court for service by publication dated the 30th day of December, you are hereby notified that on the 30th day of December the above-named Plaintiff filed a suit against you for Annulment. You are required to file with the Clerk of the Superior Court, and to serve upon the Plaintiff's attorney whose name and address is: Lu Wang, Esq., Wang & Associates, P.C. 3296 Summit Ridge Parkway, Bldg. 2020 Duluth, GA 30096 an answer in writing within sixty (60) days of the date of the order for publication. WITNESS, the Honorable Tommy Hankinson, Judge of the Fayette Superior Court. This the 30 day of December Sheila Studdard/BO Clerk of Superior Court Fayette County 01/09 01/16 01/23 01/30

IN THE SUPERIOR COURT FOR THE COUNTY OF WHITFIELD STATE OF GEORGIA CIVIL ACTION FILE NO. 08-CI-3806-B SELENA NICOLE JOY Plaintiff VS. JARROD MICHAEL JOY Defendant NOTICE OF SUMMONS TO: JARROD MICHAEL JOY You are hereby notified that the above-styled Superior Court proceeding seeks a Complaint for "Divorce, and that by reason of an order for service of summons by publication entered by the Court on the 23rd day of Dec, 2008, you are hereby commanded and required to file with the Clerk of Said Court and serve upon TODD L. RAY, Attorney for Plaintiff, whose address is Post Office Box 1444, Dalton, Georgia 30722-1444, an objection to the Complaint within sixty (60) days of the date of the Order for Service by Publication. WITNESS the Honorable Judges of the Whitfield County Superior Court. This 23rd day of Dec, 2008. Melica Kendrick Clerk, Whitfield Superior Court 12/26 01/02 01/09 01/16

NOTICE TO DEBTORS AND CREDITORS All creditors of the estate of HUBERT H. MITCHELL and FRANCES MITCHELL, late of Whitfield 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. December 15, 2008 FRED A RATCLIFF Personal Representative 2029 RIDGE RD DALTON, GA 30721 12/19 12/26 01/05 01/09

903 Divorce

DIVORCE MARIA CARMEN PONCE v. ANTONIO PONCE FRAIRE TO: ANTONIO PONCE FRAIRE By Order for service by publication dated the 19th day of December, 2008, you are further notified that on the day of December, 2008, Maria Carmen Ponce filed a suit against you for divorce. You are required to file with the Clerk of Superior Court of Whitfield County, Georgia, and to serve upon Plaintiff's attorney, L. Vincent Anderson, 1119 Trammell Street, Dalton, Georgia 30720, an answer in writing within sixty (60) days of the order for publication. Witness the Honorable Clerk of Superior Court. This the 19th day of December, 2008. Prepared by: L. Vincent Anderson Attorney For Plaintiff 1119 Trammell Street Dalton, Georgia 30720 (706)217-2450 www.lawdalton.com 12/26 01/02 01/09 01/16

IN THE SUPERIOR COURT FOR THE COUNTY OF WHITFIELD STATE OF GEORGIA ZAVODNIK, JULIE MACHELLE HALL, Plaintiff v. BRIAN SCOTT ZAVODNIK, Defendant CIVIL ACTION FILE NO. 08CI3684-M NOTICE OF SUMMONS TO: BRIAN SCOTT ZAVODNIK, Defendant Named Above: You are hereby notified that the above-styled action seeking a divorce was filed against you in said Court on December 11, 2008, and that by reason of an Order for Service of Summons by Publication entered by the Court December 11, 2008, you are hereby commanded and required to file with the Clerk of Said Court, and to serve upon Maruice M. Sponder, Jr., plaintiff's attorney, whose address is P.O. Box 398, Dalton, Georgia 30722-0398, an answer to the Complaint for Divorce within sixty (60) days of the date of the Order for Service of Summons by Publication. Witness the Honorable Cindy Morris, Judge of Whitfield County Superior Court. This 11th day of December, 2008. Melica Kendrick Clerk, Superior Court of Whitfield County 01/09 01/16 01/23 01/30

904 Name Change

IN THE SUPERIOR COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN RE: Crystal Michelle Collins Petition Civil Action File No. 08CI3716-B NOTICE OF PETITION TO CHANGE NAME Notice is hereby given that Crystal Michelle Collins, the Petitioner, by and through the undersigned, filed a petition in the Superior Court of Whitfield county, Georgia, on the 10th day of Dec, 2008, praying for a change of name from Crystal Michelle Collins to Chris Michael Collins. 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 thirty days of the filing of said petition. This 2nd day of December, 2008. Barbara E. Katz, P.C. Attorney for Petitioner P.O. Box 451373 Atlanta, Georgia 31145-9373 (404)298-5059 12/26 01/02 01/09 01/16

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF PETITION TO CHANGE NAME NOTICE IS HEREBY GIVEN THAT Rosa Martinez filed her Petition to Change Name of her minor child Jocelyn Del Carmen Gutierrez with the Superior Court of Whitfield County, Georgia on the 9th day of December, 2008 requesting that the minor child's name be changed from JOCELYN DEL CARMEN GUTIERREZ to JOCELYN DEL CARMEN MARTINEZ. 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 thirty (30) days of the filing of said Petition. This 9 day of December, 2008. Respectfully submitted, MITCHELL & MITCHELL, P.C. ASHLEY R. FULCHER Georgia Bar No. 200652 Attorney for Petitioner Rosa Martinez 12/19 12/26 01/02 01/09

IN THE SUPERIOR COURT FOR THE COUNTY OF WHITFIELD STATE OF GEORGIA IN RE: KENNETH AVERY BARRETT CIVIL ACTION NO. 08CI3736-A NOTICE OF FILING Notice if hereby provided that KENNETH AVERY BARRETT has filed a Petition to change his name to KENNETH AVERY O'NEAL. The Petition was filed in the Superior Court of Whitfield County on the 16th day of December, 2008. Any interested or affected party may appear and file objections within thirty (30) days of publication of this notice. KENNETH AVERY BARRETT c/o J. Allen Hammontrree Dalton, Georgia 30722-0399 278-0464 12/19 12/26 01/02 01/09

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF PETITION TO CHANGE NAME NOTICE IS HEREBY GIVEN THAT Heather Michelle Page filed her Petition to Change Name of her minor child with the Superior Court of Whitfield County, Georgia on the 19th day of December, 2008 requesting that the minor child's name be changed from ASHLYN REBECA MCCLAIN to ASHLYN REBECA PAGE. 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 thirty (30) days of the filing of said Petition. This 19 day of December, 2008. Respectfully submitted, MITCHELL & MITCHELL, P.C. 12/26 01/02 01/09 01/16

906 Debts & Creditors

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: ESTATE OF CHARLES F ACREE All debtors and creditors of the Estate CHARLES F ACREE of Dalton, Whitfield County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 22nd day of December, 2008. Personal Representative: WAREN FRANKLIN ACREE PO BOX 1191 ELLIJAY, GA 30540 01/02 01/09 01/16 01/23

NOTICE TO DEBTORS AND CREDITORS All creditors of the estate of HUBERT H. MITCHELL and FRANCES MITCHELL, late of Whitfield 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. December 15, 2008 FRED A RATCLIFF Personal Representative 2029 RIDGE RD DALTON, GA 30721 12/19 12/26 01/05 01/09

906 Debts & Creditors

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of JAMES LAWRENCE BABB All debtors and creditors of the estates of JAMES LAWRENCE BABB of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 19TH day of December, 2008 Personal Representative: MARIAN QUINN BABB 2666 DUG GAP RD SW DALTON, GA 30720 12/26 01/02 01/09 01/16

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of DENNIS OLIN BAGLEY All debtors and creditors of the estates of DENNIS OLIN BAGLEY of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 19th day of December, 2008 Personal Representative: ARLENE FOWLER BAGLEY 120 PLEASANT HILL DR DALTON, GA 30721 12/26 01/02 01/09 01/16

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of MARGIE L DAVIS All debtors and creditors of the estates of MARGIE L DAVIS of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 19th day of December, 2008 Personal Representative: MARGARET E SMITH PO BOX 3460 DALTON, GA 30719 12/26 01/02 01/09 01/16

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of KAREN ELAINE ELETON All debtors and creditors of the Estate of KAREN ELAINE ELETON of Dalton, Whitfield County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 19th day of December, 2008. Personal Representative: STACI DOUGLAS PO BOX 164 DALTON, GA 30722 12/26 01/02 01/09 01/16

NOTICE TO DEBTORS AND CREDITORS RE: Estate of RANDELL FOWLER All debtors and creditors of the Estate of RANDELL FOWLER, deceased, late of Dalton, Whitfield County, Georgia, are hereby notified to render their demands and payments to the Personal Representative (s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative (s). This 23 DAY OF DECEMBER, 2008 PERSONAL REPRESENTATIVE: CURTIS FOWLER AND RHONDA SOUTHER 171 LANIER ST DALTON, GA 30721 12/26 01/02 01/09 01/16

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of MILDRED ELLEN GENTRY All debtors and creditors of the estates of MILDRED ELLEN GENTRY of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 15th day of December, 2008 Personal Representative: MARCUS AND CYNTHIA RICHARDSON PO BOX 1271 CHATSWORTH, GA 30705 12/19 12/26 01/02 01/09

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of JANET M GORDON All debtors and creditors of the estates of JANET M GORDON of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 22nd day of December, 2008 Personal Representative: TERRY GORDON 123 MARION DR. DALTON, GA 30720 12/26 01/02 01/09 01/16

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of CHARLES ARNOLD GREEN All debtors and creditors of the estates of CHARLES ARNOLD GREEN of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 16th day of December, 2008 Personal Representative: WILLIAM AND KENNETH GREEN 3068 PINE DR NE DALTON, GA 30721 12/19 12/26 01/02 01/09

NOTICE TO DEBTORS AND CREDITORS RE: ESTATE OF BLENN AND INA MAE HARPER All debtors and creditors of the Estate of Blenn and Ina Mae Harper of Dalton, Whitfield County, Georgia, are hereby notified to render their demands and payments to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 29th day of December, 2008. Personal Representative: BELINDA HARPER EILERMAN 4522 9TH ST. NE HICKORY, NC 28601 01/09 01/16 01/23 01/30

906 Debts & Creditors

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of LUTHER EDGAR HARRIS All debtors and creditors of the estates of LUTHER EDGAR HARRIS of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 29TH day of December, 2008 Personal Representative: MAGALYN HARRIS 4006 S DIXIE RD DALTON, GA 30721 01/02 01/09 01/16 01/23

STATE OF GEORGIA WHITFIELD COUNTY NOTICE TO DEBTORS AND CREDITORS RE: Estate of MARTHA L LEDFORD All debtors and creditors of the estates of MARTHA L LEDFORD of Dalton, Whitfield County, Georgia, are hereby notified to render in their demands and payments to the Personal Representative(s) of the estate according to law and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 16th day of December, 2008 Personal Representative: TERRELL F BISHOP 3186 MAPLE GROVE DR NW DALTON, GA 30721 12/19 12/26 01/02 01/09

NOTICE OF DEBTORS AND CREDITORS STATE OF GEORGIA COUNTY OF WHITFIELD IN RE: ESTATE OF DOROTHY ANTONIA STRAINIC All debtors and creditors of the Estate of DOROTHY ANTONIA STRAINIC, of Dalton, Whitfield County, Georgia are hereby notified to render their demands to the Personal Representative(s) of the estate, according to law, and all persons indebted to said estate are required to make immediate payment to the Personal Representative(s). This 31st day of DECEMBER, 2008. Personal Representative C. Lee Daniel, III, Attorney at Law for Patricia Ann Johnson Executrix of the Estate of Dorothy Antonia Strainic 01/09 01/16 01/23 01/30

908 Bids

00030 ADVERTISEMENT FOR PROPOSAL (JANUARY 15, 2009) RA-LIN & Associates, Inc., Construction Managers will receive sealed proposals in a sealed envelope from Qualified Subcontractors, at Murray County School Board Office, 715 Chestnut Street, Chatsworth, GA 30705 until 2:00 P.M., Eastern Time on January 6, 2009, for construction of the following Bid Packages: 03A - Concrete Work 05A - Structural Steel & Metal Fabrications (Material Only) 05B - Structural Steel & P.E.B. Erection

FOR THE CONSTRUCTION OF: North Murray County High School Chatsworth, Georgia Proposals will be opened in the presence of an evaluation committee. There will be a pre-bid meeting on December 30, 2008, at 1:00 p.m. to be held at the "Existing Barn" on site. All interested bidders should attend. Bid documents may be examined at the Construction Manager's office, RA-LIN & Associates, Inc., 101 Parkwood Circle, Carrollton, Georgia and at the following plan rooms: LDI 1575 Northside Drive, Suite 408 Atlanta, GA 30318 (404) 355-3650 (404) 355-3757 FAX FW Dodge 4170 Ashford Dunwoody Road, Suite 200 Atlanta, GA 30319 (404) 255-2565 (404) 843-4788 FAX Reed Construction Data 30 Technology Parkway, Suite 100 Norcross, GA 30092 (770) 417-4000 (770) 849-6475 FAX American-Campbell, LLC 2502 E. 12th Street Chattanooga, TN 37404 (423) 698-2876 (423) 697-0766 AGC Builders Exchange 1940 The Exchange, Suite 300 Atlanta, GA 30339 (678) 298-4130 (678) 298-4131 FAX Bid documents may be obtained at or shipped COD from James W. Buckley and Associates, Inc., the Architect's office, upon receipt of a \$300.00 deposit for each set. Contact Teresa Drew at (478)237-6467. Deposit will be refunded in full to all parties returning documents, including ALL Addenda, in good condition within 30 days after proposal opening. Documents with broken binders or that have been taken apart are not considered "in good condition". No partial sets will be issued. Bid Bond in the amount of five percent (5%) of the Base Bid is required on all proposals over \$500,000.00 and MUST be submitted with the Bid. A Bid Bond is the only acceptable form of bid security. No personal checks, cashier's checks, certified checks or cash will be accepted in lieu of the Bid Bond. All interested bidders must be able to provide a Performance and payment bonds amounting to one hundred percent (100%) of the contract. The Construction Manager will determine which trades are required to furnish a Performance and Payment Bond. All Bonds shall be written by a Surety licensed to conduct business in the State of Georgia, listed on The Federal Register and Acceptable to the Construction Manager. Construction Manager reserves the right to waive technicalities and reject any or all proposals. Further, Construction Manager reserves the right to negotiate and enter into material and subcontract agreements in the best interest of the Owner. 12/19 12/26 01/02 01/09

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY Because of default in the payment of the indebtedness, secured by a Security Deed executed by Louie Bartenfield to Parkway Mortgage, Inc dated December 9, 1999 in the amount of \$116,000.00, and recorded in Deed Book 3224, Page 280, Whitfield County, Georgia Records; as last transferred to The Bank of New York Trust Company N.A. as successor to JP Morgan Chase Bank, NA as Trustee, by assignment; the undersigned, The Bank of New York Trust Company N.A. as successor to JP Morgan Chase Bank, NA as Trustee pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit: A certain tract or parcel of land lying and being in Land Lot 322 and 323 of the 9th District and 3rd Section and Land Lot 2 of the 8th District and 3rd Section of Whitfield County, Georgia, being designated as Tract 13 of the Louie Bartenfield Subdivision, Phase 2, as shown on a survey by Norman B. Deloach, dated April 20, 1992 and recorded in Plat Cabinet C, Slide 898 in the office of the Clerk of the Superior Court of Whitfield County, Georgia, which has the property address of 4558 Gaines Road, Dalton, Georgia.,

910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 J. Robert Greeson to Cohutta Banking Company, dated August 29, 2009 and recorded in Deed Book 5250, Page 100, Whitfield County, Georgia Records. Said Security Deed being further secured by an Assignment of Rents and Leases recorded August 29, 2009 in Deed Book 5250, page 118 aforesaid records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Twenty One Thousand Five Hundred Sixty Four Dollars and Forty Five Cents (\$121,564.45), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009 by Cohutta Banking Company, as Attorney-in-Fact for J. Robert Greeson, the following described property to-wit: 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

910 Foreclosures

together with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property. 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. Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed. Said property will be sold as the property of Louie Bartenfield and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. The Bank of New York Trust Company N.A. as successor to JP Morgan Chase Bank, NA as Trustee. Attorney in Fact for Louie Bartenfield Anthony DeMarlo, Attorney/awilby McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdyandcandler.com File No. 08-10575 /CONV THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Greeson & Deany, LLC to Cohutta Banking Company, dated August 12, 2005 and recorded in Deed Book 4574, Page 210, Whitfield County, Georgia Records. Said Security Deed being further secured by an Assignment of Rents and Leases recorded August 22, 2005 in Deed Book 4574, page 221, aforesaid records, conveying the after-described property to secure a Note in the original principal amount of Four Hundred Thirty Two Thousand One Hundred Thirty Eight Dollars and Twenty Four Cents (\$432,138.24), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday & February, 2009 by Cohutta Banking Company, as Attorney-in-Fact for Greeson & Deany, LLC, the following described property to-wit: 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. To the best knowledge and belief of the undersigned, the party in possession of the property is Greeson & Deany, LLC or a tenant or tenants and said property is more commonly known as a 1502-3 August Drive, Dalton, GA 30721 Pursuant to O.C.G.A. Section 44-14-16

910 Foreclosures

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Robert J. Greeson or a tenant or tenants and said property is more commonly known as a 1505-3 Augusta Drive, Dalton, Ga 30721.

Pursuant to O.C.G.A. Section 44-14-162.2, the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: Cohutta Banking Company, 211 S. 3rd Avenue, Chatsworth, Ga 30705. Attn: Pat Townsend, Telephone number 706-695-9431.

The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2, shall be construed to require Cohutta Banking Company to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.

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.

Cohutta Banking Company as Attorney in Fact for Robert J. Greeson Terry L. Miller Mitchell & Mitchell, P.C. 301 N. Thornton Avenue Dalton, Ga 30720 (706) 278-2040 EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lot 141 of the 12th District, 3rd Section of Whitfield County, Georgia Records, and being designated as Unit 3 of Building #1505 of the Villas at Hammond Creek, Plat #1, according to a plat of said condominium prepared by N.B. DeLoach, GRLS No. 1347, dated July 18, 2005 and recorded in Plat Cabinet D, Slide 307, in the office of the Clerk of the Superior Court of Whitfield County, Georgia, said plat and the description set out therein are by reference incorporated herein for a more particular description of said land, subject to the Declaration of said Condominium as recorded in Deed Book 4551, Page 97, in the office of the Clerk of Superior Court of Whitfield County, Georgia, and all present and future amendments thereto adopted in accordance with the terms thereof.

1/9 1/16 1/23 1/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Greeson & Dean, LLC to Cohutta Banking Company, dated April 28, 2006 and recorded in Deed Book 4759, Page 18, Whitfield County, Georgia Records.

Said Security Deed being further secured by an Assignment of Rents and Leases recorded May 16, 2006 in Deed Book 4759, page 29, aforesaid records, conveying the after-described property to secure a Note in the original principal amount of Four Hundred Twenty Six Thousand Nine Hundred Fifteen Dollars and Twenty Cents (\$426,915.20), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009 by Cohutta Banking Company, as Attorney-in-Fact for Greeson & Dean, LLC, the following described property to wit:

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Greeson & Dean, LLC or a tenant or tenants and said property is more commonly known as a 1507-2 Calloway Drive, Dalton, Ga 30721.

Pursuant to O.C.G.A. Section 44-14-162.2, the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: Cohutta Banking Company, 211 S. 3rd Avenue, Chatsworth, Ga 30705. Attn: Pat Townsend, Telephone number 706-695-9431.

The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2, shall be construed to require Cohutta Banking Company to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.

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.

Cohutta Banking Company as Attorney in Fact for Greeson & Dean, LLC Terry L. Miller Mitchell & Mitchell, P.C. 301 N. Thornton Avenue Dalton, Ga 30720 (706) 278-2040 EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lot 141 of the 12th District, 3rd Section of Whitfield County, Georgia Records, and being designated as Unit 2 of Building #1507 of the Villas at Hammond Creek, Plat #17, according to a plat of said condominium prepared by N.B. DeLoach, GRLS No. 1347, dated August 14, 2006 and recorded in Plat Cabinet D, Slide 730, in the office of the Clerk of the Superior Court of Whitfield County, Georgia, said plat and the description set out therein are by reference incorporated herein for a more particular description of said land, subject to the Declaration of said Condominium as recorded in Deed Book 4551, Page 97, in the office of the Clerk of Superior Court of Whitfield County, Georgia, and all present and future amendments thereto adopted in accordance with the terms thereof.

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Greeson & Dean, LLC to Cohutta Banking Company, dated February 1, 2006 and recorded in Deed Book 4692, Page 257, Whitfield County, Georgia Records. Said Security Deed being further secured by an Assignment of Rents and Leases recorded February 8, 2006 in Deed Book 4692, page 268, aforesaid records, conveying the after-described property to secure a Note in the original principal amount of Four Hundred Thirty Eight Dollars and Twenty Four Cents (\$431,538.24), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009 by Cohutta Banking Company, as Attorney-in-Fact for Greeson & Dean, LLC, the following described property to wit:

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Greeson & Dean, LLC or a tenant or tenants and said property is more commonly known as a 1509-3 Calloway Drive, Dalton, Ga 30721.

Pursuant to O.C.G.A. Section 44-14-162.2, the name, address, and telephone number of the individual or entity who shall have full authority to negotiate, amend or modify all terms of the above described mortgage is as follows: Cohutta Banking Company, 211 S. 3rd Avenue, Chatsworth, Ga 30705. Attn: Pat Townsend, Telephone number 706-695-9431.

The foregoing notwithstanding, nothing in O.C.G.A. Section 44-14-162.2, shall be construed to require Cohutta Banking Company to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.

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.

Cohutta Banking Company as Attorney in Fact for Greeson & Dean, LLC Terry L. Miller Mitchell & Mitchell, P.C. 101 N. Thornton Avenue Dalton, Ga 30720 (706) 278-2040 EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lot 141 of the 12th District, 3rd Section of Whitfield County, Georgia Records, and being designated as Unit 3 of Building #1509 of the Villas at Hammond Creek, Plat #13, according to a plat of said condominium prepared by N.B. DeLoach, GRLS No. 1347, dated November 2, 2005 and recorded in Plat Cabinet D, Slide 628, in the office of the Clerk of the Superior Court of Whitfield County, Georgia, said plat and the description set out therein are by reference incorporated herein for a more particular description of said land, subject to the Declaration of said Condominium as recorded in Deed Book 4551, Page 97, in the office of the Clerk of Superior Court of Whitfield County, Georgia, and all present and future amendments thereto adopted in accordance with the terms thereof.

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Phillip G Carlson, III to Citizens Bank dated June 1, 2003 in the amount of \$180,200.00, and recorded in Deed Book 3967, Page 0244, Whitfield County, Georgia Records; as last transferred to Countrywide Home Loans Servicing, LP by assignment; the undersigned, Countrywide Home Loans Servicing, LP pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to wit:

All that tract or parcel of land lying and being in Land Lot No. 298 in the 27th District and 3rd Section of Whitfield County, Georgia, and being Lots Nos. 88 and 89 of C & C Estates, addition No. 1 as shown as a plat of record in Plat Book 10, Page 31, (Plat Cabinet A, Slide 296) in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, which has the property address of 4467 West Jimmy Drive, Rocky Face, Georgia, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Phillip G Carlson, III, and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. Countrywide Home Loans Servicing, LP Attorney in Fact for Phillip G Carlson, III Anthony DeMarlo, Attorney/ajackson McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdyandcandler.com File No. 08-29186/CONV

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Joe D. Allen, Wells Fargo Bank, NA, dated February 8, 2007, recorded in Deed Book 4944, Page 66, Whitfield County, Georgia Records, as last transferred to HSBC Bank USA, National Association, as Trustee for WFHET 2007-2 by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-ONE THOUSAND ONE HUNDRED AND 0/100 DOLLARS (\$131,100.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned the party in possession of the property is Joe D. Allen or a tenant or tenants and said property is more commonly known as 4544 Cohutta Varnell Road, Cohutta, Georgia 30710.

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 HSBC Bank USA, National Association, as Trustee for WFHET 2007-2 as Attorney in Fact for Joe D. Allen

McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/mw 2/3/09 Our file no. 53246108-FT5 EXHIBIT A

Tract I: All that tract or parcel of land lying and being in Land Lot No. 152 in the 11th District and 3rd Section of Whitfield County, Georgia, and being more particularly described according to a plat dated July 22, 1992, prepared for Katherine W. Coker by Donald O. Babb, Georgia Registered Land Surveyor No. 2029, as follows: Beginning at an iron pin located in the easterly right of way line of Cohutta-Varnell Road, said iron pin being located a distance of 1213.60 feet northerly of the point of intersection of said road with the south line of said Land Lot No. 152, as measured along and with the easterly right of way line of the Cohutta-Varnell Road; thence northerly along the with the right of way of the Cohutta-Varnell Road, the following courses and distances: north 19 degrees 59 minutes 20 seconds east 39.94 feet; north 25 degrees 16 minutes 07 seconds east 33.64 feet; north 30 degrees 34 minutes 30 seconds east 41.17 feet; north 38 degrees 07 minutes 52 seconds east 29.07 feet; north 41 degrees 23 minutes 54 seconds east 37.79 feet; and north 46 degrees 50 minutes 31 seconds east 55.67 feet to an iron pin; thence leaving the right of way of the Cohutta-Varnell Road and running south 72 degrees 33 minutes 53 seconds east 392.36 feet to an iron pin; thence south 00 degrees 45 minutes 06 seconds east 462.53 feet to an iron pin; thence north 84 degrees 09 minutes 00 seconds west 417.13 feet to an iron pin; thence north 23 degrees 24 minutes 05 seconds east 121.03 feet to an iron pin; thence north 79 degrees 07 minutes 00 seconds west 95.19 feet to an iron pin; thence north 17 degrees 12 minutes 11 seconds east 94.34 feet to an iron pin; thence north 76 degrees 06 minutes 00 seconds west 100.28 feet to an iron pin and the point of beginning.

Tract II: All that tract or parcel of land lying and being in Land Lot No. 152 in the 12th District and 3rd Section of Whitfield County, Georgia, and being more particularly described as Tract 2 being 38.54 square feet, according to a plat of survey prepared for Virginia D. Patty by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated January 5, 1996, recorded in Plat Cabinet C, Slide 1311, Whitfield County, Georgia land records, reference to which plat is hereby made and incorporated herein by reference for a more particular description of said property, and being more particularly described according to said survey as follows: To find the true point of beginning of the tract of land herein conveyed, commence at the southeast corner of said Land Lot No. 152; thence running north 00 degrees 10 minutes east a distance of 772 feet to a point; thence running north 84 degrees 09 minutes west a distance of 1307.31 feet to an iron pin; thence north 00 degrees 12 minutes 17 seconds west a distance of 89 feet to a point, which marks the true point of beginning of the tract of land herein conveyed; from the true point of beginning thus established, thence running north 31 degrees 35 minutes 26 seconds east a distance of 11.15 feet to a point; thence running north 58 degrees 21 minutes 33 seconds west a distance of 6.91 feet to a point; thence running south 00 degrees 12 minutes 17 seconds east a distance of 13.13 feet to a point; which marks the point of beginning. MR/cr 2/3/09 Our file no. 53246108 - FT5 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Victor P. Allred and Brenda J. Allred to Northside Mortgage Group, Inc, dated January 19, 1996, recorded in Deed Book 2691, Page 57, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment recorded in Deed Book 4982, Page 294, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-SIX THOUSAND AND 0/100 DOLLARS (\$136,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in

February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Victor P. Allred and Brenda J. Allred to Northside Mortgage Group, Inc, dated January 19, 1996, recorded in Deed Book 2691, Page 57, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment recorded in Deed Book 4982, Page 294, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-SIX THOUSAND AND 0/100 DOLLARS (\$136,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in

February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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. The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Victor P. Allred and Brenda J. Allred to Northside Mortgage Group, Inc, dated January 19, 1996, recorded in Deed Book 2691, Page 57, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment recorded in Deed Book 4982, Page 294, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-SIX THOUSAND AND 0/100 DOLLARS (\$136,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in

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February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Victor P. Allred or a tenant or tenants and said property is more commonly known as 621 Bishops Trail, Rocky Face, Georgia 30740.

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.

Wells Fargo Bank, NA as Attorney in Fact for Victor P. Allred and Brenda J. Allred McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/mw 2/3/09 Our file no. 51450408-FT7 EXHIBIT A

All that tract or parcel of land lying and being in Land Lots Nos. 154 and 155 in the 12th District and 3rd Section of Whitfield County, Georgia, and being all of Lot No. 25 of Greenvalley Subdivision, as shown by Plat No. 1 thereof, of record in Plat Book 4, Page 119, (Plat Cabinet A, Slide 145), in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, and part of Lot No. 41 of Greenvalley Subdivision, as shown by Plat No. 6 thereof, of record in Plat Cabinet B, Slides 339 and 340 in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, said lot and part of lot forming one tract of land described as follows:

Beginning at the easternmost corner of said Lot No. 41 on the southerly side of Bishop Trail; thence south 74 degrees 54 minutes west 21.22 feet; thence south 37 degrees 8 minutes east 200 feet to the northwesterly side of Sherwood Forest Road; thence south 52 degrees 53 minutes 28 seconds west along the northwesterly side of Sherwood Forest Road 120 feet to an iron pin; thence north 37 degrees 8 minutes west 200 feet to an iron pin; thence north 52 degrees 52 minutes 37 seconds east 100 feet to an iron pin; thence north 37 degrees 7 minutes 23 seconds west 20 feet to an iron pin; thence north 52 degrees 52 minutes 37 seconds east 20.10 feet to an iron pin on the southerly side of Bishop Trail; thence in a southeasterly direction along the southerly side of Bishop Trail to the point of beginning. MR/mw 2/3/09 Our file no. 51450408 - FT7 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Felipe Cabrera Rios to Mortgage Electronic Registration Systems, Inc., dated July 5, 2006, recorded in Deed Book 4793, Page 258, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWELVE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$112,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Felipe Cabrera Rios or a tenant or tenants and said property is more commonly known as 175 Santa Fe Trail, Dalton, Georgia 30721.

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.

Wells Fargo Bank, NA as Attorney in Fact for Felipe Cabrera Rios McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/cr 2/3/09 Our file no. 52663408-FT5 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 263 in the 11th District and 3rd Section of Whitfield County, Georgia, being designated as that certain 0.73 acre tract according to a plat of survey recorded in Plat Cabinet C, Slide 2346, Whitfield County, Georgia land records, which is a redivision of Lot Nos. 77 and 78 of that certain subdivision plat of Beaver Creek Phase 5, recorded in Plat Cabinet C, Slide 1930, Whitfield County, Georgia land records, reference to said recorded plats in hereby made and incorporated herein for a more particular description.

MR/cr 2/3/09 Our file no. 52663408 - FT5 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Eugenio Altamirano to Mortgage Electronic Registration Systems, Inc., dated May 31, 2006, recorded in Deed Book 4733, Page 178, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY THOUSAND AND 0/100 DOLLARS (\$140,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Eugenio Altamirano or a tenant or tenants and said property is more commonly known as 1911 Valley Brook Drive, Dalton, Georgia 30720.

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.

Wachovia Mortgage Corporation as Attorney in Fact for Eugenio Altamirano McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/rc6 2/3/09 Our file no. 52725508-FT1 EXHIBIT A

A tract or parcel of land lying and being in Land Lot 310 in the 12th District and 3rd Section of Whitfield County, Georgia, and being a part of Lots 12 and 13 of Valley Brook Subdivision Plat 1, more particularly described as per plat by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated February 20, 1998, as follows: Beginning at a point on the east right of way of Valley Brook Drive (50 feet R/W) which point is located a distance of 319.4 feet south, as measured along said right of way from its intersection with the south and west right of way of Courtland Drive; thence south 66 degrees 34 minutes east a distance of 34 minutes east a distance of 185.5 feet to an iron pin; th

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Thomas Dwayne Anderson to Mortgage Electronic Registration Systems, Inc., dated October 30, 2007, recorded in Deed Book 5110, Page 280, Whitfield County, Georgia Records, as last transferred to Litton Loan Servicing, LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-THREE THOUSAND AND 0/100 DOLLARS (\$123,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Litton Loan Servicing, LP., 4828 Loop Central Drive, Houston, TX 77081, 1-800-807-3590. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Thomas Dwayne Anderson or a tenant or tenants and said property is more commonly known as 1087 Buckner Road, Ringgold, Georgia 30736.

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. Litton Loan Servicing, LP as Attorney in Fact for Thomas Dwayne Anderson McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/vb1 2/3/09 Our file no. 53015808-FT12 EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 97 of the 27th District and 3rd Section of Whitfield County, Georgia, and being more particularly described according to a Plat of survey prepared for Randy Pierce, by E. Martin Smith, Georgia registered land surveyor no. 923, dated May 17, 1989 and being described according to said survey as follows: Beginning at an iron pin on the southerly right of way line of Buckner Road a distance of 1,452.23 feet northwesterly along the southerly right of way of Buckner Road from the intersection of the southerly right of way of Buckner Road with the center line of Old Ringgold Road; thence south 12 Degrees 40 Minutes 51 Seconds west 402.59 feet to an iron pin; thence south 89 Degrees 35 Minutes 47 Seconds west 436.92 feet to an iron pin; thence north 02 Degrees 02 Minutes 42 Seconds west 95.22 feet to an iron pin on the easterly right of way line of Willow Drive; thence continuing northerly and easterly along Willow Drive and Buckner Road the following courses and distances, to wit: north 26 Degrees 42 Minutes 11 Seconds east, 28.73 feet; north 26 Degrees 32 Minutes 13 Seconds east, 66.05 feet; north 34 Degrees 34 Minutes 17 Seconds east, 55.62 feet; north 52 Degrees 41 Minutes 57 Seconds east, 74.44 feet; north 35 Degrees 48 Minutes 56 Seconds east, 187.68 feet; north 48 Degrees 41 Minutes 24 Seconds east, 32.52 feet; north 75 Degrees 40 Minutes 54 Seconds east, 24.72 feet; south 84 Degrees 17 Minutes 50 Seconds east, 47.26 feet; south 75 Degrees 15 Minutes 36 Seconds east, 196.73 feet to an iron pin and the point of beginning. For prior title, see Deed Book 3673 Page 37, Whitfield County, Georgia Land Records. MR/vb1 2/3/09 Our file no. 53015808 - FT12 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
Because of default in the payment of the indebtedness, secured by a Security Deed executed by Dennis E Bagley and Patricia Bagley to One Stop Mortgage, Inc. dated April 5, 1999 in the amount of \$60,000.00, and recorded in Deed Book 3123, Page 197, Whitfield County, Georgia Records; as last transferred to The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F by assignment; the undersigned, The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot 92 of the 27th District 3rd Section of Whitfield County, Georgia and being more particularly described as follows: Beginning at a Point, located 345.0 feet North from the South land of lot no. 92 as measured along the Westerly side of Mt. Vern on Tunnel Hill Rd; thence South 88 Degrees 53 Minutes West a distance of 195.0 feet to the North 8 Degrees 30 Minutes West a distance of 122.0 feet to a point; thence North 88 degrees 00 minutes East a distance of 195.0 feet and to the West side of said road; thence South 8 Degrees 20 Minutes East a distance of 123.0 feet to the Point of Beginning. The grantors source of interest is a deed recorded in Book 663, page 4 in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.

The legal description of the herein described property is the name as in the deed of prior title, which has the property address of 1282 Mount Vernon Road, Tunnel Hill, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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. Notice has been given of intention to collect attorneys' fees in accordance

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with the terms of the note secured by said deed.

Said property will be sold as the property of Dennis E Bagley and Patricia Bagley and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed. The Bank of New York, as trustee for the holders of the EQCC Asset Backed Certificates, Series 2001-1F Attorney in Fact for Dennis E Bagley and Patricia Bagley Anthony DeMarlo, Attorney/wilby McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com File No. 08-27228/CONV THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Ricardo Barajas to Mortgage Electronic Registration Systems, Inc., dated March 26, 2004, recorded in Deed Book 4207, Page 145, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SEVENTY-SEVEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$77,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Ricardo Barajas or a tenant or tenants and said property is more commonly known as 123 Stanley Drive, Dalton, Georgia 30722.

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. Suntrust Mortgage Inc. as Attorney in Fact for Ricardo Barajas McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/sm5 2/3/09 Our file no. 53050208-FT2 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 243 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lots Nos. 541, 542 and 543 of Union Point Subdivision, as shown by plat of record in plat book 89, Whitfield County, Georgia Land Records, and described as follows: Beginning at an iron pin marking the northwest corner of the intersection of Stanley Street and Cross Street, thence west along the north side of Stanley Street 75 feet to an iron pin; thence north 15 degrees to an iron pin; thence east 75 feet to an iron pin on the west side of Cross Street; thence south along the west side of Cross Street 150 feet to the point of beginning. For prior title see deed book 341, page 148, Whitfield County, Georgia Land Records. MR/sm5 2/3/09 Our file no. 53050208 - FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Christy Bartley to Mortgage Electronic Registration Systems, Inc., dated May 24, 2007, recorded in Deed Book 5016, Page 217, Whitfield County, Georgia Records, as last transferred to Chase Home Finance, LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FOUR THOUSAND NINE HUNDRED FIFTY-FOUR AND 0/100 DOLLARS (\$104,954.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Christy

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Bartley or a tenant or tenants and said property is more commonly known as 175 Orange Dr, Dalton, Georgia 30721.

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. Chase Home Finance, LLC as Attorney in Fact for Christy Bartley McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ssh 2/3/09 Our file no. 5370308-FT3 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 251 of the 12th District and 3rd Section of Whitfield County, Georgia, and being Lots 11, 12, and 13 of Kitchens Acres Subdivision, as per plat recorded in Plat Book 3, Page 202, (Cabinet A, Slide 114), Whitfield County, Georgia Records, which plat by reference is incorporated herein and made a part hereof. MR/ssh 2/3/09 Our file no. 5370308 - FT3 01/09 01/16 01/23 01/30

STATE OF Georgia County of Whitfield
NOTICE OF SALE UNDER POWER
Under and by virtue of the Power of Sale contained in a Security Deed given by Timothy L. Beaver, and Janet A. Beaver, to Wells Fargo Financial Georgia, Inc., dated September 14, 2006, and recorded in Deed Book 4856, Page 170, Whitfield County Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SEVENTY-NINE THOUSAND NINE HUNDRED FORTY-SIX AND 63/100 DOLLARS (\$79,946.63), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February 2009, the property described in said Deed, to wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT NO. 153 IN THE 13TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, AND BEING A PART OF LOTS NO. 156 AND 160 OF SHERWOOD FOREST SUBDIVISION, AS SHOWN ON PLAT NO. 2 THEREOF, OF RECORD IN PLAT BOOK 4, PAGE 196, (PLAT CABINET A, SLIDE 157), IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF WHITFIELD COUNTY, GEORGIA, AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE NORTHERLY SIDE OF CAROL JOYCE DRIVE 85.7 FEET EASTWARDLY ALONG THE NORTHERLY SIDE OF CAROL JOYCE DRIVE FROM THE NORTHEAST CORNER OF THE INTERSECTION OF CAROL JOYCE DRIVE AND KNOTTINGHAM ROAD; THENCE NORTH 2°20' WEST 132 FEET TO AN IRON PIN; THENCE SOUTH 87° 5' EAST 115.25 FEET TO AN IRON PIN; THENCE SOUTH 2° 39' WEST 122.25 FEET TO AN IRON PIN ON THE NORTHERLY SIDE OF CAROL JOYCE DRIVE; THENCE SOUTH 87° 48' WEST ALONG THE NORTHERLY SIDE OF CAROL JOYCE DRIVE 104.15 FEET TO THE POINT OF BEGINNING.

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 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.

Said property will be sold subject to all senior liens, any outstanding ad valorem taxes (including taxes which are a lien, but are 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.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed. To the best knowledge and belief of the undersigned, the party in possession of the property is Timothy L. Beaver, and Janet A. Beaver, or a tenant or tenants and said property is more commonly known as 4049 Nottingham Road SE, Dalton, Georgia. Wells Fargo Financial Georgia, Inc. As Attorney-in-Fact for Timothy L. Beaver, and Janet A. Beaver.

For questions regarding loan modification and other matters regarding your loan please contact the Home Preservation Team at Wells Fargo Financial at the toll free number 1-800-275-9254. Please mail correspondence to: Wells Fargo Financial, Home Preservation Team, 4119 121st Street, Urbandale, IA 50323.

James G. Whiddon III
Wells Fargo Financial Georgia, Inc.
3655 Marketplace Blvd., Suite 250
East Point, GA 30344
404-346-1684
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF WHITFIELD
Pursuant to a power of sale contained in a certain security deed executed by Donna L. Bell, hereinafter referred to as Grantor, to Ameriquest Mortgage Company recorded in Deed Book 4691, beginning at page 11, and reformed at Deed Book 5237, Page 300, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default in the payment of the debt secured by said security deed, the undersigned, attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell before the door of the courthouse in said county within the legal hours of sale, for cash, to the highest bidder on the first Tuesday in February, 2009, the property which, as of the time of the execution of said security deed, was described as set forth in the attached Exhibit "A". Said sale will be made subject to the following items which may affect the title to said property: All restrictive covenants, easements and rights-of-way appearing of record, if any; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; all outstanding and/or unpaid taxes which may be liens upon the property; all outstanding or unpaid bills and assessments for street improvements, curbing, garbage, water, sewage and public utilities which may be liens upon said property. The entity that has full authority to negotiate, amend, and modify all terms of the Note and Security Deed is Citi Residential Lending, 10801 East Sixth Street, Rancho Cucamonga, CA 91730, 800-211-6926. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Donna L. Bell or tenant(s).

Deutsche Bank National Trust Company, as Trustee, in trust for the registry, as holders of Ameriquest Mortgage Securities Inc., Asset-Backed Pass Through Certificates, Series 2006-R2, As Transferee and Assignee, As attorney-in-fact for the aforesaid Grantor J. Michael Campbell Attorney at Law 990 Hammond Drive

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Suite 800
One Lakeside Commons
Atlanta, Georgia 30328
(770) 392-0041

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Citilr/Donna L. Bell/08-53889 F2 EXHIBIT "A"

The land referred to in this exhibit is located in the County of Whitfield in the State of Georgia in Deed Book 2999 at Page 195 and described as follows: All that tract or parcel of land lying and being in Land Lot 29 in the 12th District and 3rd Section of Whitfield County, Georgia, and being part of Lot No. 51, Phase 2-B North Ridge Subdivision, and being more particularly described according to a plat of survey prepared for Donna L. Damell and Inez Blanche Bagley, By Donald O. Babb, Georgia registered land surveyor no. 2029, Dated August 23, 1996 and being more particularly described according to said survey as follows:

Beginning at the westernmost terminus of the curvature forming the intersection of the southwest right of way line of Sutton Drive (50' R/W); and the north right of way line of Williams Road (60' R/W); thence running south 83 degrees 46 minutes 31 seconds west, along the north right of way line of Williams Road, a distance of 40.28 feet; thence running in a westerly direction, along the north right of way line of Williams Road, and arc distance of 131.52 feet; thence running south 80 degrees 48 minutes 18 seconds west, along the north right of way line of Williams Road, a distance of 110.00 feet to an iron pin; thence running north 09 degrees 41 minutes 02 seconds east a distance of 233.90 feet to a pole; thence running south 64 degrees 32 minutes 16 seconds east, along the southwest right of way line of Sutton Drive, a distance of 259.95 feet; thence running in a southerly direction, along the southwest right of way line of Sutton Drive an arc distance of 59.07 feet; thence running in a southerly direction along the arc forming the intersection of the southwest right of way line of Sutton Drive and the north right of way line of Williams Road, an arc distance of 46.10 feet to the point of beginning. 1701 Sutton Dr. Dalton, GA 30721 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Nathaniel Wayne Blackwell to Mortgage Electronic Registration Systems, Inc., dated June 1, 2007, recorded in Deed Book 5018, Page 23, Whitfield County, Georgia Records, as last transferred to Litton Loan Servicing, L.P. by assignment recorded in Deed Book 5282, Page 135, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-SEVEN THOUSAND AND 0/100 DOLLARS (\$87,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Litton Loan Servicing, LP., 4828 Loop Central Drive, Houston, TX 77081, 1-800-807-3590. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Nathaniel Wayne Blackwell or a tenant or tenants and said property is more commonly known as 304 Scenic Drive, Tunnel Hill, Georgia 30755.

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.

Litton Loan Servicing, L.P. as Attorney in Fact for Nathaniel Wayne Blackwell McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/vb1 2/3/09 Our file no. 52401908-FT12 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 1 in the 12th District and 3rd Section of Whitfield County, Georgia and being particularly described according to a Plat of survey prepared for Maria C. Ortiz by Joseph R. Evans, Georgia registered Land Surveyor no. 2168, dated June 24, 1999, and being more particularly described according to said survey as follows:

Beginning at an iron pin located in the south right of way line of Scenic Drive, said point being located in an easterly direction, as measured along said right of way line a distance of 213.40 feet from the point of intersection of said right of way line and the east right of way line of Harper Drive; thence running north 90 Degrees 00 Minutes 00 Seconds east, along the south right of way of Scenic Drive, a distance of 120.00 feet to an iron pin; thence running south 00 Degrees 00 Minutes 00 Seconds west a distance of 150.00 feet to an iron pin; thence running north 90 Degrees 00 Minutes 00 Seconds west a distance of 120.00 feet to an iron pin; thence running north 00 Degrees 00 Minutes 00 Seconds east a distance of 150.00 feet to an iron pin and the point of beginning. MR/vb1 2/3/09 Our file no. 52401908 - FT12 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from Pedro Bonilla to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for America's Wholesale Lender, dated April 19, 2005, recorded May 2, 2005, in Deed Book 4493, Page 26-37, Whitfield 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-Nine Thousand Nine Hundred and 00/100 dollars (\$139,900.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Countrywide Home Loans Servicing, LP, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Whitfield County, Georgia, within the legal hours of sale on the first

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Tuesday in February, 2009, 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 274 AND 375 OF THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA; AND BEING IN LOT 24 OF SOUTHBROOK VILLAGE, PHASE I, AS PER PLAT RECORDED IN PLAT BOOK RECORDED IN PLAT CABINET C, SLIDES 3057-3058, WHITFIELD COUNTY, GEORGIA RECORDS, WHICH PLAT BY REFERENCE IS INCORPORATED HEREIN AND MADE A PART HEREOF.

Said property is commonly known as 817 Summer Hill Drive, Dalton, GA 30720.

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: 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 Pedro Bonilla, Pedro Bonilla 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 ABOVE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

COUNTRYWIDE HOME LOANS SERVICING, LP

as Attorney in Fact for PEDRO BONILLA COUNTRYWIDE, Loss Mitigation Dept., 7105 Corporate Drive, P.T.X.-A-274, Plano, TX 75024 TELEPHONE NUMBER: 800-669-6087

Attorney Contact: Adorno & Yoss LLC, 3740 Davinci Court, Suite 100, Norcross, GA 30092 TELEPHONE NUMBER: (888) 890-5309 ADORNO FILE NO. 215400.5311 WWW.ADORNO.COM/ATLDOCS/SAL ES.HTML

AD RUN DATES 01/09/2009, 01/16/2009, 01/23/2009, 01/30/2009

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Wanda J. Brackett to Mortgage Electronic Registration Systems, Inc., dated March 25, 2004, recorded in Deed Book 4205, Page 223, Whitfield County, Georgia Records, as last transferred to SouthTrust Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SEVENTY-FOUR THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$74,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Estate of Wanda J. Brackett or a tenant or tenants and said property is more commonly known as 565 Carbondale Road, Dalton, Georgia 30721. 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.

SouthTrust Mortgage Corporation as Attorney in Fact for Wanda J. Brackett

McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/rc6 2/3/09 Our file no. 52502708-FT1 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 210 of the 13th District, 3rd Section, Whitfield County, Georgia, being more particularly described as follows: Beginning at a point on the east side of Carbondale-Hill City Road a distance of 153.9 feet south of the north original land line of Land Lot No. 210; thence east along the line of the property deeded to Walter C. Sitton a distance of 315.24 feet to a stake; thence in a southeasterly direction along a branch a distance of 195 feet to a stake; thence west a distance of 415 feet to the right of way of the Carbondale-Hill City Road; thence along the east side of the Carbondale-Hill City Road a distance of 146.1 feet to the point of beginning; said property containing one (1) acre, more or less. MR/rc6 2/3/09 Our file no. 52502708 - FT1 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

910 Foreclosures
COUNTRYWIDE HOME LOANS SERVICING, LP
 as Attorney in Fact for
KATHY J. BURNS AND RANDALL H. BURNS
 Lender Contact: COUNTRYWIDE, Loss Mitigation Dept., 7105 Corporate Drive, PTK-A-274, Plano, TX 75024.
 TELEPHONE NUMBER: 800-669-6696
 Attorney Contact: Adorno & Yoss LLC, 3740 Davinci Court, Suite 100, Norcross, GA 30092.
 TELEPHONE NUMBER: (888) 890-5309 ADO RNO FILE NO. 215400.5406
 WWW.ADORNO.COM/ATLDOCS/SAL.ES.HTML
 AD RUN DATES 01/09/2009, 01/16/2009, 01/23/2009, 01/30/2009

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Jose Camacho to Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, dated August 31, 2006, recorded in Deed Book 4836, Page 0001, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment recorded in Deed Book 5282, Page 144, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-NINE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$129,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Jose Camacho or a tenant or tenants and said property is more commonly known as 940 Hardwick Circle, Dalton, Georgia 30720.

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.
 Wachovia Mortgage Corporation as Attorney in Fact for Jose Camacho
 McCalla Raymer, LLC
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/hc 2/3/09
 Our file no. 52496408-FT1
 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 258 and 259 of the 12th District and 3rd Section of Whitfield County, Georgia being Lot 222 of Brookwood Subdivision as per plat of said subdivision recorded in Plat Book 1, Page 265 (Plat Cabinet A, Slide 66), in the Office of the Clerk of the Superior Court of Whitfield County, Georgia; reference to which is herein made for a more full and complete description which is hereby incorporated herein by reference.
 MR/ho 2/3/09
 Our file no. 52496408 - FT1
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Adriana H. Casillas to Mortgage Electronic Registration Systems, Inc., dated September 29, 2006, recorded in Deed Book 4856, Page 347, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-TWO THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$152,400.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Adriana H. Casillas or a tenant or tenants and said property is more commonly known as 3015 E Brookhaven Circle, Dalton, Georgia 30720.

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.
 SunTrust Mortgage, Inc as Attorney in Fact for Adriana H. Casillas
 McCalla Raymer, LLC

910 Foreclosures
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/kjf 2/3/09
 Our file no. 52610108-FT7
 EXHIBIT A
 All that tract or parcel of land lying and being in Land Lot No. 311 of the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 176 of Valley Brook Subdivision, according to Plat No. 8 of said Subdivision on file in Plat Book 10, Page 84 (Plat Cabinet A, Slide 309) Whitfield County Deed Records. Reference to said Plat is herein made and incorporated herein for a more full and complete description of subject property.
 MR/kjf 2/3/09
 Our file no. 52610108 - FT7
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Adriana H. Casillas to Mortgage Electronic Registration Systems, Inc., dated September 29, 2006, recorded in Deed Book 4856, Page 347, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-TWO THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$152,400.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Adriana H. Casillas or a tenant or tenants and said property is more commonly known as 3015 E Brookhaven Circle, Dalton, Georgia 30720.

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.
 SunTrust Mortgage, Inc as Attorney in Fact for Adriana H. Casillas
 McCalla Raymer, LLC
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/kjf 2/3/09
 Our file no. 52610108-FT7
 EXHIBIT A
 All that tract or parcel of land lying and being in Land Lot No. 311 of the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 176 of Valley Brook Subdivision, according to Plat No. 8 of said Subdivision on file in Plat Book 10, Page 84 (Plat Cabinet A, Slide 309) Whitfield County Deed Records. Reference to said Plat is herein made and incorporated herein for a more full and complete description of subject property.
 MR/kjf 2/3/09
 Our file no. 52610108 - FT7
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Cuahtemoc Chavez a/k/a Cuahtemoc Chavez Nicacio to Mortgage Electronic Registration Systems, Inc., dated October 13, 2006, recorded in Deed Book 4865, Page 8, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SEVENTY-SIX THOUSAND SIX HUNDRED THIRTY AND 0/100 DOLLARS (\$76,630.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Cuahtemoc Chavez or a tenant or tenants and said property is more commonly known as 213 Florence Ave, Dalton, Georgia 30721.

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.
 SunTrust Mortgage, Inc as Attorney in Fact for Cuahtemoc Chavez a/k/a Cuahtemoc Chavez Nicacio
 McCalla Raymer, LLC

910 Foreclosures
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/kjf 2/3/09
 Our file no. 52469308-FT7
 EXHIBIT A
 All that tract or parcel of land lying and being in Land Lot 313 of the 12th District and 3rd Section of Whitfield County, Georgia, and being a portion of lot 272 of the M.S. Charles Subdivision, Plat 2, as per plat of same record in Plat Book 1, Page 13, (Plat Cabinet A, Slide 3), and being that property shown by plat of survey by Joseph R. Evans, Georgia Registered Land Surveyor, date November 23, 1983, and being more particularly described as follows:
 Beginning at an iron pin on the south right-of-way of Florence Avenue, said pin being located 1,010 feet westerly as measured along the south right-of-way of Florence Avenue from the southwest intersection of Florence Avenue and U.S. Highway 41; thence south 00 degrees 30 minutes east 140 feet to an iron pin; thence north 89 degrees 11 minutes west 56 feet and to a iron pin and the east side of an alley to an iron pin on the south right-of-way of Florence Avenue; thence south 89 degrees 11 minutes east with and along the south right-of-way of Florence Avenue a distance of 54 feet to an iron pin and the point of beginning.
 This property is the same property as conveyed by Williams J. Jamison to Carlton B. Winger by Warranty Deed recorded at Deed book 257, Page 326, Whitfield County Clerk's Records. See Deed Book 781, Page 29 Whitfield County Clerk's records for prior title.
 Together with that certain easement being more particularly described in that certain Easement from the Estate Robert W. Malone, Sr. To Marguerite A. Evans, dated December 6, 1983, recorded in Deed Book 781, Page 158, Whitfield County, Georgia Land Records, reference to which easement is hereby made and incorporated herein by reference for a more particular description of said easement.
 MR/kjf 2/3/09
 Our file no. 52469308 - FT7
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 Because of default in the payment of the indebtedness, secured by a Security Deed executed by William B. Cole, III and Selina D. Cole to Mortgage Electronic Registration Systems, Inc. dated February 11, 2003 in the amount of \$212,000.00, and recorded in Deed Book 3870, Page 77, Whitfield County, Georgia Records; as last transferred to Mortgage Electronic Registration Systems, Inc. by assignment, the undersigned, Mortgage Electronic Registration Systems, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

The following described real estate, to-wit: All that tract or parcel of land lying and being in Land Lot 150 of the 12th District and 3rd Section of Whitfield County, Georgia, being designated as Lot 4 of Oak Ridge Subdivision on a plat of said subdivision recorded in Plat Cabinet C, Slide 15, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, and being more particularly described on a plat prepared by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated November 11, 1999, as follows: Beginning at an iron pin located on the North Right of Way line of Oak Ridge Drive (50 foot r/w), said iron pin being, located 386.46 feet West along the North Right of way line of Oak Ridge Drive from its intersection with the terminus at the West Right of Way line of Sam Love Road; thence West, along the North Right of Way of Oak Ridge Drive an arc distance of 115.00 feet, with a radius of 2052.08 feet to an iron pin; thence North 02 Degrees 56 Minutes 28 Seconds East, 220.03 feet to an iron pin; thence North 89 Degrees 28 Minutes 20 Seconds East, 110.00 feet to an iron pin, thence South 01 Degrees 30 Minutes 30 Seconds West, a distance of 203.42 feet to an iron pin and the Point of Beginning. Being the same property conveyed to William B. Cole, III and wife Selina D. Cole by Quitclaim Deed from William B. Cole, III, Book 3870, Page 75, date February 11, 2003, recorded February 19, 2003 in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, which has the property address of 2606 Oak Ridge Drive, Rocky Face, Georgia, together with all fixtures and other personal property conveyed by said sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.
 Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.
 Said property will be sold as the property of William B. Cole, III and Selina D. Cole and the proceeds of said sale will be applied to the payment of said indebtedness; the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.
 Mortgage Electronic Registration Systems, Inc.
 Attorney in Fact for William B. Cole, III and Selina D. Cole
 Anthony DeMarlo, Attorney/planicak
 McCurdy & Candler, L.L.C.
 (404) 373-1612
 www.mccurdyandcandler.com
 File No. 08-22965/CONV
 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Laura Bridges Cook to Mortgage Electronic Registration Systems, Inc., dated June 13, 2005, recorded in Deed Book 4533, Page 73, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-FOUR THOUSAND AND 0/100 DOLLARS (\$134,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys fees having been given).

910 Foreclosures
 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.
 The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 2270 Lakeside Blvd, Richardson, TX 75082, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Laura Bridges Cook and Laura Bridges-cook or a tenant or tenants and said property is more commonly known as 510 Lakeview Drive SE, Dalton, Georgia 30721.
 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.
 Mortgage Electronic Registration Systems, Inc.
 as Attorney in Fact for Laura Bridges Cook
 McCalla Raymer, LLC
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/ps1 2/3/09
 Our file no. 5243506-FT4
 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 210 of the 12th District and 3rd Section of Whitfield County, Georgia, being Lot 37 of Lakeview Estates subdivision as per plat same recorded in Plat Book 10, Pages 96-99, (Plat Cabinet A, Slide 312 and 313), in the office of the Clerk of the Superior Court of Whitfield County, Georgia, to which reference is herein made for a more full and complete description.
 For informational purposes only: the APN is shown by the county assessor as 12-209-04-095; source of title is book 3956, page 113(Recorded 06-04-03).
 MR/ps1 2/3/09
 Our file no. 5243506 - FT4
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Marilu Cortez to Mortgage Electronic Registration Systems, Inc., dated March 7, 2007, recorded in Deed Book 4961, Page 275, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THREE THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$103,200.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.
 The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Marilu Cortez or a tenant or tenants and said property is more commonly known as 1600 Water Oak Drive Unit 152, Dalton, Georgia 30721.

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.
 SunTrust Mortgage, Inc.
 as Attorney in Fact for Marilu Cortez
 McCalla Raymer, LLC
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/cj 2/3/09
 Our file no. 52263108-FT2
 EXHIBIT A

That certain Condominium Unit in Land Lot 124 of the 12th District and 3rd Section of Whitfield County, Georgia, and being identified and depicted as Condominium Unit No. 152 of North Oak Condominium III, on that certain plat dated March 27, 2000, recorded in Plat Book 1, Page 96, Whitfield County, Georgia Records, together with its appurtenant percentage of undivided interest in the common elements of said North Oak Condominium III, a condominium, as provided in that certain Declaration for North Oak Condominium, dated May 31, 2000, recorded in Deed Book 3278, Page 84, Whitfield County, Georgia Records, as amended in Deed Book 3307, Page 199, Whitfield County, Georgia Records, or as hereinafter amended as therein provided.
 MR/cj 2/3/09
 Our file no. 52263108 - FT2
 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 James Lawson Crawford and Jessica Erin Crawford to Mortgage Electronic Registration Systems, Inc., as nominee for Irwin Mortgage Corporation, dated March 30, 2005, recorded in Deed Book 4470, Page 195, Whitfield County, Georgia Records, as last transferred to Chase Home Finance LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-FOUR THOUSAND AND 0/100 DOLLARS (\$94,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:
 All that tract or parcel of land lying and

910 Foreclosures
 being in Land Lot No. 303 in the 27th District and 3rd Section of Whitfield County, Georgia and Being Lot no. 4 of Davis Road Acres Subdivision as shown on a Plat of said Subdivision by Joseph R. Evans, Georgia registered land surveyor no. 2168, dated April 21, 2000, filed July 12, 2001 and recorded in Plat Cabinet C, Slide 2294, Whitfield County, Georgia Land Records, said Plat being made a part hereof and incorporated herein by reference.
 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 attorneys fees (notice of intent to collect attorneys fees having been given).

Chase Home Finance LLC can be contacted at 800-446-8939 or by writing to 3415 Vision Drive, Columbus, OH 43219 to discuss possible alternatives to foreclosure.
 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is James Lawson Crawford and Jessica Erin Crawford or a tenant or tenants and said property is more commonly known as 3032 Davis Rd, Rocky Face, Georgia 30740.
 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.
 Chase Home Finance LLC
 as Attorney in Fact for James Lawson Crawford and Jessica Erin Crawford
 Morris, Schneider, Prior, Johnson & Freedman, LLC
 1587 Northeast Expressway
 Atlanta, Georgia 30329
 (770) 234-9181
 www.msplaw.com/foreclosure_sales.a
 MSP/ml1 2/3/09
 Our file no. 11739308-FT3
 01/09 01/16 01/23 01/30

STATE OF GEORGIA, COUNTY OF WHITFIELD
NOTICE OF SALE UNDER POWER
 Because of a default in the payment of the indebtedness secured by a Security Deed executed by Christy Daugherty to Mortgage Electronic Registration Systems, Inc. dated December 6, 2006, and recorded in Deed Book 4901, Page 217, Whitfield County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2007-HE2, by Assignment securing a Note in the original principal amount of \$72,080.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2009, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:
All that tract or parcel of land lying and being in Land Lot No. 105 in the 12th District and 3rd Section of Whitfield County, Georgia, being Lots 21 through 24, inclusive of El Rancho Heights Subdivision, as shown on plat of survey by Joseph R. Evans, Georgia Registered Land Surveyor, dated 2/16/96, and being more particularly described as follows:

Begin at an iron pin found on the West right of way of Williams Drive (40 foot right of way) at a point which is North 57 degrees 38 minutes West a distance of 573.76 feet from the Southeast corner of Land Lot No. 105; run thence South 00 degrees 56 minutes West a distance of 107.29 feet; thence South 16 degrees 31 minutes West a distance of 51.60 feet; thence South 69 degrees 35 minutes West a distance of 45.20 feet; thence South 88 degrees 39 minutes West a distance of 68.61 feet; thence North 65 degrees 18 minutes West a distance of 45.79 feet; thence North 23 degrees 30 minutes West a distance of 82.98 feet; thence North 08 degrees 01 minutes West a distance of 63.64 feet; thence North 03 degrees 55 minutes East a distance of 45.99 feet to an open top pipe found; thence South 87 degrees 15 minutes East a distance of 115.00 feet to an iron pin found; thence South 02 degrees 45 minutes West a distance of 20.00 feet to an iron pin found; thence South 87 degrees 15 minutes East a distance of 94.0 feet to an iron pin found and the point of beginning.
 Said property is known as 2140 Williams Drive, Dalton, GA 30721, together with all fixtures and personal property attached to and constituting a part of said property, if any.
 Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The 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.
 Notice has been given of intention to collect attorneys' fees in accordance with the terms of the Note secured by said Deed.
 Said property will be sold as the property of Christy Daugherty, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Christy Daugherty, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.
Deutsche Bank National Trust Company, as Trustee for HSI Asset Securitization Corporation Trust 2007-HE2 as Attorney-in-Fact for Christy Daugherty
 File no. 08-007189
 L.J. SWERTFEGER, JR.
 SHAPIRO & SWERTFEGER, LLP*
 Attorneys and Counselors at Law
 2872 Woodcock Boulevard, Suite 100
 Atlanta, GA 30341
 (770) 220-2730/LW
 www.swertfeger.net

*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
 THIS LAW FIRM IS ACTING AS A 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 Martin Murillo Del Rio to Washington Mutual Bank, F.A., dated June 24, 2005, recorded in Deed Book 4533, Page 249, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THOUSAND AND 0/100 DOLLARS (\$100,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
 To the best knowledge and belief of the undersigned, the party in possession of the property is Martin Murillo Del Rio or a tenant or tenants and said property is more commonly known as 1006 Haven Dr, Dalton, Georgia 30721.

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.
 Wells Fargo Bank, NA as Attorney in Fact for Martin Murillo Del Rio
 McCalla Raymer, LLC
 1544 Old Alabama Road
 Roswell, Georgia 30076
 www.foreclosurehotline.net
 MR/ca 2/3/09
 Our file no. 52380508-FT5
 EXHIBIT A
 All that tract or parcel of land lying and being in Land Lot No. 297 in the 11th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 21 of New Haven Subdivision, and being more particularly described according to a plat of survey of said subdivision prepared by N. B. DeLoach, Georgia Registered Land Surveyor No. 1347, dated June 28, 2003, and recorded in Plat Cabinet C Slide 2857, Whitfield County, Georgia land records, reference to which plat is hereby made and incorporated herein by reference for a more complete description.
 For prior title see Deed Book 4326 Page 222

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Elias Espinoza to Mortgage Electronic Registration Systems, Inc., dated February 19, 2004, recorded in Deed Book 4178, Page 29, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment recorded in Deed Book 5269, Page 130, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINE THOUSAND THREE HUNDRED AND 0/100 DOLLARS (\$109,300.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Elias Espinoza or a tenant or tenants and said property is more commonly known as 304 South Grade Drive, Dalton, Georgia 30721.

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.

Wells Fargo Bank, NA as Attorney in Fact for Elias Espinoza
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 52133408- FT7
EXHIBIT A

A certain tract or parcel of land lying and being in the City of Dalton, 12th District and 3rd Section of Whitfield County, Georgia, known as Lots Nos. 3 and 5 of Stancill Park Subdivision as per plat recorded in Plat Book 4 Page 20, Office of the Clerk of the Superior Court of Whitfield County, Georgia, reference to which is herein made for a more full and complete description and being that identical property conveyed to Wendell Cochran by warranty deed of Charles Cagran, dated August 12, 1961, and recorded in Deed Book 147 Page 420, of the deed records of Whitfield County, Georgia.
MR/kjf 2/3/09
Our file no. 52133408- FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Gilbarado Guerrero to Mortgage Electronic Registration Systems, Inc., dated April 6, 2007, recorded in Deed Book 4986, Page 1, Whitfield County, Georgia Records, as last transferred to Litton Loan Servicing, LP by assignment recorded in Deed Book 5282, Page 133, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-NINE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$159,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Litton Loan Servicing, LP., 4828 Loop Central Drive, Houston, TX 77081, 1-800-807-3590. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Gilbarado Guerrero or a tenant or tenants and said property is more commonly known as 1473 Red Hill Drive, Dalton, Georgia 30721.

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.

Litton Loan Servicing, LP as Attorney in Fact for Gilbarado Guerrero
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/vb1 2/3/09
Our file no. 52569408-FT12
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 276 in the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 124 of Red Hill Subdivision, Phase Two, as shown by Plat of record in Plat Cabinet D, Slide 349, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, to which reference is herein made for a more full and complete description.
MR/vb1 2/3/09
Our file no. 52569408- FT12
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Hermilo Espinoza and Elena Espinoza to Compass Mortgage Inc., dated July 22, 2005, recorded in Deed Book 4568, Page 140, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-THREE THOUSAND FOUR HUNDRED THIRTY-FIVE AND 0/100 DOLLARS (\$163,435.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Hermilo Espinoza and Elena Espinoza or a tenant or tenants and said property is more commonly known as 118 Marla Drive, Cohutta, Georgia 30710.

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.

Wells Fargo Bank, NA as Attorney in Fact for Hermilo Espinoza and Elena Espinoza
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/car 2/3/09
Our file no. 51617208-FT5
EXHIBIT A

All that tract or parcel of land lying and being in Original Land Lot No. 156, in the 11th District and 3rd Section of Whitfield County, Georgia, being Tract No. Five (5), of the C. E. Farm Subdivision, as per plat recorded in Plat Book 7, Page 37, (Plat Cabinet A, Slide 232) in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, which plat is incorporated herein by this reference and made a part of this description.

For prior title see deed in Deed Book 4463, Page 177, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.

This conveyance is made subject to the following:
Any governmental zoning and subdivision ordinances or regulations in effect thereon.
All applicable conditions, restrictions, reservation, easements, etc., as shown on recorded plat.
MR/car 2/3/09
Our file no. 51617208- FT5
01/09 01/16 01/23 01/30

STATE OF GEORGIA
COUNTY OF WHITFIELD
NOTICE OF SALE UNDER POWER
Because of a default in the payment of the indebtedness secured by a Security Deed executed by Peggy King Karvwnaris to Regions Bank DBA Regions Mortgage, dated October 17, 2003, and recorded in Deed Book 4090, Page 115, Whitfield County Records, securing a Note in the original principal amount of \$71,700.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2009, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:

All that tract or parcel of land lying and being in Land Lot No. 243 in the 13th District and 3rd Section of Whitfield County, Georgia, being Tract 1, containing 21 acres, more or less, according to a plat survey prepared for Clyde Richmond by H. Gregory Massey, Georgia Registered Land Surveyor, dated May 12, 1999, and being recorded in Plat Cabinet C Slide 1827, Whitfield County, Georgia Land Records, reference to which is hereby made and incorporated herein for a more particular description of the land.

Said property is known as **5038 Muse Road SW, Resaca, GA 30735**, together with all fixtures and personal property attached to and constituting a part of said property, if any. Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The 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.
Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed.

Said property will be sold as the property of **Peggy King Karvwnaris**, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of **Peggy King Karvwnaris**, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.

Regions Bank DBA Regions Mortgage as Attorney-in-Fact for Peggy King Karvwnaris
File no. 08-007118
L. J. SWERTFEGER, JR.
SHARPE & SWERTFEGER, LLP*
Attorneys and Counselors at Law
2872 Woodcock Boulevard, Suite 100
Atlanta, GA 30341
(770) 220-2730/CC
www.swertfeger.net

*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Ana A. Federico to Mortgage Electronic Registration Systems, Inc., dated December 23, 2003, recorded in Deed Book 4135, Page 326, Whitfield County, Georgia Records, as last transferred to GMAC Mortgage, LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-FIVE THOUSAND FOUR HUNDRED FIVE AND 0/100 DOLLARS (\$85,405.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: GMAC Mortgage, LLC i/k/a GMAC Mortgage Corporation, 1100 Virginia Drive, Fort Washington, PA 19034, 800-850-4622x2365442.

Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Ana A. Federico or a tenant or tenants and said property is more commonly known as 410 Beech Court, Dalton, Georgia 30721.

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.

GMAC Mortgage, LLC as Attorney in Fact for Ana A. Federico
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ms8 2/3/09
Our file no. 52691208-FT7
EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 353 of the 12th District and 3rd Section and being in Land Lot 11 of the 13th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 25 of Wood Park Estates and being more particularly described in a survey for Jose Aguilar and Dora Aguilar by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated August 2, 1995, as follows:

Beginning at an iron pin located on the south right of way of Beech Court a distance of 342.91 feet easterly along the south right of way Beech Court from its intersection with the southeast terminus of Sycamore Circle; thence following the south right of way of Beech Court easterly an arc distance of 12.74 feet to a point; thence continuing along the south right of way of Beech Court north 88 degrees 15 minutes 10 seconds east 19 feet to a point; thence easterly an arc distance of 36.84 feet to a point; thence continuing easterly an arc distance of 8.59 feet to an iron pin; thence south 06 degrees 12 minutes 05 seconds east 118.21 feet to an iron pin; thence north 76 degrees 31 minutes 00 seconds west 67 feet to an iron pin; thence north 09 degrees 42 minutes 10 seconds west 19.21 feet to an iron pin and the point of beginning.
MR/ms8 2/3/09
Our file no. 52691208- FT
01/09 01/16 01/23 01/30

IN THE JUVENILE COURT FOR THE COUNTY OF WHITFIELD
STATE OF GEORGIA
IN THE INTEREST OF:
J.L.H.
CASE NO. 0802230
SEX: FEMALE
AGE: 14 YEARS DOB: 05/13/1994
A CHILD UNDER 18 YEARS OF AGE
NOTICE OF SUMMONS APPLICABLE PURSUANT TO GEORGIA STATE LAW TO: JOSEPH HARRISON, OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Motion to Extend Custody Petition was filed by the Whitfield County Department of Family and Children's Services in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on December 15, 2008 and a provisional order was entered on December 15, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for **February 4, 2009 at 9:30 a.m.** at the Whitfield County Juvenile Court in Dalton, Georgia, located at 205 North Selvidge Street, Dalton, Georgia 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said children will become final and a Final Order will be filed in this Court in regard to the above-named children in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

WITNESS the Honorable Connie Gayle Cook, Judge of said Court.
The 5th day of December, 2008.
Hon. Sean Jean, Clerk
Whitfield County Juvenile Court
12/19 12/26 01/02 01/09

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Ana A. Federico to Mortgage Electronic Registration Systems, Inc., dated December 21, 2006, recorded in Deed Book 4910, Page 254, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-NINE THOUSAND AND 0/100 DOLLARS (\$149,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following

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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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608.

Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Daniel Fraire or a tenant or tenants and said property is more commonly known as 1008 Holly Grove Dr, Dalton, Georgia 30721.

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.

Wachovia Mortgage Corporation as Attorney in Fact for Daniel Fraire
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/rcc6 2/3/09
Our file no. 53202108-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 307 in the 11th District and 3rd Section of Whitfield County, Georgia, being designated as part of Lot No. 38 of Holly Grove Subdivision, and being more particularly described in a survey by Joseph R. Evans, GRLS, dated 11/29/93, as follows:

Beginning at an iron pin located on the east right of way of Holly Grove Drive (also known as Oakdale Drive) a distance of 97.50 feet along the east right of way of Holly Grove Drive from the north right of way of Holly Circle; thence north 47 degrees 43 minutes 30 seconds east 100 feet to an iron pin; thence south 42 degrees 16 minutes 30 seconds east 175 feet to an iron pin; thence south 42 degrees 00 minutes 52 seconds west 100.50 feet to an iron pin; thence north 42 degrees 16 minutes 30 seconds west 185 feet to an iron pin and the point of beginning.
MR/rcc6 2/3/09
Our file no. 53202108- FT1
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER CONTAINED IN SECURITY DEED
STATE OF GEORGIA,

COUNTY OF WHITFIELD
Pursuant to a power of sale contained in a certain security deed executed by Martin Galaviz, hereinafter referred to as Grantor, to Fidelity Federal Savings Bank recorded in Deed Book 2532, beginning at page 38, of the deed records of the Clerk of the Superior Court of the aforesaid state and county, and by virtue of a default in the payment of the debt secured by said security deed, the undersigned attorney-in-fact for the aforesaid Grantor (which attorney-in-fact is the present holder of said security deed and note secured thereby) will sell before the door of the courthouse in said county within the legal hours of sale, for cash, to the highest bidder on the first Tuesday in February, 2009, the property which, as of the time of the execution of said security deed, was described as set forth in the attached Exhibit "A". Said sale will be made subject to the following items which may affect the title to said property: All restrictive covenants, easements and rights-of-way appearing of record, if any; all zoning ordinances; matters which would be disclosed by an accurate survey or by an inspection of the property; all outstanding and/or unpaid taxes which may be liens upon the property; all outstanding or unpaid bills and assessments for street improvements, curbing, garbage, water, sewerage and public utilities which may be liens upon said property. Midland Mortgage Co. as a loan servicer has an entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. Midland Mortgage Co.'s address is: 999 Northwest Grand Boulevard, Oklahoma City, Oklahoma 73118. Midland Mortgage Co. may be contacted by telephone at 1-800-552-3000, extension 8301. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Martin Galaviz.

MidFirst Bank, As Transferee and Assignee, As attorney-in-fact for the aforesaid Grantor
Raymond S. Martin
Attorney at Law
990 Hammond
Suite 800
One Lakeside Commons
Atlanta, Georgia 30328
(770) 392-0041

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
Re: Martin Galaviz- Midland Mortgage Co.
M08-15037 / 50664009
EXHIBIT "A"

A certain tract or parcel of land lying and being in Land Lot 219 of the 12th District and 3rd Section of Whitfield County, Georgia, and being more particularly described in a survey for Martin Galaviz by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated July 11, 1994, as follows: Beginning at an iron pin located at the northeast intersection of Green Street (50 foot right-of-way) and East Cuyler Street (50 foot right-of-way); thence following the east right-of-way of Green Street north 50 feet to an iron pin; thence north 89 degrees 38 minutes east 99.04 feet to an iron pin; thence south 00 degrees 19 minutes west 50.13 feet to an iron pin located on the north right-of-way of East Cuyler Street; thence following the north right-of-way of East Cuyler Street south 89 degrees 42 minutes west 98.76 feet to an iron pin and the point of beginning.
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD 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 Jerry Paul Garrison to Mortgage Electronic Registration Systems, Inc., dated February 11, 2004, recorded in Deed Book 4169, Page 0186, Whitfield County, Georgia records, as last transferred to HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE2, Asset Backed Pass-Through Certificates by assignment to be recorded at Whitfield County, Georgia records conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SEVEN THOUSAND FIVE HUNDRED AND

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NO/100 DOLLARS (\$157,500.00); 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February 2009 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Ocwen Loan Servicing LLC, 12650 Ingenuity Drive, Orlando, FL 32826, 877-596-8580. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Jerry Paul Garrison or a tenant or tenants and said property is more commonly known as 3204 Crossroads Drive, Dalton, GA 30740

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.

HSBC Bank USA, N.A., as Trustee for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2004-HE2, Asset Backed Pass-Through Certificates as Attorney in Fact for Jerry Paul Garrison
McCalla Raymer, LLC
Attn: Ocwen Team
Six Concession Parkway,
Suite 3200
Atlanta, GA 30328
Our File#GA01FDE081000207
EXHIBIT "A"

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT NO. 192 OF THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, AND BEING DESIGNATED AS LOT NO. 10 OF THE CROSSING SUBDIVISION, PH-A, AS SHOWN ON PLAT OF SAID SUBDIVISION PREPARED BY DONALD O. BABB, GEORGIA REGISTERED LAND SURVEYOR NO. 2029 DATED JUNE 19, 1995 AND BEING RECORDED IN PLAT CABINET C, SLIDE 1281, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF WHITFIELD COUNTY GEORGIA, REFERENCE TO WHICH IS HEREBY MADE AND INCORPORATED HEREIN FOR A MORE PARTICULAR DESCRIPTION OF THE LAND

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Donald L. Gravitt to Mortgage Electronic Registration Systems, Inc. as nominee for First Union Mortgage Corporation, dated January 2, 2002, recorded in Deed Book 3606, Page 33, Whitfield County, Georgia Records, as last transferred to Chase Home Finance, LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FIFTY-ONE THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$51,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 279 in the 12th District and 3rd Section of Whitfield County, Georgia, and being described more particularly in a plat of survey prepared for Donald L. Gravitt and Kim E. Gravitt and Fidelity Federal Savings Bank, by Marcus Eugene Cook, Georgia registered land surveyor no. 1935, dated December 9, 1977 and revised June 6, 1988, and described more particularly as follows: Beginning at an iron pin on the westerly right-of-way of Riverbend Road, said point being 424 feet southeast of the intersection of the westerly right-or-way of Riverbend Road with the center line of Antioch Road, as measured along said westerly right-of-way of Riverbend Road; from said point of beginning thence south 39 Degrees 15 Minutes east a distance of 182.00 feet along the westerly right-of-way of Riverbend Road to an iron pin; thence south 59 Degrees 16 Minutes east a distance of 268.00 feet to an iron pin; thence north 00 Degrees 18 Minutes west 189.75 feet to an iron pin; thence north 52 Degrees 50 Minutes east a distance of 145.91 feet to an iron pin located on the westerly right-of-way of Riverbend Road and the point of beginning.

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 attorneys fees (notice of intent to collect attorneys fees having been given).

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 William T. Gerrez to Mortgage Electronic Registration Systems, Inc., dated September 26, 2006, recorded in Deed Book 4862, Page 196, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment recorded in Deed Book 5282, Page 130, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTEEN THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$115,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX 75024, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is William T. Gerrez or a tenant or tenants and said property is more commonly known as 734 Bryant Rd, Cohutta, Georgia 30710.

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.

Countrywide Home Loans Servicing LP as Attorney in Fact for William T. Gerrez
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 52578308-FT7

EXHIBIT A

All that tract or parcel of land lying and being in original Land Lot Nos. 100, 101, and 102 in the 11th District and 3rd Section of Whitfield County, Georgia, and being known and designated as Tract 43, Lester Standifer Estate, Plat 3, as shown by Plat prepared by N. B. Deloach, Georgia Registered Land Surveyor, dated December 3rd, 1997, and recorded in Plat Cabinet C Slide 1644, in the office of the clerk of the Superior Court of Whitfield County, Georgia, reference to which is hereby made and incorporated herein for a more particular description of the land.

For prior title see deed recorded in Book 2968, Page 274, in the office of the clerk of the Superior Court of Whitfield County, Georgia.

Easement of record in Book 2982, Page 44, in the said clerk's office. Fifty (50) foot building setback line as noted on recorded Plat. Restrictions as set out in instrument recorded in Book 2918, Page 10, in the office of the clerk of the Superior Court of Whitfield County, Georgia, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 4d2, Section 3607 of the united states code or (b) relates to handicap but does not discriminate against handicapped persons.

A portion of the above described property is located in a flood plain and a portion of the above described property is located within a flood way. The above described property located within the flood plain and flood way is subject to the conditions limitations and restrictions applicable to property lying within a flood plain and flood way imposed under federal, State, and local law.

Subject to all notes, stipulations, restrictions, easements, conditions, and regulations as set out on recorded Plat.

Any governmental zoning and subdivision ordinance in effect thereon.
MR/kjf 2/3/09
Our file no. 52578308 - FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

By virtue of the power of sale contained in a Security Deed from William R. Gibson to Mortgage Electronic Registration Systems Inc., as nominee for Home Funds Direct dated May 25, 2005, recorded in Deed Book 4526, Page 290, Whitfield County Records, and last assigned to HSBC Bank USA, National Association, as Indenture Trustee for FBR Securitization Trust 2005-2, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED NINE THOUSAND AND 00/100 (\$109,000.00), 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 Whitfield County, Georgia, during the legal hours of sale on the first Tuesday, February 3, 2009 the following described property, to wit:

All that tract or parcel of land lying and being in Land Lot No. 58 in the 12th District and 3rd Section of Whitfield County, Georgia, being designated as Lot No. 414, and 420 1/2 Cleveland of the east right-of-way line of Third Street and the north right-of-way line of Woodland Avenue; thence running north 05 degrees 46 minutes 15 seconds west along the east right-of-way line of Third Street a distance of 179 feet to an iron pin; thence running north 84 degrees 13 minutes 45 seconds east a distance of 187.9 feet to an iron pin located in the west right-of-way line of Robin Drive (50' RW); thence running south 00 degrees 28 minutes 55 seconds east, along the west right-of-way of Robin Drive, a

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distance of 195.5 feet to an iron pin located in said right-of-way line; thence running south 89 degrees 30 minutes 00 seconds west a distance of 170.6 feet to an iron pin located in the east right-of-way line of Third, which is the point of beginning.

The debt secured by said Security Deed has been and is hereby declared due because of nonpayment of the indebtedness secured thereunder and in the manner provided in the Note and Security Deed. The debt remaining in default, the sale will be made for the purpose of paying the same and all expenses of 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 will be sold subject to any outstanding ad valorem taxes, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

To the best knowledge and belief of the undersigned, the party in possession of the property is William R. Gibson or a tenant or tenants, and said property was or is commonly known as 2408 3rd Street, Dalton, GA 30721.

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.

HSBC Bank USA, National Association, as Indenture Trustee for FBR Securitization Trust 2005-2 As Attorney in Fact for William R. Gibson
Martin & Brunavs
2800 North Druid Hills Rd.
Building B, Suite 100
Atlanta, GA 30329
(404) 982-0088
M/B File No.: 08-6812

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Teresa Gil to Mortgage Electronic Registration Systems, Inc., dated October 3, 2006, recorded in Deed Book 4861, Page 134, Whitfield County, Georgia Records, as last transferred to Chase Home Finance LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-EIGHT THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$128,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in December, 2008, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Teresa Gil and Juana Moran Gil or a tenant or tenants and said property is more commonly known as 159 Bear Den Ct, Dalton, Georgia 30721.

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.

Chase Home Finance LLC as Attorney in Fact for Teresa Gil
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ms8 12/2/08
Our file no. 52521308-FT7

EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 316 of the 12th District and 3rd Section of Whitfield County, Georgia, being Lot 32 of Bear Creek Estates, as per Plat recorded in Plat Cabinet D, Slide 173-175, Whitfield County, Georgia records, which Plat by reference is incorporated herein and made a part hereof.
MR/ms8 12/2/08
Our file no. 52521308 - FT7
01/09 01/16 01/23 01/30

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Roberto Godoy and Octavina Godoy to Argent Mortgage Company, LLC dated September 15, 2004, and recorded in Deed Book 4340, Page 123, Whitfield County Records, said Security Deed having been last sold, assigned, transferred and conveyed to US Bank National Association, as Trustee for Asset-Backed Pass-Through Certificates, Series 2004-WWF1, by Assignment securing a Note in the original principal amount of \$83,000.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2009, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:

A certain tract or parcel of land lying and being in Land Lot 113 and 114 of the 12th District and 3rd Section of Whitfield County, Georgia and being part of Lots 79 through 83 (inclusive) of the Rock Hill Subdivision, according to a plat of survey by William Richard Grant Jr. by Joseph R. Evans, Registered Land Surveyor No. 2168 dated August 29, 1989 as follows: Beginning at an iron pin located at the intersection of the Southwest corner of Rock Hill Road and the Northwest corner of Michael Drive, thence South 01 degree 27 minutes West 170.00 feet to an iron pin; thence South 89 degrees 45 minutes West 225.69 feet to an iron pin; thence North 09 degrees 28 minutes East 178.75 feet to an iron pin;

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thence South 81 degrees 51 minutes East 44.92 feet to a point; thence South 81 degrees 25 minutes East 29.44 to a point; thence South 88 degrees 17 minutes East 33.86 feet to a point; thence North 87 degrees 17 minutes East 121.58 feet to an iron pin and the point of beginning.

Said property is known as 144 Rock Hill Drive, Rocky Face, GA 30740, together with all fixtures and personal property attached to and constituting a part of said property, if any.

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The 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.

Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed.

Said property will be sold as the property of Roberto Godoy and Octavina Godoy, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Roberto Godoy and Octavina Godoy, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.

US Bank National Association, as Trustee for Asset-Backed Pass-Through Certificates, Series 2004-WWF1 as Attorney-in-Fact for Roberto Godoy and Octavina Godoy File no. 08-086854

L. J. SWERTFEGER, JR. SHAPIRO & SWERTFEGER, LLP* Attorneys and Counselors at Law 2872 Woodcock Boulevard, Suite 100 Atlanta, GA 30341 (770) 220-2730/KF www.swertfefer.net

"THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE."

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Pedro Gonzalez to Greater Atlanta Financial Services, LLC, dated June 30, 2006, recorded in Deed Book 4794, Page 173, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment recorded in Deed Book 4979, Page 223, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTY-NINE THOUSAND EIGHT HUNDRED SIXTY AND 0/100 DOLLARS (\$69,860.00), 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 Whitfield County, Georgia within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Pedro Gonzalez or a tenant or tenants and said property is more commonly known as 527 Mccaffie St, Dalton, Georgia 30721.

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.

Wells Fargo Bank, NA as Attorney in Fact for Pedro Gonzalez
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/car 2/3/09

EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 218 in the 12th District and 3rd Section of Whitfield County, Georgia, being Lot 15 of Honeymoon Subdivision as per plat of record in Plat Book 1, Page 157, Whitfield County, Georgia land records.

This being the same property conveyed by Irene Epperson at Marguerite Evans by warranty deed dated November 20, 1990, recorded in Deed Book 2177, Page 187, Whitfield County, Georgia Land Records.
MR/car 2/3/09
Our file no. 52785508 - FT5
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 William Scotty Griggs to Mortgage Electronic Registration Systems, Inc., dated September 11, 2007, recorded in Deed Book 5080, Page 33, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SEVENTY-SIX THOUSAND AND 0/100 DOLLARS (\$176,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys fees having been given).

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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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX 75024, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is William Scotty Griggs or a tenant or tenants and said property is more commonly known as 102 Driftwood Lane, Dalton, Georgia 30721.

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.

Countrywide Home Loans Servicing LP as Attorney in Fact for William Scotty Griggs
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09

EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 87 of the 12th District and 3rd Section of Whitfield County, Georgia, together with improvements thereon, and being more particularly described according to a Plat of survey prepared for Trammel Hefner, Delores Hefner and Decatur Federal Savings and Loan Association by Joseph R. Evans, Georgia registered Land Surveyor o. 2168, dated April 23, 1986, being more particularly described according to said survey as follows:

Beginning at an Iron pin located in the center right of way line of Driftwood Lane (50' RW), said pin being located in a northerly direction as measured along said right of way line, a distance of 125.6 feet from the point of intersection of said right of way line and the north right of way line of Forest Park Road; thence running north 00 Degrees 27 Minutes east, along the east right of way line of Driftwood Lane, a distance of 100 feet to an Iron pin; thence running south 89 Degrees 33 Minutes east a distance of 175.0 feet to an Iron pin; thence south 00 Degrees 27 Minutes west a distance of 100.0 feet to an Iron pin; thence running north 89 Degrees 33 Minutes west a distance of 175.0 feet to an Iron pin located in the east right of way line of Driftwood Lane, which is the point of beginning. For prior title see Deed Book 2064 Page 206, Whitfield County, Georgia Land Records.
MR/kjf 2/3/09
Our file no. 52605208 - FT7
01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY

NOTICE OF SALE UNDER POWER

By virtue of the power of sale contained in that certain deed to secure debt executed by ANICETO OCAMPO and ROSELIA TORRES-GARCIA to JAMES H. GRIMES, dated May 7, 2001, as recorded in Deed Book 3451, page 285, in the office of the Clerk of the Superior Court of Whitfield County, Georgia, (the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, James H. Grimes, as attorney-in-fact for Aniceto Ocampo and Roselia Torres-Garcia, will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale for cash, to the highest bidder, the first Tuesday in February, 2009, the following described property: A tract or parcel of land lying and being in Land Lot No. 292 of the 12th District and 3rd Section of Whitfield County, Georgia, being part of Tract No. 5 of the W. R. Barnett Farm Subdivision, more particularly described as per plat for James Grimes by Joseph R. Evans, GRLS No. 2168, dated March 18, 1996, as follows:

Begin at an open topped pipe found on the east right-of-way of Wendell Street (30-foot right-of-way), which point is located 300 feet north, as measured along the east right-of-way Wendell Street, from its intersection with the north right-of-way of Christian Avenue; thence, along the east right-of-way of Wendell Street, north 00 degrees 10 minutes 18 seconds west to an iron pin placed; thence east 187.74 feet to an iron pin placed; thence south 00 degrees 35 minutes west 46.56 feet to an iron pin found; thence south 00 degrees 35 minutes east 61.85 feet to an iron pin placed; thence north 89 degrees 52 minutes west along the center line of a drainage ditch 187.79 feet to the point of beginning.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Aniceto Ocampo and Roselia Torres-Garcia, who to the best of my knowledge, information, and belief of the undersigned, are now the owners of the equitable title to said property.

JAMES H. GRIMES, as attorney-in-fact for ANICETO OCAMPO and ROSELIA TORRES-GARCIA
Richard W. Andrews
Spencer & Tharpe, LLC
P. O. Box 398
Dalton, GA 30722-0398
(706) 278-5211
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Saul Gutierrez-Perez to BancMortgage, a division of National Bank of Commerce, dated November 5, 2004, recorded in Deed Book 4370, Page 242, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-SEVEN THOUSAND AND 0/100 DOLLARS (\$14,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys fees having been given).

910 Foreclosures

All that tract or parcel of land lying and being in Land Lot Nos. 274 and 275 in the 12th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 45 of Southbrook Village, Phase 1, and being more particularly described according to a Plat of survey of said Subdivision prepared by Joseph R. Evans, registered Land Surveyor No. 2168, dated March 20, 2004, and recorded in Plat Cabinet C Slide 3057-3058, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more complete description.

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 attorneys fees (notice of intent to collect attorneys fees having been given).

Countrywide Mortgage, Inc. can be contacted at 866-384-0903 or by writing to 1001 Semmes Avenue, Richmond, VA 23224, to discuss possible alternatives to foreclosure.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Saul Gutierrez-Perez or a tenant or tenants and said property is more commonly known as 1691 Southbrook, Dalton, Georgia 30720.

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.

Strunstr Bank, dba BancMortgage successor in interest to BancMortgage a division of National Bank of Commerce as Attorney in Fact for Saul Gutierrez-Perez

Morris, Schneider, Prior, Johnson & Freedman, LLC
1587 Northside Expressway
Atlanta, Georgia 30329
(770) 234-9181
www.msplaw.com/foreclosure_sales.asp
MSP/en 2/3/09
Our file no. 11702108-FT2
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Elizabeth C. Lambert to Wells Fargo Bank, NA, dated September 15, 2005, recorded in Deed Book 4757, Page 265, Whitfield County, Georgia Records, as last transferred to HSBC Bank USA, National Association, as Trustee for Wells Fargo Home Equity Asset Backed Certificates, Series 2005-4 by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIVE THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$105,400.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

The debt secured

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with the terms of the Note secured by said Deed.

Said property will be sold as the property of **Charles J. Harris**, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of **Charles J. Harris**, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.

EverHome Mortgage Company as Attorney-in-Fact for Charles J. Harris

File no. 07-5394
L. J. SWERTFEGER, JR.
SHAPIRO & SWERTFEGER, LLP*
Attorneys and Counselors at Law
2872 Woodcock Boulevard, Suite 100
Atlanta, GA 30341
(770) 220-2730/SJ
www.swertfeger.net

THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
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01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 John Hehman and Anne Hehman to Mortgage Electronic Registration Systems, Inc., dated December 8, 2006, recorded in Deed Book 4903, Page 25, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-TWO THOUSAND EIGHT HUNDRED AND 0/100 DOLLARS (\$142,800.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 2270 Lakeside Blvd, Richardson, TX 75082, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is John Hehman and Anne Hehman or a tenant or tenants and said property is more commonly known as 503 Linda Lane, Dalton, Georgia 30721.

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. Countrywide Home Loans Servicing LP as Attorney in Fact for John Hehman and Anne Hehman

McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ps1 2/3/09
Our file no. 51951907-FT4
EXHIBIT A

All that tract or parcel of land lying and being in Land Lots Numbers 11 and 28 in the 12th District and 3rd Section of Whitfield County, Georgia, being Lot Number 47 Woodlawn Estates, being more particularly described according to a plat of survey prepared by Joseph R. Evans, Registered Land Surveyor, dated November 22, 1988, and being more particularly described as follows: Beginning at an iron pin located in the south right of way line of Linda Lane (50 foot right-of-way) said point being located in an easterly direction as measured along said right-of-way line a distance of 135.0 feet from the point of intersection of said right-of-way line and the east right-of-way line of Lelia Drive; thence running north 95 degrees 15 minutes east along the south right of way line of Linda Lane a distance of 120.0 feet; thence running a southeasterly direction along the southwest right-of-way line of the cul-de-sac (50 foot radius) forming the eastern terminus of the driveway and arc distance of 47.88 feet to an iron pin; thence running north 86 degrees 49 minutes west a distance of 125.0 feet to an iron pin located in the south right-of-way of Linda Lane which is the point of beginning.

MR/ps1 2/3/09
Our file no. 51951907 - FT4
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Guadalupe Hernandez to Mortgage Electronic Registration Systems, Inc., dated March 23, 2007, recorded in Deed Book 4970, Page 22, Whitfield County, Georgia Records, as last transferred to Litton Loan Servicing, LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-THREE THOUSAND AND 0/100 DOLLARS (\$133,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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,

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encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Litton Loan Servicing, LP, 4828 Loop Central Drive, Houston, TX 77051, 1-800-355-9000. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Guadalupe Hernandez or a tenant or tenants and said property is more commonly known as 1968 Dawnville Beaverdale Road, Dalton, Georgia 30721.

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.

Litton Loan Servicing, LP as Attorney in Fact for Guadalupe Hernandez
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/vb1 2/3/09
Our file no. 53097108-FT12
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 20 in the 12th District and 3rd Section of Whitfield County, Georgia, being part of Tract No. 4 of the Mrs. A. R. Renfroe Subdivision, together with improvements hereon, and being more particularly described according to a Plat of Survey prepared for Patrick Burton by Donald O. Babb, GRLS No. 2029, dated May 9, 2003, and recorded in Plat Cabinet C, Slide 2771, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more complete description.

MR/vb1 2/3/09
Our file no. 53097108 - FT12
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Alan W. Holloway and Katherine J. Holloway to Mortgage Electronic Registration Systems, Inc., dated July 16, 2003, recorded in Deed Book 4004, Page 344, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY THOUSAND SEVEN HUNDRED FIFTY AND 0/100 DOLLARS (\$80,750.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 2270 Lakeside Blvd, Richardson, TX 75082, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Alan W. Holloway and Katherine J. Holloway or a tenant or tenants and said property is more commonly known as 529 Jefferson Trace, Dalton, Georgia 30721.

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.

Countrywide Home Loans Servicing LP as Attorney in Fact for Alan W. Holloway and Katherine J. Holloway
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ps1 2/3/09
Our file no. 5236408-FT4
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 26 in the 11th District and 3rd Section of Whitfield County, Georgia, being known as Lot 120 of Phase 6 Beaver Creek Subdivision Whitfield County, Georgia as shown on plat as recorded in Plat Cabinet C, Slide 2132, Whitfield County, Georgia Records, which plat by reference is incorporated herein and made a part hereof.

MR/ps1 2/3/09
Our file no. 5236408 - FT4
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF WHITFIELD

WHEREAS, on the 1st day of December, 2006, Curtis Roberts, a Georgia resident, executed and delivered a certain Security Deed to Capital Bank for the purpose of securing indebtedness therein described, which Security Deed appears of record in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, in Book 4901, beginning at Page 324; reference to which deed is hereby made for its full terms, provisions and conditions; and WHEREAS, the debt secured by the said Security Deed has become in default as to the principal and interest, and that the holder thereof has declared the entire indebtedness owing thereby at once immediately due and payable; and WHEREAS, notice to Curtis Roberts of the initiation of proceedings by Capital Bank to exercise the power of sale contained in the above-referenced Security Deed was not required according to O.C.G.A. § 44-14-162.3, because the real property that was subject to the Security Deed was not used as a dwelling place by the debtor at the time the Security Deed was entered into; however, notice was nevertheless provided; and NOW, THEREFORE, pursuant to the terms, provisions and conditions of the aforementioned Security Deed and the laws in such cases made and provided, the undersigned will offer for sale and will sell for cash on the first Tuesday in February, 2009, to wit: February 3, 2009, between the legal hours of sale at public outcry before the courthouse door in Whitfield County, Georgia, the following described real estate, to wit:

A tract or parcel of land lying and being in Land Lot 129 in the 27th District and

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3rd Section of Whitfield County, Georgia, and being more particularly described as Tract 1, containing 6.00 acres, on plat of record in Plat Cabinet C, Slide 2396, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, which plat is incorporated herein for a more complete description of said property.

For prior title see Deed in Deed Book 3787, Page 221, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:
1. Any governmental zoning and subdivision ordinances or regulations in effect thereon.
2. Building Setback lines as shown on recorded plat.

The above-described real property is commonly known as 790 [Tract 1] Houston Valley Road, Tunnel Hill, GA 30755.

Said property will be sold subject to any unpaid 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 as first set out above, and including, but not limited to, the following assessments, liens, and encumbrances that may be superior to the Security Deed of Capital Bank: State tax lien filed by the Georgia Department of Revenue and recorded on December 14, 2005 in Lien Book 86, Page 126, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, in the amount of \$1,240.94, plus any penalties or interest that may have accrued thereat.

Said property will be sold at public outcry to the highest and best bidder for cash in bar of all equity of redemption; and will be sold as the property of Curtis Roberts, a Georgia resident, the maker of the aforesaid Security Deed to Capital Bank, and the said sale proceeds shall be used first to the payment of said note, principal and interest, and expenses of sale, including attorney's fees (notice of intent to collect attorney's fees having been given as provided by law), and the balance, if any, delivered to the said Curtis Roberts, his successors or assigns. Said sale shall divest all of the right, title and interest of said Curtis Roberts, his heirs, successors and assigns, in and to said property and shall invest the same in the purchaser at sale. To the best knowledge and belief of Capital Bank, the current owner and party in possession of the property is the said Curtis Roberts.

CAPITAL BANK, as ATTORNEY-IN-FACT for Curtis Roberts

ROBERT L. LOCKABY, JR.
GEARHISER, PETERS LOCKABY, CAVETT & ELLIOTT, PLLC
320 McCallie Avenue
Chattanooga, Tennessee 37402
(423) 756-5171
Published:

January 9, 2009
January 16, 2009
January 23, 2009
January 30, 2009

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Louise D. Jones a/k/a Louise Dean Jones a/k/a Louise Dean to Secretary of Housing and Urban Development dated May 12, 2003 in the amount of \$217,500.00, and recorded in Deed Book 3957, Page 270, Whitfield County, Georgia Records; as last transferred to Financial Freedom SFC by assignment; the undersigned, Financial Freedom SFC pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009 , during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot No. 221, in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot No. 47, WESTERLY HEIGHTS SUBDIVISION, as shown by Plat No. 1, thereof of record in Plat Book 3, Page 186, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.

For prior title and last instrument of record affecting title to the above described property, see deed recorded in Book 1054, Page 145, said Clerk's Office.

SUBJECT TO any governmental zoning and subdivision ordinances and regulations in effect thereon.

which is the property address of 1209 Peabody Drive, Dalton, Georgia, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Louise D. Jones a/k/a Louise Dean Jones a/k/a Louise Dean

Anthony DeMarlo, Attorney/kcarr
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdyandcandler.com
File No. 08-27892/FNMA
THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Ashley S. Keith to Mortgage Electronic Registration Systems, Inc., dated August 5, 2004, recorded in Deed Book 4307, Page 345, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment recorded in Deed Book 5260, Page 9, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-SEVEN THOUSAND NINE HUNDRED TEN AND 0/100 DOLLARS (\$137,910.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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

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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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 5401 North Beach Street, MS FWTX-35, Fort Worth, TX 76137, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Ashley S. Keith or a tenant or tenants and said property is more commonly known as 221 Westerly Drive, Dalton, Georgia 30720.

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.

Countrywide Home Loans Servicing LP as Attorney in Fact for Ashley S. Keith

McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ps1 2/3/09
Our file no. 51689507-FT4
EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot No. 221 of the 12th District and 3rd Section of Whitfield County, Georgia, and being more particularly known as Lot 168 of Westerly Heights Subdivision, revises Plat No. 6, as the same appears of record in Plat Book 5, Page 40, Clerk's Office, Whitfield Superior Court, and being more particularly described according to plat of survey by Bakkum-DeLoach & Associates, Inc., dated March 28, 1973, as follows:

Commencing at an iron pin located on the west side of the right of way of Westerly Drive, which point is located 265.9 feet south of the southwest corner of the intersection of Westerly Drive and Beverly Drive, as measured along the west side of the right of way of Westerly Drive; thence south 00 degrees 30 minutes east a distance of 100 feet along the west side of the right of way of Westerly Drive; thence south 89 degrees 30 minutes west a distance of 150 feet; thence north 00 degrees 30 minutes west a distance of 100 feet; thence north 89 degrees 30 minutes east a distance of 150 feet to an iron pin located on the west side of the right of way of Westerly Drive and the point of beginning.

For prior title, see Deed Book 3101, Page 24, Whitfield County, Georgia Land Records.

MR/ps1 2/3/09
Our file no. 51689507 - FT4
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Maria Angela Landaverde to Mortgage Electronic Registration Systems, Inc., dated July 11, 2006, recorded in Deed Book 4799, Page 305, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-SEVEN THOUSAND AND 0/100 DOLLARS (\$147,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Maria Angela Landaverde or a tenant or tenants and said property is more commonly known as 507 Woodland Drive, Dalton, Georgia 30721.

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. Wachovia Mortgage Corporation as Attorney in Fact for Maria Angela Landaverde

McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/rc6 2/3/09
Our file no. 53201308-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 201 in the 12th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 32 of Woodland Heights Subdivision according to a plat of said subdivision recorded in Plat Book 1, Page 167, Whitfield County, Georgia land records, reference to which plat is hereby made and incorporated herein by reference for a more complete description.

For prior title, see Deed Book 3380 Page 300, Whitfield County, Georgia land records.

MR/rc6 2/3/09
Our file no. 53201308 - FT1
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Martin Leon to Mortgage Electronic Registration Systems, Inc., dated November 11, 2004, recorded in Deed Book 4374, Page 210, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FOURTEEN THOUSAND NINE HUNDRED NINETY-ONE AND 0/100 DOLLARS (\$114,991.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Den Le and Oanh Thi Tran or a tenant or tenants and said property is more commonly known as 802 Silverwood, Dalton, Georgia 30720.

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.

Wells Fargo Bank, NA as Attorney in Fact for Den Le
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/car 2/3/09
Our file no. 53003708-FT5
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 274, in the 12th District and 3rd Section of Whitfield County, Georgia, being designated as Lot No. 24 of Southbrook Village, Phase 1, as shown on that certain plat of survey recorded in Plat Cabinet C Slide 3057, Whitfield County, Georgia land records, reference to which is hereby made and incorporated herein by reference for a more particular description thereof.

For prior title see Deed Book 4272 Page 268, Whitfield County, Georgia land records.

MR/car 2/3/09
Our file no. 53003708 - FT5
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from Ismael Mendez a/k/a Ismael A. Mendez, to Branch Banking and Trust Company, dated May 20, 2005, recorded May 26, 2005, in Deed Book 4510, Page 207, Whitfield County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of EIGHTY FIVE THOUSAND DOLLARS AND NO CENTS (\$85,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February 2009, 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 NO. 32 IN THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN LOCATED 350 FEET FROM THE INTERSECTION OF THE RIGHTS OF WAY OF BEN HILL ROAD AND EDWARDS CIRCLE, THENCE ALONG THE NORTH RIGHT OF WAY OF EDWARDS CIRCLE THE FOLLOWING CALLS AND DISTANCES TO AN IRON PIN: SOUTH 89 DEGREES 41 SECONDS WEST, 1.65 FEET TO A POINT; NORTH 83 DEGREES 28 MINUTES WEST, 85.86 FEET TO A POINT; NORTH 70 DEGREES 13 MINUTES WEST, 12.67 FEET TO THE AFOREMENTIONED IRON PIN; THENCE NORTH 06 DEGREES 37 MINUTES 29 SECONDS EAST, 210.26 FEET TO AN IRON PIN; THENCE EAST 100 FEET TO AN IRON PIN; THENCE SOUTH 06 DEGREES 32 MINUTES 32 SECONDS WEST, 224.35 FEET TO THE POINT OF BEGINNING. Said property

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Notice of Sale Under Power
Georgia, Whitfield County
Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by David Lewis and Virginia Lewis to Old Kent Mortgage Company, dated September 21, 1999, and recorded in Deed Book 3190, Page 125, Whitfield County, Georgia records, as last transferred to U.S. Bank N.A., in its capacity as Trustee for CSFB ABS Trust Series 2001-HE16 by assignment recorded in Deed Book 5277, Page 169, Whitfield County, Georgia records, conveying the after-described property to secure a Note of even date in the original principal amount of \$38,240.00, 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, to wit: February 3, 2009, the following described property: Beginning on the east right of way of the New Hurricane Road where the Old Hurricane Road branches off to the right in Land Lot 244 of the 12th District and 3rd Section of Whitfield County, Georgia; thence South 40 degrees west with the east side of said Old Road 240 feet into Land Lot No. 2 of the 13th District and 3rd Section of Whitfield County, Georgia; thence south 7 degrees west 188 feet with the east side of said road to a hub; thence south 62 degrees east 170 feet to the east side of the New Hurricane Road; thence north 4 degrees east with said road 448 feet to the point of beginning. Subject to right of way deed of record in Book 279 on Page 319 in said Clerk's Office.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon. Subject to any restrictions, covenants and easements of record in said Clerk's Office.

Being the same property conveyed to Lonnie Edward Franklin and Wanda Franklin from Lonnie Edward Franklin by deed dated May 8, 1990, and recorded May 8, 1990 in Book 2134 on Page 25 in the Office of the Clerk of Superior Court of Whitfield County, Georgia.

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. 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 Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given).

To the best knowledge and belief of the undersigned, the party (or parties) in possession of the subject property known as **3160 Hurricane Road, Rocky Face, GA 30740** is (are): David Lewis and Virginia Lewis or tenant or 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; (2) O.C.G.A. Section 9-13-172.1; and (3) 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. U.S. Bank N.A., in its capacity as Trustee for CSFB ABS Trust Series 2001-HE16 as attorney in fact for David Lewis and Virginia Lewis Richard B. Maner, P.C. 5775 Glenridge Drive Building D, Suite 100 Atlanta, GA 30328 (404)252-6385 THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. FC08-998 01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated July 31, 2006, as recorded in Deed Book 4838, page 188, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property: All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 15 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER
GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Steven Derrick Linnville to Union Planters Bank, N.A., dated May 7, 2003, recorded in Deed Book 3947, Page 71, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTY-SEVEN THOUSAND AND 0/100 DOLLARS (\$67,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Regions Mortgage, 1900 Charles Bryan Road AX2, Cordova, TN 38018, 800-986-2462. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Steven Derrick Linnville or a tenant or tenants and said property is more commonly known as 2802 Quarles Road, Rocky Face, Georgia 30740.

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. Regions Bank dba Regions Mortgage sbrm Union Planters Bank, N.A. as Attorney in Fact for Steven Derrick Linnville McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/hw1 2/3/09 Our file no. 52715706-FT8 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 272 in the 27th District and 3rd Section of Whitfield County, Georgia, and being described more particularly as a tract of 1.485 acres, per plat of survey prepared by Norman B. DeLoach, Georgia Registered Land Surveyor No. 1347, dated 10/29/74, revised 11/17/99, as follows: To find the true point of beginning, begin at the southeast corner of Land Lot 272, said district and section; thence north 680.38 feet along said east land lot line to a point; thence north 89 degrees 30 minutes west a distance of 1,009.29 feet to an iron pin located on the westerly right of way of a public road; thence south 8 degrees 50 minutes east a distance of 105.00 feet along said westerly right of way of said public road to an iron pin marking the northeast corner of subject tract and the true point of beginning. Thence continuing south 8 degrees 50 minutes east along said westerly right of way of public road a distance of 105.00 feet to an iron pin; thence north 89 degrees 30 minutes a distance of 625.0 feet to an iron pin; thence north 8 degrees 50 minutes west a distance of 105.00 feet to an iron pin; thence south 89 degrees 30 minutes east a distance of 625.00 feet to an iron pin located on the westerly right of way of a public road and the true point of beginning. MR/hw1 2/3/09 Our file no. 52715706 - FT8 01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated June 7, 2006, as recorded in Deed Book 4778, page 260, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property: All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 16 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER
GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Rosa Lopez to Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, dated February 28, 2006, recorded in Deed Book 4710, Page 218, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY-EIGHT THOUSAND AND 0/100 DOLLARS (\$98,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Rosa Lopez or a tenant or tenants and said property is more commonly known as 3028 Striplin Trail, Dalton, Georgia 30721.

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. Wachovia Mortgage Corporation as Attorney in Fact for Rosa Lopez McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/brp 2/3/09 Our file no. 51659208-FT1 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 102 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot No. 94 of Classic Estates, Phase 5, as shown by plat of record in Plat Cabinet C, Slide 3123-3124, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, reference to which is hereby made and incorporated herein by reference for a more particular description of said property. ***IF Notice given FT** MR/brp 2/3/09 Our file no. 51659208 - FT1 01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated April 3, 2006, as recorded in Deed Book 4743, page 181, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property: All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 2 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated February 28, 2006, as recorded in Deed Book 4716, page 189, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property: All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 4 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

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Section of Whitfield County, Georgia, and being more particularly described as Lot No. 4 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 January 9, 16, 23 and 30, 2009.

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated April 2, 2007, as recorded in Deed Book 4985, page 164, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 5 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated March 1, 2007, as recorded in Deed Book 4954, page 138, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 8 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

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STATE OF GEORGIA, WHITFIELD COUNTY. NOTICE OF SALE UNDER POWER
By virtue of the power of sale contained in that certain Georgia Security Deed and Security Agreement executed by WALNUT GROVE DEVELOPMENT, LLC to BRANCH BANKING AND TRUST COMPANY, dated November 21, 2006, as recorded in Deed Book 4896, page 275, in the office of the Clerk of the Superior Court of Whitfield County, Georgia (herein the "Security Deed"), and by virtue of a default in the payment of the indebtedness secured thereby, Branch Banking and Trust Company, as attorney-in-fact for Walnut Grove Development, LLC will sell at public outcry before the Courthouse door in Whitfield County, Georgia, within the legal hours of sale, for cash, to the highest bidder, on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 5 of Bear Creek Estates, according to plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, of the Whitfield County Clerk's Records.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, non-payment of said indebtedness at the times, in the amounts and in the manner provided for in the instrument or instruments evidencing said indebtedness. Said indebtedness remaining in default, this sale will be made for the purpose of paying said indebtedness and all expenses of sale, including without limitation, advertising costs and attorney's fees, all as provided for in said Security Deed.

Said property will be sold subject to any outstanding and unpaid 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, and any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record, if any, superior to the Security Deed.

The property described above will be sold as the property of Walnut Grove Development, LLC which, to the best knowledge, information and belief of the undersigned, is now the owner of the equitable title to said property. BRANCH BANKING AND TRUST COMPANY, as attorney-in-fact for WALNUT GROVE DEVELOPMENT, LLC Richard W. Andrews Sponcler & Tharpe, LLC P. O. Box 398 Dalton, GA 30722-0398 (706) 278-5211 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER
GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Victor Maciel and Rebecca Curiel to Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, dated February 26, 2007, recorded in Deed Book 4952, Page 71, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment recorded in Deed Book 5282, Page 145, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-NINE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$129,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Victor Maciel and Rebecca Curiel or a tenant or tenants and said property is more commonly known as 124 Bear Den, Dalton, Georgia 30721.

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. Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2004-3, Asset-Backed Certificates Series 2004-3 as Attorney in Fact for Leandro Martinez and Ester Martinez McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ho 2/3/09 Our file no. 51994808-FT EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia and being more particularly described as Lot No. 7 of Bear Creek Estates, according to a plat of said subdivision prepared by Joseph R. Evans, G.R.L.S. No. 2168, dated February 11, 2005, recorded in Plat Cabinet D, Slides 173-175, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, which plat is incorporated by reference herein.

MR/ho 2/3/09 Our file no. 51994808 - FT1 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER
GEORGIA, WHITFIELD COUNTY
Because of default in the payment of the indebtedness, secured by a Security Deed executed by Christine M. Malone to Financial Freedom Senior Funding Corporation, dated June 1, 2006, in the amount of \$78,200.00, and recorded in Deed Book 4789, Page 271, Whitfield County, Georgia Records; as last transferred to Financial Freedom SFC pursuant to assignment; the undersigned, Financial Freedom SFC pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit: All that tract or parcel of land lying and being in Land Lot No. 254 in the 12th

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District and 3rd Section of Whitfield County, Georgia and being more particularly described as follows: Beginning at a Point on the Northwest Right of Way of Betty Street which is located 546.79 feet Southwest of the intersection of the West Right of Way line of Betty Street with the centerline of McChesne Street, as measured along the West and Northwest Right of Way Lines in Betty Street; thence running along and with the Westerly, Northerly and Easterly Right of Way Lines of Betty Street the following courses and distances; South 78 degrees 46 minutes 32 seconds west 55.78 feet; North 74 degrees 13 minutes 21 seconds west 31.39 feet; North 42 degrees 13 minutes 20 seconds west 49.52 feet; and North 18 degrees 02 minutes 27 seconds West 57.75 feet; thence running North 78 degrees 30 minutes 44 seconds East 114.62 feet to the Northwest Right of Way line of Betty Street and the Point of Beginning. Said property being a part of Lots 338 through 345, inclusive, of East Subdivision, as shown in plat of record in Plat Book 1, Page 222 (Plat Cabinet A, Slide 55) in the Office of the Clerk of the Superior Court of Whitfield County, Georgia,

which has the property address of 712 Betty St., Dalton, Georgia, together with all fixtures and other personal property conveyed by said deed. The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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. Notice of intent to collect attorney's fees in accordance with the terms of the note secured by said deed.

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County, Georgia, and being Lot 6, Block 7 of Cascade Heights Subdivision, as per plat recorded in Plat Cabinet 11, Pages 86-90 (Plat Cabinet A, Slide 336), Whitfield County, Georgia Records, which plat by reference is incorporated herein and made a part hereof.

Being the same property conveyed by Deed Record in Deed Book 2868, Page 40, Whitfield County, Georgia Records.

Subject to restrictions of record in Deed Book 443, Page 249, being amended in Deed Book 626, Page 248, Whitfield County, Georgia, but omitting any covenant or restriction based on race, color, religion, sex, handicap, familial status or national origin unless and only to the extent that said covenant (a) is exempt under Chapter 42, Section 3607, of the United States Code or (b) relates to handicap but does not discriminate against handicapped persons.

Subject to building setback line as shown on the recorded plat.

Subject to Twelve (12) foot storm drainage easement as shown on the recorded plat.

Subject to conditions, restrictions, reservations, limitations, easements, etc., as set out on the recorded plat.

Subject to any governmental zoning and subdivision ordinances or regulations in effect thereon.

Which has the property address of 803 Clark Street, Dalton, Georgia, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Emilio P Martinez and Irma N Martinez and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

CitiMortgage, Inc. Attorney in Fact for Emilio P Martinez and Irma N Martinez Anthony DeMarlo, Attorney/thayle McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

File No. 08-29544/FHA THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Juana C. Martinez to Mortgage Electronic Registration Systems, Inc., dated April 3, 2006, recorded in Deed Book 4735, Page 230, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-FIVE THOUSAND AND 0/100 DOLLARS (\$135,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Michael McIntyre, or a tenant or tenants and said property is more commonly known as 1101 Manly Street, Dalton, Georgia. Wells Fargo Financial Georgia, Inc. As Attorney-in-Fact for Michael McIntyre.

For questions regarding loan modification and other matters regarding your loan please contact the Home Preservation Team at Wells Fargo Financial at the toll free number 1-800-275-9254. Please mail correspondence to: Wells Fargo Financial, Home Preservation Team, 4119 121st Street, Urbandale, IA 50323.

James G. Whiddon III Wells Fargo Financial Georgia, Inc. 3655 Marketplace Blvd., Suite 250 East Point, GA 30344 404-346-1684

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Rosa M. Medrano to Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., dated July 28, 2006, recorded in Deed Book 4811, Page 219, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-TWO THOUSAND TWO HUNDRED TWENTY AND 0/100 DOLLARS (\$122,220.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 13 in the 12th District and 3rd Section of Whitfield County, Georgia, together with improvements thereon, being more particularly described according to a Plat of survey prepared for Minnie Lee Howell by Joseph R. Evans, Georgia registered land surveyor No. 2168, dated March 19, 1991, and being more particularly described according to said survey as follows:

Beginning at an iron pin located in the west right of way line of Downing Street, said point being located in a northerly direction, as measured along the west right of way line of Downing Street, a distance of 702.52 feet from the point of intersection of said right of way line and the south line of said Land Lot 213; thence running north 53 Degrees 47 Minutes west a distance of 321.34 feet to an iron pin; thence running north 14 Degrees 24 Minutes east a distance of 158.04 feet to an iron pin; thence running south 57 Degrees 31 Minutes 59 Seconds east a distance of 201.06 feet to an iron pin; thence running south 77 Degrees 46 Minutes 17 Seconds east a distance of 52.54 feet to an iron pin; hence running in a southerly direction, along the west right of way line of Downing Street, the following courses and distances: south 02 Degrees 18 Minutes 50 Seconds east 18.62 feet; south 07 Degrees 04 Minutes east 95.21 feet; south 01 Degrees 06 Minutes west 64.21 feet; south 16 Degrees 52 Minutes west 42.0 feet; south 29 Degrees 00 Minutes west 7.40 feet to an iron pin, which marks the point of beginning.

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 attorneys fees (notice of intent to collect attorneys 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.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Emilio P Martinez and Irma N Martinez and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

CitiMortgage, Inc. Attorney in Fact for Emilio P Martinez and Irma N Martinez Anthony DeMarlo, Attorney/thayle McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

File No. 08-29544/FHA THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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State of Georgia County of Whitfield NOTICE OF SALE UNDER POWER Under and by virtue of the Power of Sale contained in a Security Deed given by Michael McIntyre, to Wells Fargo Financial Georgia, Inc., dated March 13, 2007, and recorded in Deed Book 4966, Page 193, Whitfield County Georgia Records, conveying the after-described property to secure a Note in the original principal amount of TWO HUNDRED FORTY-NINE THOUSAND FOUR HUNDRED NINETY-SEVEN AND 67/100 DOLLARS (\$249,497.67), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February 2009, the property described in said Deed, to wit: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT NO. 198 IN THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, BEING LOT NO. 1 AND PART OF LOT NO. 2 OF COURT VIEW, AS PER PLAT OF SAID SUBDIVISION RECORDED IN PLAT CABINET C, SLIDE 1286, IN THE OFFICE OF CLERK OF SUPERIOR COURT OF WHITFIELD COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS PER PLAT OF SURVEY PREPARED BY N. B. DELOACH, REGISTERED LAND SURVEYOR, DATED MAY 19, 1998, AS FOLLOWS: BEGINNING AT AN IRON PIN LOCATED ON THE SOUTHERLY RIGHT-OF-WAY LINE OF MANLY STREET SAID IRON PIN BEING LOCATED 59.25 FEET WESTERLY AS MEASURED ALONG THE SOUTHERLY RIGHT-OF-WAY LINE OF MANLY STREET FROM THE WESTERNMOST TERMINUS POINT OF THE ARC FORMED BY THE ROUNDING OF THE INTERSECTION OF THE SOUTHERLY RIGHT-OF-WAY LINE OF MANLY STREET WITH THE WESTERLY RIGHT-OF-WAY LINE OF PIEDMONT LANE; THENCE SOUTH 15 DEGREES 11 MINUTES 15 SECONDS WEST 159.41 FEET TO AN IRON PIN; THENCE SOUTH 80 DEGREES 59 MINUTES 27 SECONDS WEST 25.89 FEET TO AN IRON PIN ; THENCE NORTH 69 DEGREES 39 MINUTES 34 SECONDS WEST 85 FEET TO AN IRON PIN; THENCE NORTH 29 DEGREES 26 MINUTES 21 SECONDS EAST 61 FEET TO AN IRON PIN; THENCE NORTH 16 DEGREES 19 MINUTES 18 SECONDS EAST 94.94 FEET TO AN IRON PIN LOCATED ON THE SOUTHERLY RIGHT-OF-WAY LINE OF MANLY STREET; THENCE SOUTH 76 DEGREES 42 MINUTES 08 SECONDS EAST ALONG THE SOUTHERLY RIGHT-OF-WAY LINE OF MANLY STREET 35.52 FEET TO A POINT; THENCE CONTINUING ALONG SAID RIGHT-OF-WAY LINE SOUTH 82 DEGREES 11 MINUTES 42 SECONDS EAST 55.87 FEET TO AN IRON PIN AND THE POINT OF BEGINNING.

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 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 attorneys' fees.

Said property will be sold subject to all senior liens, any outstanding ad valorem taxes (including taxes which are a lien, but are 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.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Michael McIntyre, or a tenant or tenants and said property is more commonly known as 1101 Manly Street, Dalton, Georgia. Wells Fargo Financial Georgia, Inc. As Attorney-in-Fact for Michael McIntyre.

For questions regarding loan modification and other matters regarding your loan please contact the Home Preservation Team at Wells Fargo Financial at the toll free number 1-800-275-9254. Please mail correspondence to: Wells Fargo Financial, Home Preservation Team, 4119 121st Street, Urbandale, IA 50323.

James G. Whiddon III Wells Fargo Financial Georgia, Inc. 3655 Marketplace Blvd., Suite 250 East Point, GA 30344 404-346-1684

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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 attorneys fees (notice of intent to collect attorneys 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Rosa M. Medrano or a tenant or tenants and said property is more commonly known as 615 A Downing Street, Dalton, Georgia 30720.

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.

Suntrust Mortgage, Inc as Attorney in Fact for Rosa M. Medrano Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure_sales.a

Our file no. 11805808-FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 James Mercer to H&R Book Mortgage Corporation, dated November 7, 2006, recorded in Deed Book 4889, Page 43, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2007-2 Asset-Backed Certificates, Series 2007-2 by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-FOUR THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$154,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is American Home Mortgage Servicing Inc., 6501 Irvine Center Drive, Irvine, CA 92618 877-304-3100. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is James Mercer or a tenant or tenants and said property is more commonly known as 2800 Old Chattanooga Rd, Rocky Face, Georgia 30740.

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.

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2007-2 Asset-Backed Certificates, Series 2007-2 as Attorney in Fact for James Mercer McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurerehotline.net MR/hc 2/3/09

Our file no. 52410107-FT1 EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 112 of the 12th District and 3rd Section of Whitfield County, Georgia fronting 926 feet on the east side of the right of way of the Old Dixie Highway and being more particularly described as follows:

Beginning at a point on the west side of the right of way of the property owned by the State of Georgia for its use and benefit of the western and Atlantic Railroad Company at its intersection with the south east corner of the property of Norman Bryant; thence running west 457 feet along the south line of the Dryant Property to the east side of the right of way of the Old Dixie Highway; thence running southerly along the east side of the right of way of the Old Dixie Highway 928 feet to the north line of the property of Gordon Edwards as conveyed to him by warranty deed of Henry Jason Boarden, et al on April 24, 1946 recorded in deed book 44, page 264 of the deed records of Whitfield County, Georgia; thence running west 116 feet along the center line of a ditch which made the north line of the property of Gordon Edwards to the west right of way line of the property owned by the State of Georgia for the use of benefit of the western and Atlantic Railroad; thence running north 905 feet along the west right of way line of said Railroad Property to the point of beginning and being a part of that property conveyed to Dovie Boarden by warranty deed of Ernest Cager Boarden on October 22, 1948 as recorded in deed book 55, page 387 of the deed records of Whitfield County, Georgia.

Subject to covenants, conditions, restrictions and easements of record. Address: 2800 Old Chattanooga Rd.; Rocky Face, GA 30740 Tax Map or parcel ID No.: 12-112-10-00 MR/hc 2/3/09

Our file no. 52410107 - FT1 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Sergio Naranjo and Cindy Naranjo to Mortgage Electronic Registration Systems, Inc. dated November 21, 2007, recorded in Deed Book 5126, Page 249, Whitfield County, Georgia Records, as last transferred to Branch Banking & Trust Company by assignment recorded in Deed Book 5282, Page 147, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY THOUSAND AND 0/100 DOLLARS (\$90,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Sergio Naranjo and Cindy Naranjo or a tenant or tenants and said property is more commonly known as 1104 Foster Street, Dalton, Georgia 30721.

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.

Branch Banking & Trust Company as Attorney in Fact for Sergio Naranjo and Cindy Naranjo McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurerehotline.net MR/trmw 2/3/09

Our file no. 51736108-FT7 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 217 in the 12th District and 3rd Section of Whitfield County, Georgia, and being a part of Tract No. 3 of the E.E. Fields Subdivision, and being shown on a plat of survey prepared for Robert F. West by N. B. DeLoach, Georgia Registered Land Surveyor No. 1347, dated June 26, 1986, and recorded in Plat Cabinet C, Slide 70, Whitfield County deed records, reference to which is hereby made for a more particular and detailed description thereof, together with improvements thereon, and being described as follows:

Beginning at an iron pin located in the south right of way line of Foster Street (40 feet R/W), said iron pin being located south 87 degrees 49 minutes 40 seconds west, a distance of 542.41 feet from a point located in the intersection of the centerline of Foster Street and the centerline of Grimes Street; thence running south 01 degrees 06 minutes 50 seconds west a distance of 190.83 feet to a point located in the south right of way of Foster Street; thence running south 90 degrees 00 minutes east along said right of way line a distance of 75.00 feet to an iron pin located in said right of way line, which is the point of beginning.

MR/trmw 2/3/09 Our file no. 51736108 - FT7 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY Because of default in the payment of the indebtedness, secured by a Security Deed executed by Jose A. Narvaez to Mortgage Electronic Registration Systems, Inc., dated August 20, 2004 in the amount of \$99,931.00, and recorded in Deed Book 4318, Page 50, Whitfield County, Georgia Records; as last transferred to Mortgage Electronic Registration Systems, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009 , during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot No. 278 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot 14 and part of Lots Nos. 13 and 15 of West Antioch Subdivision, as shown by a plat of record in Plat Book 1, Page 198 (Plat Cabinet A, Slide 49), in the Office of the Clerk of the Superior Court of Whitfield County, Georgia and being more particularly described as follows:

Beginning at an iron pin marking the Southwest corner of the intersection of Riverbend Road and Liberty Drive, the same being a 50 foot right of way as conveyed in deed of record in Deed Book 299, Page 450, Whitfield County Deed Records; thence South 21 degrees 10 minutes West along the Westerly right of way line of Liberty Drive (50 foot right of way) 155.60 feet to an iron pin; thence North 73 degrees 0 minutes West 50.75 feet to an iron pin; thence South North 24 degrees 9 minutes East 182.12 feet to an iron pin on the Southwesterly side of Riverbend Road; thence South 40 degrees 4 minutes East along the Southwesterly side of Riverbend Road 46.94 feet to the POINT OF BEGINNING.

which has the property address of 1304 Liberty Dr., Dalton, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Jose A. Narvaez and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in

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said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

Mortgage Electronic Registration Systems, Inc. Attorney in Fact for Jose A. Narvaez Anthony DeMarlo, Attorney/ajackson McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

File No. 08-29092/FHA THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Maria Guadalupe Navarro and Tomas Navarro to Greater Atlanta Financial Services, Inc., dated August 30, 2007, recorded in Deed Book 5076, Page 195, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, N.A. by assignment recorded in Deed Book 5214, Page 20, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-FIVE THOUSAND FIVE HUNDRED FORTY AND 0/100 DOLLARS (\$155,540.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Maria Guadalupe Navarro and Tomas Navarro or a tenant or tenants and said property is more commonly known as 1959 Dawnwindy Beaverdale Road, Dalton, Georgia 30721.

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.

Wells Fargo Bank, N.A. as Attorney in Fact for Maria Guadalupe Navarro and Tomas Navarro McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurerehotline.net MR/smk 2/3/09

Our file no. 53148308 - FT7 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 20 in the 12th District and 3rd Section of Whitfield County, Georgia, being 3.02 acres, more or less, according to a plat of survey prepared for Andrew S. Meyer by Donald O. Babb, Georgia Registered Land Surveyor No. 2029, dated September 21, 1998, recorded in Plat Cabinet C, Slide 2948, Whitfield County, Georgia land records, reference to which plat is hereby made and incorporated herein by reference for a more particular description of said property.

MR/smk 2/3/09 Our file no. 53148308 - FT7 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Karen F. Nelson and Stanford Nelson to Wells Fargo Bank NA , dated May 31, 2007, recorded in Deed Book 5014, Page 145, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED FORTY-ONE THOUSAND ONE HUNDRED AND

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 EMILIO MARTINEZ A/K/A EMILIO MARTINEZ NUNEZ TO MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., DATED AUGUST 18, 2006, RECORDED IN DEED BOOK 4830, PAGE 327, WHITFIELD COUNTY, GEORGIA RECORDS, AS LAST TRANSFERRED TO SUNTRUST MORTGAGE, INC BY ASSIGNMENT TO BE RECORDED IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF WHITFIELD COUNTY, GEORGIA RECORDS, CONVEYING THE AFTER-DESCRIBED PROPERTY TO SECURE A NOTE IN THE ORIGINAL PRINCIPAL AMOUNT OF ONE HUNDRED SEVENTY AND 0/100 DOLLARS (\$116,100.00) 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 WHITFIELD COUNTY, GEORGIA, WITHIN THE LEGAL HOURS OF SALE ON THE FIRST TUESDAY IN FEBRUARY, 2009, 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 ATTORNEYS FEES (NOTICE OF INTENT TO COLLECT ATTORNEYS 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 ESTATE SURVEY AND INSPECTION OF THE PROPERTY, ANY ASSESSMENTS, LIENS, ENCUMBRANCES, ZONING ORDINANCES, RESTRICTIONS, COVENANTS, AND MATTERS OF RECORD SUPERIOR TO THE SECURITY DEED FIRST SET OUT ABOVE.

THE ENTITY THAT HAS FULL AUTHORITY TO NEGOTIATE, AMEND, AND MODIFY ALL TERMS OF THE MORTGAGE WITH THE DEBTOR IS: SUNTRUST MORTGAGE, INC., 1001 SEMMES AVENUE, RICHMOND, VA 23224, 866-384-0903. PLEASE UNDERSTAND THAT THE SECURED CREDITOR IS NOT REQUIRED BY LAW TO NEGOTIATE, AMEND, OR MODIFY THE TERMS OF THE MORTGAGE INSTRUMENT.

TO THE BEST KNOWLEDGE AND BELIEF OF THE UNDERSIGNED, THE PARTY IN POSSESSION OF THE PROPERTY IS EMILIO MARTINEZ A/K/A EMILIO MARTINEZ NUNEZ OR A TENANT OR TENANTS AND SAID PROPERTY IS MORE COMMONLY KNOWN AS 615 RICHARDSON STREET, DALTON, GEORGIA 30721.

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.

SUNTRUST MORTGAGE, INC AS ATTORNEY IN FACT FOR EMILIO MARTINEZ A/K/A EMILIO MARTINEZ NUNEZ
MCCALLA RAYMER, LLC
1544 OLD ALABAMA ROAD
ROSWELL, GEORGIA 30076
WWW.FORECLOSUREHOTLINE.NE
MR/MS 2/3/09
OUR FILE NO. 53151408-FT7
EXHIBIT A

A TRACT OF LAND LYING AND BEING IN LAND LOT 199 OF THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, AND BEING PART OF LOTS 2-6, BLOCK 5, HAMILTON LAND COMPANY ADDITION TO THE CITY OF DALTON, AND BEING DESIGNATED AS PARCEL B PER PLAT OF SURVEY FOR JONES-NAGEL DEVELOPMENT, INC. BY JOSEPH R. EVANS, GEORGIA REGISTERED LAND SURVEYOR NO. 2168, DATED JUNE 9, 2003, REVISED SEPTEMBER 10, 2003 AS FOLLOWS:

TO FIND THE POINT OF BEGINNING, BEGIN AT A POINT LOCATED A DISTANCE OF 109.48 FEET NORTHERLY ALONG THE EASTERLY RIGHT OF WAY OF KNOX-HENDERSON STREET FROM THE INTERSECTION OF THE CENTERLINE OF WOOD STREET (NOT OPEN) WITH THE EAST RIGHT OF WAY OF KNOX-HENDERSON STREET; THENCE ALONG THE EAST RIGHT OF WAY OF KNOX-HENDERSON STREET NORTH 04 DEGREES 23 MINUTES 28 SECONDS WEST A DISTANCE OF 50.00 FEET TO AN IRON PIN PLACED AT THE POINT OF BEGINNING; THENCE CONTINUING ALONG THE EASTERLY RIGHT OF WAY OF KNOX-HENDERSON STREET NORTH 04 DEGREES 23 MINUTES 28 SECONDS WEST A DISTANCE OF 136.75 FEET TO AN IRON PIN PLACED ON THE EASTERLY RIGHT OF WAY OF KNOX-HENDERSON STREET AND THE POINT OF BEGINNING.
MR/MS 2/3/09
OUR FILE NO. 53151408 - FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Gabriela Ochoa to Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, dated May 16, 2005, recorded in Deed Book 4505, Page 0182, Whitfield County, Georgia Records and as modified by that certain Loan Modification Agreement recorded in Deed Book 4562, Page 79, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment recorded in Deed Book 5272, Page 116, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-THREE AND 0/100 DOLLARS (\$111,453.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

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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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Gabriela Ochoa or a tenant or tenants and said property is more commonly known as 1799 Quillian Avenue, Dalton, Georgia 30721.

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.
Wachovia Mortgage Corporation as Attorney in Fact for Gabriela Ochoa
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/brp 2/3/09
Our file no. 51661808-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 296 in the 12th District and 3rd Section of Whitfield County, Georgia, being Lot No. 1, being 8968 square feet, according to a plat of survey prepared by Rogelio Paniagua by N.B. DeLoach, Georgia Registered Land Surveyor No. 1347, April 21, 2004 and recorded in Plat Cabinet C, Slide 3077, Whitfield County, Georgia Land Records, said plat being incorporated herein and made a part hereof by reference, for a more particular description of said property, and being described according to said survey as follows: BEGINNING at an iron pin located at the intersection of the south right of way line of Ezzard Avenue with the east right of way line of Quillian Avenue; thence running south 89 degrees 15 minutes 11 seconds east 93 feet along the south right of way line of Ezzard Avenue to and iron pin; thence running south 00 degrees 53 minutes 00 seconds east 91.50 feet to an iron pin; thence running south 87 degrees 48 minutes 57 seconds west 97.99 feet to an iron pin located in the east right of way line of Quillian Avenue; thence running north 02 degrees 05 minutes 19 seconds east 96.50 feet along said right of way line to the point of beginning.
If Notice given TF
MR/brp 2/3/09
Our file no. 51661808 - FT1
01/09 01/16 01/23 01/30

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF SALE UNDER POWER

By virtue of the power of sale contained in that certain Deed to Secure Debt from OL-RICH GA, INC., dated March 18, 2008, filed for record March 25, 2008, and recorded in Deed Book 5178, Page 137, Whitfield County, Georgia Records, said Deed to Secure Debt having been given to secure a Note dated March 24, 2006, in the original principal sum of One Million One Hundred Fifty Thousand and no/100 Dollars (\$1,150,000.00), with interest from date at the rate stated in said Note on the unpaid balance until paid, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door at Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the property described on Exhibit "A" attached hereto and incorporated herein by reference.

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. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, including attorney's fees (notice of intent to collect attorney's fees having been given in accordance with the terms of the Note).
Said property will be sold subject to the outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable) and/or assessments, if any, any matter which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, and all easements and restrictions of record, if any, having priority over this Deed to Secure Debt.
To the best knowledge and belief of the undersigned, the party in possession of the property is OL-RICH GA, INC. or a tenant or tenants and said property is more commonly known as **174 Highway 2, Cohutta, Georgia 30721**

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 Deed to Secure Debt.
Saeahan Bank, As Attorney-in-Fact for OL-RICH GA, INC.
Michael A. Brochstein, Esq.
Brochstein & Borner, P.C.
3495 Piedmont Road, N.E.
11 Piedmont Center, Suite 330
Atlanta, Georgia 30305
EXHIBIT "A"

All that tract or parcel of land lying and being in Land Lots 227 and 228 of the 11th District, 3rd Section of Whitfield County, Georgia and being more particularly described as follows: Beginning at a point at the intersection of the easterly line of Land Lot 227 and the northerly right of way of Georgia Highway No. 2 (100 foot right of way), thence along said right of way of Georgia Highway No. 2 North 59 degrees 40 minutes 20 seconds west a distance of 300.00 feet to a 5/8 inch rebar found; thence departing said right of way North 00 degrees 08 minutes 49 seconds west a distance of 303.01 feet to a 5/8 inch rebar found; thence South 61 degrees 23 minutes 13 seconds east a distance of 300.00 feet to a point; thence continuing South 61 degrees 23 minutes 13 seconds east a distance of 23.27 feet to a 5/8 inch rebar found; thence South 58 degrees 51 minutes 16 seconds east a distance of 24.48 feet to a point; thence South 00 degrees 34 minutes 11 seconds west a distance of 311.57 feet to a 1 inch pipe found on said right of way of Georgia Highway No. 2; thence along said right of way North 59 degrees 40 minutes 20 seconds west a distance of 48.57 feet to said point and the POINT OF BEGINNING. Said tract containing 2.14 acres as shown on survey prepared by Pearson & Associates, Inc. dated March 6, 2008, last revised March 18, 2008
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY Because of default in the payment of the indebtedness, secured by a Security Deed executed by Randall Oliver to American Money Company dated October 18, 2002 in the amount of \$85,850.00, and recorded in Deed Book 3744, Page 099, Whitfield County, Georgia Records, as last transferred Household Realty Corporation by assignment; the undersigned, Household Realty Corporation pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot 77 & 78 of the 10th District, 3rd Section of Whitfield County, Georgia, and being Lot 4 as per plat prepared for Fred Ledford and recorded in N.B. DeLoach GR S #1347, Dated August 20, 2001, as recorded in Plat Cabinet C, Slide 2362, Whitfield County, Georgia Records; said plat by reference is incorporated herein and made a part hereof.

The property is restricted against junkyards, single wide trailers, double wide trailers, commercial chicken operations and commercial hog operations. Subject to covenants, conditions, restrictions and easements of record. The Grantor's source of interest is a deed recorded in Deed Book 3576, Page 196 in the Office of the Clerk of the Superior Court of Whitfield County, Georgia

The legal description of the herein described property is the same as in this deed of prior title. This property is also known as 3888 MT. Pleasant Road, Dalton, Georgia. Map and Parcel Number 10-077-03-000 which has the property address of 3888 Mt. Pleasant Road, Dalton, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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. Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Randall Oliver and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.
Household Realty Corporation
Attorney in Fact for
Randall Oliver
Anthony DeMarlo, Attorney/efisher
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdycandler.com
File No. 07-04288/CONV

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Daniel E. Ortega to Mortgage Electronic Registration Systems, Inc., dated November 30, 2006, recorded in Deed Book 4903, Page 184, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FOUR THOUSAND AND 0/100 DOLLARS (\$104,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Daniel E. Ortega or a tenant or tenants and said property is more commonly known as 1525 Margaret Circle, Dalton, Georgia 30721.

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.
Suntrust Mortgage, Inc as Attorney in Fact for Daniel E. Ortega
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 52786708-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 329 in the 12th District and 3rd Section of Whitfield County, Georgia, Being Lot No. 2 of Riverbend Subdivision, as shown on Plat of the property of the Chamberlain Co., of record in Plat Cabinet B, Slides 111 and 112, in the office of the clerk of the Superior Court of Whitfield County, Georgia, to which refence is herein made for a more full and complete description.

Mortgage Electronic Registration Systems, Inc. Attorney in Fact for Jose Manuel Soto Perez and Jose Manuel Soto Zamudio
Anthony DeMarlo, Attorney/ajackson
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdycandler.com
File No. 08-23028/FNMA

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Lonnie R. Owens to Mortgage Electronic Registration Systems, Inc., dated April 25, 2006, recorded in Deed Book 4751, Page 16, Whitfield County, Georgia Records, as last transferred to Wells Fargo Bank, NA by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-ONE THOUSAND NINETY-NINE AND 0/100 DOLLARS (\$121,099.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wells Fargo Home Mortgage, Inc., PO Box 10335, Des Moines, IA 50306, 1-800-416-1472. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Lonnie R. Owens or a tenant or tenants and said property is more commonly known as 131 N. Hills Drive, Cohutta, Georgia 30710.

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.

Wells Fargo Bank, NA as Attorney in Fact for Lonnie R. Owens
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 53027308-FT5
EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 156 of the 11th District and 3rd Section of Whitfield County, Georgia and being part of Lot 146 of North Hills Subdivision as per plat of same recorded in Plat Book 9 Page 84, Whitfield County, Clerk's records, and being more particularly described in as follows:

Beginning at an iron pin located on the southerly side of North Hills Drive (50 feet R/W), 1312.84 feet westward along the southerly side of North Hills Drive from the southwest corner of the intersection of North Hills Drive and Georgia Hwy 71; thence south 17 degrees 00 minute east 169.37 feet to the center line of a branch, thence north 78 degrees 29 minutes west along the center line of said branch, south 83 degrees 53 minutes west 67.89 feet; thence north 08 degrees 00 minutes west 142 feet to an iron pin on the southerly side of North Hills Drive; thence in an easterly direction along the curvature of the southerly side of North Hills Drive on a chord north 76 degrees 47 minutes east a chord distance of 84.92 feet to the point of beginning.

For prior title seed Deed Book 2504 Page 58, Whitfield County, Georgia land records.
MR/Car 2/3/09
Our file no. 53027308 - FT5
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Jose Manuel Soto Perez and Jose Manuel Soto Zamudio to Mortgage Electronic Registration Systems, Inc. dated September 21, 2007 in the amount of \$120,000.00, and recorded in Deed Book 5086, Page 323, Whitfield County, Georgia Records; as last transferred to Mortgage Electronic Registration Systems, Inc. by assignment; the undersigned, Mortgage Electronic Registration Systems, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot No. 102 in the 12th District and Section of Whitfield County, Georgia, and being Lot No. 112 of Classic Estates, Phase 5, as shown by plat of record in Plat Cabinet C, Slides 3123-3124, in the Office of the Superior Court of Whitfield County, Georgia, reference to which is hereby made and incorporated herein by reference for a more particularly description of said property. which has the property address of 1017 Chasewood Drive, Dalton, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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. Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Jose Manuel Soto Perez and Jose Manuel Soto Zamudio and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

Mortgage Electronic Registration Systems, Inc. Attorney in Fact for Jose Manuel Soto Perez and Jose Manuel Soto Zamudio
Anthony DeMarlo, Attorney/ajackson
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdycandler.com
File No. 08-23028/FNMA

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Nelson A. Pacheco to Mortgage Electronic Registration Systems, Inc., dated December 21, 2006, recorded in Deed Book 4915, Page 203, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc by assignment recorded in Deed Book 5273, Page 226, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SEVENTEEN THOUSAND AND 0/100 DOLLARS (\$117,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Nelson A. Pacheco or a tenant or tenants and said property is more commonly known as 1402 Sienna Drive, Dalton, Georgia 30721.

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.

Suntrust Mortgage, Inc as Attorney in Fact for Nelson A. Pacheco
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 52273708-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 102 in the 12th District and 3rd Section of Whitfield County, Georgia and being designated as Lot No. 18 of Amberfield Subdivision, Phase I, as shown on Plat by said Subdivision by Donald O. Babb, Georgia Registered Land Surveyor No. 2029, dated August 26, 1997 and recorded in Plat Cabinet C, Slide 1654, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference.
MR/kjf 2/3/09
Our file no. 52273708 - FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Maria Rodriguez to Mortgage Electronic Registration Systems, Inc., dated March 31, 2005, recorded in Deed Book 4475, Page 70, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-SIX THOUSAND FOUR HUNDRED AND 0/100 DOLLARS (\$126,400.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Maria Rodriguez or a tenant or tenants and said property is more commonly known as 316 Kay Dr, Dalton, Georgia 30721.

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.

Wachovia Mortgage Corporation as Attorney in Fact for Maria Rodriguez
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ho 2/3/09
Our file no. 52495708-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 90m in the 12th District and 3rd Section of Whitfield County, Georgia, being Lot No. 40 and the east half of Lot No. 39 of the Pleasant Grove Subdivision as shown on a plat of said subdivision by R. E. Smith, Registered Surveyor. Said property fronts 150 feet along Kay Drive and extending in a like width of 150 feet in depth to the line of the property, now or formerly of William M. Rojo.
MR/ho 2/3/09
Our file no. 52495708 - FT1
01/09 01/16 01/23 01/30

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910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Misael Zamora a/k/a Misael Zamora Paniagua to Mortgage Electronic Registration Systems, Inc., dated March 11, 2005, recorded in Deed Book 4458, Page 134, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-FIVE THOUSAND TWO HUNDRED FIFTY AND 0/100 DOLLARS (\$85,250.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Misael Zamora a/k/a Misael Zamora Paniagua or a tenant or tenants and said property is more commonly known as 405 Ironwood Way, Dalton, Georgia 30721. 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.

Chase Home Finance LLC sbm Chase Manhattan Mortgage Company as Attorney in Fact for Chong Y. Park
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ksf 2/3/09
Our file no. 53026708-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 353 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot No. 47 of Wood Park Estates, as shown by Plat of record in Plat Book 8, Page 65 (Plat Cabinet A, Slide 255), in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, reference to which is hereby made and incorporated herein for a more particular description of the land.

MR/ho 2/3/09
Our file no. 52721808- FT2
01/09 01/16 01/23 01/30

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Regulo Rivera to Mortgage Electronic Registration Systems, Inc. dated July 16, 2003, and recorded in Deed Book 4001, Page 8, Whitfield County Records, said Security Deed having been last sold, assigned, transferred and conveyed to EverHome Mortgage Company, by Assignment securing a Note in the original principal amount of \$88,900.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2009, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash the property described in said Deed, to-wit:

A tract or parcel of land lying and being in Land Lot 299 in the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 7 of North Whitfield Heights Subdivision according to a plat of said subdivision recorded in Plat Book 5, Page 56, Whitfield County, Georgia Land Records, reference to which plat is hereby made and incorporated herein by reference for a more particular description of said property.

Together with that certain water meter and water line easement from J.C. Franks and Anna Franks to Troy Parker and June Parker dated July 2, 2003, recorded in Deed Book 4000, Page 329, Whitfield County, Georgia Land Records, reference to which easement is hereby made and incorporated herein by reference.

Said property is known as 3309 Pioneer Drive NW, Dalton, GA 30721, together with all fixtures and personal property attached to and constituting a part of said property, if any.

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The 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.

Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed.

Said property will be sold as the property of **Regulo Rivera**, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of **Regulo Rivera**, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.

EverHome Mortgage Company as Attorney-in-Fact for Regulo Rivera
File no. 08-008995
L. J. SWERTFEGER, JR.
SHAPIRO & SWERTFEGER, LLP*
Attorneys and Counselors at Law
2872 Woodcock Boulevard, Suite 100
Atlanta, GA 30341
(770) 220-2730/BB
www.swertfeger.net

*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Chong Y. Park to Northpoint Capital, Inc., dated November 9, 2001, recorded in Deed Book 3572, Page 230, Whitfield County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation by assignment recorded in Deed Book 3572, Page 250, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FORTY-TWO THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$142,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Chong Y. Park or a tenant or tenants and said property is more commonly known as 1508 Arlington Drive, Dalton, Georgia 30721.

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.

Chase Home Finance LLC sbm Chase Manhattan Mortgage Company as Attorney in Fact for Chong Y. Park
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ksf 2/3/09
Our file no. 53026708-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 120 of the 12th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 14 of

Cobblestone Creek Subdivision as shown on Plat of said Subdivision prepared by Norman B. DeLoach, Georgia Registered Land Surveyor no. 1347, dated March 17, 2000, and recorded in Plat Cabinet C, Slide 2056, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more complete description.

The after-described property is conveyed subject to: Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the covenants, conditions and restrictions recorded in Deed Book 3288, Page 172, Whitfield County, Georgia Land Records, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition, or restriction (a) is exempt under title 42 the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

Building set back lines and easements as shown on record.
Plat of said Subdivision.
Georgia Power Company easement set forth in the instrument recorded in Deed Book 21, Page 599, Whitfield County, Georgia Land Records.
MR/ksf 2/3/09
Our file no. 53026708- FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Carmen R. Peralta to Mortgage Electronic Registration Systems, Inc., dated November 22, 2006, recorded in Deed Book 4892, Page 204, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage Inc by assignment recorded in Deed Book 5282, Page 131, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY THOUSAND NINE HUNDRED TWENTY AND 0/100 DOLLARS (\$139,920.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Carmen R. Peralta or a tenant or tenants and said property is more commonly known as 125 Bear Den Court, Dalton, Georgia 30721. 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

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audit of the status of the loan with the holder of the security deed. SunTrust Mortgage Inc as Attorney in Fact for Carmen R. Peralta
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ksf 2/3/09
Our file no. 52073008-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 316 in the 12th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 35 of Bear Creek Estates, according to a Plat of said Subdivision prepared by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated February 11, 2005 and recorded in Plat Cabinet D Slides 173-175, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more complete description.

MR/ksf 2/3/09
Our file no. 52073008 - FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Andy L. Phillips and Terye E. Phillips to Mortgage Electronic Registration Systems, Inc., dated March 15, 2006, recorded in Deed Book 4720, Page 259, Whitfield County, Georgia Records, as last transferred to HSBC MORTGAGE SERVICES INC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-SIX THOUSAND AND 0/100 DOLLARS (\$126,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: HSBMortgage Services, 636 Grand Regency Blvd., Brandon, FL 33569, 800-365-6730. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Andy L. Phillips and Terye E. Phillips or a tenant or tenants and said property is more commonly known as 119 Santa Fe Tr, Dalton, Georgia 30721. 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.

HSBC MORTGAGE SERVICES INC as Attorney in Fact for Andy L. Phillips and Terye E. Phillips
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/asw 2/3/09
Our file no. 53257408-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 263 in the 11th District and 3rd Section of Whitfield County, Georgia and being Lot No. 10, Block F, of Whitfield Acres Subdivision, as shown by Plat No. 2 thereof, of record in Plat Book 9, Page 2, Whitfield County, Georgia land records and being more particularly described as follows:

Beginning at a point on the easterly side of Santa Fe Trail 287.61 feet northwardly along the easterly side of Santa Fe Trail from the northeast corner of the intersection of Santa Fe Trail and Santa Fe Loop; thence north 22 degrees 18 minutes 57 seconds east, along the easterly side of Santa Fe Trail 90 feet; thence south 67 degrees 41 minutes 03 seconds east, 101.72 feet; thence south 00 degree 35 minutes east 97.7 feet; thence north 67 degrees 41 minutes 03 seconds west, 139.73 feet to the point of beginning.

Being all of the same property conveyed to Andy L. Phillips and Terye E. Phillips by warranty deed from Tony Reed Spurling and Wanda D. Spurling, dated October 2, 2003 and filed of record in Book 4075, Page 340, Clerk's Office for Whitfield County, Georgia. Property commonly known as 119 Santa Fe Trail, Dalton GA 30721.
MR/asw 2/3/09
Our file no. 53257408 - FT1
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Benji J. Phillips and Tristyne Earley to Mortgage Electronic Registration Systems, Inc., dated August 17, 2007, recorded in Deed Book 5066, Page 57, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing, LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SIX THOUSAND SEVEN HUNDRED FIFTY AND 0/100 DOLLARS (\$156,750.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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 deed to secure debt as first set out above.

The individual or entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Capital Bank, with an address of 625 Battlefield Parkway, Fort Oglethorpe, Georgia 30742, and a telephone number of (706) 866-1146. The right, title and interest of said Curtis Roberts, his heirs, successors and assigns, in and to said property and shall invest the same in the purchaser at sale. To the best knowledge and belief of Capital Bank, the current owner and party in possession of the property is the said Curtis Roberts.

CAPITAL BANK, as Attorney-in-Fact for Curtis Roberts
ROBERT L. LOCKABY, JR.
GEARHISER, PETERS LOCKABY, CAVETT & ELLIOTT, PLLC
320 McCallie Avenue
Chattanooga, Tennessee 37402
(423) 756-5171
Published:
January 9, 2009
January 16, 2009
January 23, 2009
January 30, 2009

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property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and matters of record superior to the Security Deed first set out above.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 7105 Corporate Drive, Mail Stop PTC-C-35, Plano, TX 75024, 1-888-219-7777. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Benji J. Phillips and Tristyne Earley or a tenant or tenants and said property is more commonly known as 3768 Airport Rd SE, Dalton, Georgia 30721.

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.

Countrywide Home Loans Servicing, LP as Attorney in Fact for Benji J. Phillips and Tristyne Earley
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/smk 2/3/09
Our file no. 53223508-FT7
EXHIBIT A

A tract or parcel of land lying and being in Land Lot 288 of the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot 19 and part of Lot 18 of Pine Valley subdivision, according to a Plat of said Subdivision recorded in Plat Plat Book 4, Page 93, Whitfield County Clerk's Records, said property being more particularly described as follows:

Beginning at the southeast intersection of Dalton-Pine Grove (Airport) Road and Bobby Drive; thence running along the southwesterly side of the Dalton-Pine Grove Road south 48 Degrees 28 Minutes east 226.3 feet; thence running south 41 Degrees 32 Minutes west 67 feet; thence running 125 feet to the east side of Bobby Drive; thence running along the east side of Bobby Drive 200 feet to point of beginning.
MR/smk 2/3/09
Our file no. 53223508 - FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER STATE OF GEORGIA, COUNTY OF WHITFIELD

WHEREAS, on the 20th day of May, 2004, Curtis Roberts, a Georgia resident, executed and delivered a certain Deed to Secure Debt to Capital Bank for the purpose of securing indebtedness therein described, which Deed to Secure Debt appears of record in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, in Book 4255, beginning at Page 278; reference to which deed is hereby made for its full terms, provisions and conditions; and WHEREAS, the debt secured by the said Deed to Secure Debt has become in default as to the principal and interest, and that the holder thereof has declared the entire indebtedness owing thereby at once immediately due and payable; and WHEREAS, notice to Curtis Roberts of the initiation of proceedings by Capital Bank to exercise the power of sale contained in the above-referenced Deed to Secure Debt was provided in accordance with O.C.G.A. § 44-14-162.2, because the real property that was subject to the Deed to Secure Debt was to be used as a dwelling place by the debtor at the time the Deed to Secure Debt was entered into; NOW, THEREFORE, pursuant to the terms, provisions and conditions of the aforementioned Deed to Secure Debt and the laws in such cases made and provided, the undersigned will offer for sale and will sell for cash on the first Tuesday in February, 2008, to wit: February 3, 2008, between the legal hours of sale at public outcry before the courthouse door in Whitfield County, Georgia, the following described real estate, to wit:

That certain condominium unit in Land Lot No. 120 in the 12th District and 3rd Section of Whitfield County, Georgia, being identified and depicted as Condominium Unit No. 14 of Oxford Court, a Condominium on a plat dated April 27, 2004, recorded in Plat Cabinet C, Slide 3081, Whitfield County, Georgia Land Records, together with its appurtenant percentage of undivided interest in the common elements of Oxford Court Condominium, a Condominium, as provided in that certain Declaration of Condominium for Oxford Court, a Condominium, dated April 27, 2004, and recorded in Deed Book 4239, Page 12, Whitfield County, Georgia Land Records; or as hereafter amended as therein provided.

For prior title see deed in Deed Book 4255, Page 274, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.

THIS CONVEYANCE IS MADE SUBJECT TO THE FOLLOWING:

- 1.Any governmental zoning and subdivision ordinances or regulations in effect thereon.
- 2.Declaration of Condominium recorded in Book 4239, Page 21 and Amended in Book 4255, Page 267, for Oxford Court Condominiums.
- 3.All matters as shown or stipulated on recorded plat.
- 4.Any Lien of Assessments which may be due by Oxford Court Condominium, recorded in Book 4239, Page 12, in the said Clerk's office.
- 5.Building Setback lines as shown on recorded plat.

The above-described real property is commonly known as 1962 Oxford Court #14, Dalton, GA 30721. Said property will be sold subject to any unpaid 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 deed to secure debt as first set out above.

The individual or entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is Capital Bank, with an address of 625 Battlefield Parkway, Fort Oglethorpe, Georgia 30742, and a telephone number of (706) 866-1146. The right, title and interest of said Curtis Roberts, his heirs, successors and assigns, in and to said property and shall invest the same in the purchaser at sale. To the best knowledge and belief of Capital Bank, the current owner and party in possession of the property is the said Curtis Roberts.

CAPITAL BANK, as Attorney-in-Fact for Curtis Roberts
ROBERT L. LOCKABY, JR.
GEARHISER, PETERS LOCKABY, CAVETT & ELLIOTT, PLLC
320 McCallie Avenue
Chattanooga, Tennessee 37402
(423) 756-5171
Published:
January 9, 2009
January 16, 2009
January 23, 2009
January 30, 2009

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 David Pittman to Mortgage Electronic Registration Systems Inc., as nominee for Wachovia Mortgage Corporation, dated October 26, 2007, recorded in Deed Book 5107, Page 306, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment recorded in Deed Book 5282, Page 140, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-TWO THOUSAND AND 0/100 DOLLARS (\$152,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is David Pittman or a tenant or tenants and said property is more commonly known as 3928 Hayesport Dr, Dalton, Georgia 30721.

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.

Wachovia Mortgage Corporation as Attorney in Fact for David Pittman
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/mcs 2/3/09
Our file no. 51468008-FT1
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No 133 in the 13th District and 3rd Section of Whitfield County, Georgia, and being more particularly described as follows: Beginning at a point on the westerly side of a private road sometimes known as Hayesport Drive (formerly known as "Beacon Light Road" or "Old Tilton Road"), said point being marked by a fence post corner and being 623.2 feet southerly from the center line of Tilton Road, as measured along the westerly side of said Hayesport Drive, if same were extended to the center line of said Tilton Road (said beginning point being the southeast corner of property now or formerly belonging to J. D. Waters and Pauline Waters); thence following the westerly side of said Hayesport Drive the following courses and distances to wit: south 03 degrees 15 minutes west 100.10 feet; south 10 degrees 25 minutes east 88.51 feet; and south 32 degrees 02 minutes east 21.39 feet; thence leaving the westerly side of said Hayesport Drive and running south 85 degrees 40 minutes west 166.98 feet; thence north 04 degrees 18 minutes east 220.64 feet to an iron pin located on the south line of said Waters property, thence south 89 degrees 04 minutes east, along a fence, 130.0 feet to the point of beginning.

Also conveyed herein is a non-exclusive easement, 20 feet in width, extending along the existing private road known as Hayesport Drive from the above described property to the Tilton Road, said easement being for purposes of ingress to and from the above described property.

All that tract or parcel of land lying and being in Land Lot No 133 in the 13th District and 3rd Section of Whitfield County, Georgia, being 4.23 acres as shown on plat of survey by E. Martin Smith, Georgia Land Registered Surveyor, dated June 30, 1993, and being more particularly described as follows: Begin at a point on the southwesterly right of way of Hayesport Drive at a point which is a distance of 833.2 feet from the center line of Tilton Road as measured in a southeasterly direction; thence along the southwesterly right of way of said Hayesport Drive south 32 degrees 38 minutes 57 seconds east a distance of 89.41 feet to an iron pin found; thence south 25 degrees 21 minutes 02 seconds west a distance of 209.87 feet to an iron pin found; thence south 41 degrees 58 minutes 59 seconds east a distance of 210.30 feet to an iron pin found; thence south 66 degrees 00 minutes 02 seconds east a distance of 211.53 feet to an iron pin found; thence south 25 degrees 39 minutes 58 seconds west a

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NOTICE OF Sale Under Power. State of Georgia, County of WHITFIELD. Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by AMY QUINN AND ROBERT QUINN to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR CREDIT NORP CORPORATION dated 06/17/2005, and recorded on 06/27/2005 as Book No. 4533 and Page No. 0086, WHITFIELD County, Georgia records, as last assigned to HSBC BANK USA, NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-2, by assignment, conveying the after-described property to secure a Note of even date in the original principal amount of \$164,900.00, 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 WHITFIELD County Courthouse within the legal hours of sale on the first Tuesday in February, 2009, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 245 OF THE 11TH DISTRICT, 3RD SECTION, WHITFIELD COUNTY, GEORGIA, BEING LOT 81, MOUNTAIN OAK ESTATES SUBDIVISION, PHASE 2, PLAT 6, AS PER PLAT RECORDED IN PLAT CABINET C, SLIDE 781, WHITFIELD COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY THIS REFERENCE AND MADE A PART OF THIS DESCRIPTION. SAID PROPERTY BEING KNOWN AS 1229 BELGIAN DRIVE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN WHITFIELD COUNTY, GEORGIA. 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). The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: CHASE HOME FINANCE, LLC, SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION, 10790 RANCHO BERNARDO ROAD, Foreclosure, SAN DIEGO, CA 92127, 877-838-1882. Please understand that the secured creditor is not required to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 1229 BELGIAN DRIVE NORTHWEST, DALTON, GEORGIA 30720 is/are: AMY QUINN AND ROBERT QUINN 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 INDENTURE TRUSTEE FOR FBR SECURITIZATION TRUST 2005-2 as Attorney in Fact for AMY QUINN AND ROBERT QUINN. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 20080161905241 BARRETT, DAFFIN & FRAPPIER, L.L.P. 4004 Bellline, Building 2, Suite 100 Addition, Texas 75001-4417 Telephone: (972) 341-5398. 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Luis Sierra and Martha Sierra to Mortgage Electronic Registration Systems, Inc. dated October 11, 2006 in the amount of \$103,800.00, and recorded in Deed Book 4880, Page 269, Whitfield County, Georgia Records; as last transferred to Mortgage Electronic Registration Systems, Inc. by assignment; the undersigned, Mortgage Electronic Registration Systems, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

A tract of land lying and being in Land Lot 102 of the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot 07 of Phase 5 of Classic Estates, as shown on Plat prepared for Classic Estates Phase 5 by Joseph Russell Evans, GRLS #2168, as recorded in Plat Cabinet C, Slide 3124, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, reference to which Plat is hereby made and incorporated herein by reference.

Martha Sierra and Luis Sierra 3040 Striplin Trail, Dalton, GA 30721 which has the property address of 3040 Striplin Trail, Dalton, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorney's fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Luis Sierra and Martha Sierra and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

Mortgage Electronic Registration Systems, Inc. Attorney in Fact for Luis Sierra and Martha Sierra Anthony DeMarlo, Attorney/kcarr McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdyandcandler.com File No. 08-27176 /FHLMC THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Eida Ramirez to Mortgage Electronic Registration Systems, Inc. dated July 5, 2006, recorded in Deed Book 4795, Page 81, Whitfield County, Georgia Records and as re-recorded in Deed Book 4801, Page 285, Whitfield County, Georgia Records, as last transferred to Georgia Housing and Finance Authority by assignment recorded in Deed Book 4795, Page 96, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-ONE THOUSAND ONE HUNDRED FIFTY-ONE AND 0/100 DOLLARS (\$81,151.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 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).

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: State Home Mortgage Corporation, P.O. Box 133079, Atlanta, GA 30333, 404-679-4908/3133. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Michelle Quinn or a tenant or tenants and said property is more commonly known as 3258 Rauschenburg Rd, Dalton, Georgia 30721.

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. Georgia Housing and Finance Authority as Attorney in Fact for Michelle Quinn McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/cj 2/3/09 Our file no. 5143608-FT2 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 262 in the 11th District and 3rd Section of Whitfield County, Georgia being Part of Lot 10 of Beaver Creek Subdivision Phase II and being Tract 2 containing 2.82 acres more or less as shown on that plat of survey prepared by Donald O. Babb GRLS dated 10-14-05 and recorded in Plat Cabinet D, Slide 407, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia to which reference to said plat is herein made for a more full and complete description of said property. MR/cj 2/3/09 Our file no. 5143608 - FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Magdalena Quintero to Mortgage Electronic Registration Systems, Inc. dated December 23, 2005, recorded in Deed Book 4671, Page 192, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-TWO THOUSAND EIGHT HUNDRED FIFTY AND 0/100 DOLLARS (\$132,850.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot 312 in The 12th District and 3rd Section of Whitfield County, Georgia Being Lot 35 of Crestview Heights Subdivision, as shown by Plat of record in Plat Book 4, Page 17 (Plat Cabinet A, Slide 153) in The Office of the Clerk of the Superior Court of Whitfield, Georgia; reference to which is hereby made and incorporated herein for a more particular description of the land.

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).

Suntrust Mortgage, Inc. can be contacted at 866-384-0903 or by writing to 1001 Semmes Avenue, Richmond, VA 23224, to discuss possible alternatives to foreclosure. 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Magdalena Quintero or a tenant or tenants and said property is more commonly known as 1910 Bobbie Drive, Dalton, Georgia 30721.

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. Suntrust Mortgage, Inc. as Attorney in Fact for Magdalena Quintero Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure_sales.asp MSP/en 2/3/09 Our file no. 11662108-FT2 01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Eida Ramirez to Mortgage Electronic Registration Systems, Inc. dated December 29, 2006, recorded in Deed Book 4918, Page 212, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc. by assignment recorded in Deed Book 5282, Page 129, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THOUSAND SEVEN HUNDRED AND 0/100 DOLLARS (\$100,700.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Suntrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Eida Ramirez or a tenant or tenants and said property is more commonly known as 212 Long Street, Dalton, Georgia 30720.

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. Suntrust Mortgage, Inc. as Attorney in Fact for Eida Ramirez McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/cj 2/3/09 Our file no. 52303608-FT7 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 200 in the 12th District and 3rd Section of Whitfield County, Georgia, and being part of Lot No. 2 of the Orchard Hill Addition to the City of Dalton, as shown by Plat of record in Deed Book R, Page 568, in the office of the clerk of the Superior Court of Whitfield County, Georgia, and described as follows:

Beginning at an iron pin on the northerly side of Long Street 61 feet easterly along the northerly side of Long Street from its intersection with the westerly side of Luckie Street; thence north 3 Degrees 0 Minutes east 154.62 feet to an iron pin on the southerly side of an unopened alley; thence south 86 Degrees 54 Minutes east along the southerly side of said alley 59 feet; thence south 2 Degrees 15 Minutes west 154 feet to an iron pin on the northerly side of Long Street; thence north 87 Degrees 25 Minutes west along the northerly side of Long Street 61 feet to the point of beginning. Together with an undivided one-half (1/2) interest in a joint driveway 10 feet in width adjoining the above-described property on the east, said driveway being described as follows: beginning at an iron pin on the northerly side of Long Street 122 feet easterly along the northerly side of Long Street from its intersection with the westerly side of Luckie Street; thence north 2 Degrees 15 Minutes east 154 feet to the southerly side of an unopened alley; thence south 86 Degrees 54 Minutes east along the southerly side of said alley 100 feet to an iron pin; thence south 2 Degrees 15 Minutes west 154 feet to an iron pin on the northerly side of Long street; thence north 87 Degrees 25 Minutes west along the northerly side of Long street 100 feet to the point of beginning.

MR/kjf 2/3/09 Our file no. 52303608 - FT7 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Juan C. Rangel to Mortgage Electronic Registration Systems, Inc., dated February 10, 2006, recorded in Deed Book 4698, Page 273, Whitfield County, Georgia Records, as last transferred to PHH Mortgage Corporation by assignment recorded in Deed Book 5211, Page 176, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$120,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Juan C. Rangel or a tenant or tenants and said property is more commonly known as 1028 Keith Mill Road, Dalton, Georgia 30720.

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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. PHH Mortgage Corporation as Attorney in Fact for Juan C. Rangel McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/asw 2/3/09 Our file no. 526207-FT1 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 289 in the 9th District and 3rd Section of Whitfield County, Georgia, and being designated as that certain 0.84 acre Tract No. 5 as shown on a plat of survey prepared by Joseph R. Evans, Registered Land Surveyor No. 2168, dated May 24, 1989 and recorded in Plat Cabinet C Slide 1876, Whitfield County, Georgia Land Records, reference to which plat is hereby made and incorporated herein by reference for a more complete description. For prior title, see Deed Book 3590, Page 43, Whitfield County, Georgia Land Records.

MR/asw 2/3/09 Our file no. 526207- FT1 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Victor Rascon to Mortgage Electronic Registration Systems, Inc., dated December 8, 2005, recorded in Deed Book 4655, Page 210, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of EIGHTY-ONE THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$81,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Victor Rascon or a tenant or tenants and said property is more commonly known as 1044 Jessie Street, Dalton, Georgia 30721.

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. Wachovia Mortgage Corporation as Attorney in Fact for Victor Rascon McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/cf 2/3/09 Our file no. 52506008-FT1 EXHIBIT A

A certain tract or parcel of land lying and being in the City of Dalton, Whitfield County, Georgia and being a part of Land Lot No. 257 of the 12th District and 3rd Section of said state and county, and being more fully described as follows:

Beginning at the southeast corner of the intersection of Jessie Street and Frances Street (a/k/a Francis Avenue); thence running south along the east side of Frances Street a distance of 100 feet; thence running east a distance of 50 feet; thence north a distance of 100 feet to a point on the south side of Jessie Street; thence westerly along the south side of Jessie Street a distance of 50 feet to the point of beginning. MR/cf 2/3/09 Our file no. 52506008 - FT1 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Pedro Roman and Anna Roman to Mortgage Electronic Registration Systems, Inc., dated June 22, 2007, recorded in Deed Book 5032, Page 22, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing LP by assignment recorded in Deed Book 5260, Page 4, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTY-THREE

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THOUSAND SIX HUNDRED EIGHTY-FIVE AND 0/100 DOLLARS (\$163,685.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 2270 Lakeside Blvd, Richardson, TX 75082, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Pedro Roman and Anna Roman or a tenant or tenants and said property is more commonly known as 125 Andesol Way, Dalton, Georgia 30720.

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. Countrywide Home Loans Servicing LP as Attorney in Fact for Pedro Roman and Anna Roman McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ps1 2/3/09 Our file no. 51912708-FT4 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 276 in The 12th District and 3rd Section of Whitfield County, Georgia and Being Lot 33 of Red Hill Subdivision, Phase Two, as shown by Plat of record in Plat Cabinet D, Slide 349, in The Office of The Clerk of The Superior Court of Whitfield County, Georgia, to which reference is herein made for a more full complete description.

MR/ps1 2/3/09 Our file no. 51912708 - FT4 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Juan M. Rosas and Maria R. Rosas to MIT Lending, dated October 12, 2001, recorded in Deed Book 3552, Page 326, Whitfield County, Georgia Records, as last transferred to Chase Manhattan Mortgage Corporation by assignment recorded in Deed Book 3702, Page 347, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHT THOUSAND NINETY-SEVEN AND 0/100 DOLLARS (\$108,097.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Juan M. Rosas and Maria R. Rosas or a tenant or tenants and said property is more commonly known as 1116 Holly Grove Circle, Dalton, Georgia 30721.

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.

Chase Home Finance, LLC sbm to Chase Manhattan Mortgage Corporation as Attorney in Fact for Juan M. Rosas and Maria R. Rosas McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net

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MR/ssh 2/3/09 Our file no. 53163408-FT3 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 307 in the 11th District and 3rd Section of Whitfield County, Georgia, and being Lot No. 29 and the west one-half of Lot No. 28 of the Holly Groves Subdivision, and being more particularly described according to a Plat of survey prepared for Chris T. Mincey and Traci L. Mincey by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated January 26, 1999, and being more particularly described according to said survey as follows: Beginning at an iron pin located in the south line of said Land Lot No. 307, said point being located 67.30 feet south 89 Degrees 04 Minutes 00 Seconds east 67.30 feet from the southwest corner of said Land Lot No. 307; running thence north 00 Degrees 04 Minutes 00 Seconds east a distance of 217.0 feet; running thence in an easterly direction, along the south right of way line of Holly Drive, an acre distance of 94.70 feet; thence running south 89 Degrees 04 Minutes 00 Seconds east, along the south right of way line of Holly Drive, a distance of 69.55 feet to an iron pin; running thence south 00 Degrees 50 Minutes 00 Seconds east a distance of 198.70 feet to an iron pin; running thence north 89 Degrees 04 Minutes west, along the south line of said Land Lot No. 307, a distance of 165.0 feet to an iron pin, which is the point of beginning.

MR/ssh 2/3/09 Our file no. 53163408 - FT3 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Brenda Salaces to Mortgage Electronic Registration Systems, Inc., dated December 29, 2006, recorded in Deed Book 4921, Page 267, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED ELEVEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$111,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

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910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Jennifer Waleska Salazar to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for America's Wholesale Lender, dated April 4, 2006, recorded April 12, 2006, in Deed Book 4736, Page 203, Whitfield County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Seven Thousand Three Hundred Sixty and 00/100 dollars (\$107,360.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Countrywide Home Loans Servicing, LP, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument. To the best knowledge and belief of the undersigned, the party in possession of the property is Jennifer Waleska Salazar or a tenant or tenants and said property is more commonly known as 1428 Classic Chase, Dalton, Georgia 30721.

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.
SunTrust Mortgage, Inc. as Attorney in Fact for Jennifer Waleska Salazar
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 52153508-FT2
EXHIBIT A
All that tract or parcel of land lying and being in Land 102 of the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot 37 of Classic Estates, Phase II, as per Plat recorded in Plat Cabinet C, Slide 816, Whitfield County, Georgia records, which Plat by reference is incorporated herein and made a part hereof.
MR/cj 2/3/09
Our file no. 52153508 - FT2
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Charles Vining, III to Mortgage Electronic Registration Systems, Inc., dated April 19, 2006, recorded in Deed Book 4752, Page 75, Whitfield County, Georgia Records, as last transferred to Chase Home Finance LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY THOUSAND AND 0/100 DOLLARS (\$130,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Charles Vining, III or a tenant or tenants and said property is more commonly known as 1697 Dawnville Rd NE, Dalton, Georgia 30721.
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.
Chase Home Finance LLC as Attorney in Fact for Charles Vining, III
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/kjf 2/3/09
Our file no. 53105208-FT7
EXHIBIT A
All that tract or parcel of land lying and being in Land Lot No 70 in the 9th District and 3rd Section of Whitfield County, Georgia, containing 3.27 acres, more or less and being more particularly described according to a Plat of survey prepared by Donald O. Babb, Georgia Registered Land Surveyor, dated 3/14/97, recorded in Plat Cabinet C, Slide 1527, in the office of the clerk of the Superior Court of Whitfield County, Georgia, to which reference said Plat is herein made for a more full and complete description of said property.
MR/kjf 2/3/09
Our file no. 53105208 - FT7
01/09 01/16 01/23 01/30

910 Foreclosures

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
By virtue of a Power of Sale contained in that certain Security Deed from Carmen Salcedo to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for America's Wholesale Lender, dated April 4, 2006, recorded April 12, 2006, in Deed Book 4736, Page 203, Whitfield County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of One Hundred Seven Thousand Three Hundred Sixty and 00/100 dollars (\$107,360.00), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to Countrywide Home Loans Servicing, LP, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, all property described in said Security Deed including but not limited to the following:

THAT CERTAIN CONDOMINIUM UNIT IN LAND LOT NO. 125 IN THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, AND BEING IDENTIFIED AND DEPICTED AS CONDOMINIUM UNIT NO. 118 OF NORTH OAK CONDOMINIUM II, ON A PLAT RECORDED IN CONDOMINIUM PLAT BOOK 1 PAGE 82, 93, WHITFIELD COUNTY, GEORGIA LAND RECORDS, TOGETHER WITH ITS APPURTENANT PERCENTAGE OF UNDIVIDED INTEREST IN THE COMMON ELEMENTS PROVIDED IN THAT CERTAIN DECLARATION OF CONDOMINIUM FOR NORTH OAK CONDOMINIUM II RECORDED IN DEED BOOK 2895 PAGE 245, DEED BOOK 2919 PAGE 304, DEED BOOK 2865 PAGE 107, DEED BOOK 2930 PAGE 107, DEED BOOK 300 PAGE 41, DEED BOOK 2978 PAGE 104, DEED BOOK 3000 PAGE 46, DEED BOOK 3000 PAGE 183, DEED BOOK 3109 PAGE 105, DEED BOOK 3097 PAGE 155, DEED BOOK 3103 PAGE 202, DEED BOOK 3110 PAGE 156, DEED BOOK 3178 PAGE 286, DEED BOOK 3223 PAGE 352, DEED BOOK 3243 PAGE 68, DEED BOOK 3260 PAGE 13, DEED BOOK 3339 PAGE 242, DEED BOOK 3341 PAGE 715, DEED BOOK 3354 PAGE 155, DEED BOOK 3390 PAGE 389, DEED BOOK 3390 PAGE 296, DEED BOOK 3405 PAGE 136, DEED BOOK 3444 PAGE 3, DEED BOOK 3492 PAGE 333, DEED BOOK 3532 PAGE 218 AND DEED BOOK 3633 PAGE 226
WHITFIELD COUNTY, GEORGIA LAND RECORDS; OR AS HEREAFTER AMENDED AS THEREIN PROVIDED.
Said property is commonly known as 601 Black Oak Drive, # 118, Dalton, GA 30721.

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: 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 Carmen Salcedo 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 ABOVE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
COUNTRYWIDE HOME LOANS SERVICING, LP
as Attorney in Fact for CARMEN SALCEDO
Lender Contact: COUNTRYWIDE, Loss Mitigation Dept., 7105 Corporate Drive, PTK-A-274, Plano, TX 75024. TELEPHONE NUMBER: 800-669-6087
Attorney Contact: Adorno & Yoss LLC, 3740 Davinci Court, Suite 100, Norcross, GA 30092. TELEPHONE NUMBER: (888) 890-5309. ADORNO FILE NO. 215400.5486
WWW.ADORNO.COM/ATLDOCS/SAL.ES.HTML
AD RUN DATES 01/09/2009, 01/16/2009, 01/23/2009, 01/30/2009

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Elmer Sandoval to Mortgage Electronic Registration Systems, Inc., dated May 19, 2007, recorded in Deed Book 5018, Page 5, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-NINE THOUSAND AND 0/100 DOLLARS (\$129,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.
The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: SunTrust Mortgage, Inc., 1001 Semmes Avenue, Richmond, VA 23224, 866-384-0903. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
To the best knowledge and belief of the undersigned, the party in possession of the property is Elmer Sandoval or a tenant or tenants and said property is more commonly known as 3723 Ben Hill Drive, Dalton, Georgia 30721.
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.

910 Foreclosures

SunTrust Mortgage, Inc. as Attorney in Fact for Elmer Sandoval
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/en 2/3/09
Our file no. 52778908-FT2
EXHIBIT A
All that tract or parcel of land lying and being in Land Lot 289 in the 12th District and 3rd Section of Whitfield County, Georgia, being more particularly described as follows: Beginning at a point on the northeasterly side of Brock Road (now known as Ben Hill Drive), said point being marked by an iron pin which is located 150 feet southeasterly of the intersection of the easterly right of way of Ben Hill Drive (which is now known as Ben Hill Road) (prior to recordation of 60 foot right of way at Deed Book 245, Page 117, Clerk's Office, Whitfield County, Georgia) with the northeasterly right of way of Brock Road, as measured along the northeasterly right of way of Brock Road (said beginning point being the southeast corner of that tract conveyed to W.H. Lumpkin and Floyd Wofford by deed recorded in Deed Book 212, Page 82, Clerk's Office, Whitfield County, Georgia; thence north 26 degrees 09 minutes east, following the easterly line of that tract so conveyed by warranty deed in Deed Book 212, Page 82, Clerk's Office, Whitfield County, Georgia, 80 feet; thence southeasterly to the east line of said Land Lot 289; thence south 00 degrees 27 minutes east, following the east line of said land lot, 110 feet, more or less, to an iron stake located on the northeasterly right of way of Brock Road; thence north 39 degrees 32 minutes west, following the northeasterly right of way of said Brock Road, 220 feet, more or less, to the point of beginning.

Also to include:
All that tract or parcel of land being in Land Lot 288 in the 12th District and 3rd Section of Whitfield County, Georgia and being known as Lot Number 1 and 2 of Eastern Hills Subdivision, according to a plat of survey recorded in Plat Book 7, Page 31 (Cabinet A, Slide 231) in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.
MR/en 2/3/09
Our file no. 52778908 - FT2
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Roman Santizo and Guillermo Santizo to Mortgage Electronic Registration Systems, Inc., dated October 19, 2005, recorded in Deed Book 4622, Page 195, Whitfield County, Georgia Records, as last referred to Chase Home Finance LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED EIGHTY-SIX THOUSAND AND 0/100 DOLLARS (\$186,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.
The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Chase Home Finance LLC, 3415 Vision Drive, Columbus, OH 43219, 800-446-8939. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
To the best knowledge and belief of the undersigned, the party in possession of the property is Roman Santizo and Guillermo Santizo or a tenant or tenants and said property is more commonly known as 117 Farror Road, Coahutta, Georgia 30710.

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.
Chase Home Finance LLC as Attorney in Fact for Roman Santizo and Guillermo Santizo
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/mtl 2/3/09
Our file no. 53230908-FT3
EXHIBIT A
All that tract or parcel of land lying and being in Land Lot No. 119 and 133 of the 11th District and 3rd Section of Whitfield County, Georgia, being designated as Tract B according to Plat of survey for Lamar Brown by Donald Babb, Georgia Registered Land Surveyor No. 2029, and recorded in Plat Cabinet D Slide 406, Whitfield County, Georgia Land Records, reference to which is hereby made and incorporated herein for a more particular description thereof.
MR/mtl 2/3/09
Our file no. 53230908 - FT3
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Rudy R. Santos to Bank of America, N.A., dated October 18, 2007, recorded in Deed Book 5113, Page 285, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY-SIX THOUSAND EIGHT HUNDRED AND 0/100 DOLLARS (\$96,800.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

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gaid).
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.
The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Bank of America, 475 Crosspoint Parkway, Getzville, NY 14068, 800-285-6000. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.
To the best knowledge and belief of the undersigned, the party in possession of the property is Rudy R. Santos or a tenant or tenants and said property is more commonly known as 1902 Bobbie Dr, Dalton, Georgia 30720.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.
Bank of America, N.A. as Attorney in Fact for Rudy R. Santos
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/smk 2/3/09
Our file no. 52834508-FT7
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 312 in the 12th District and 3rd Section of Whitfield County, Georgia, being Lot No. 30 of Castro Heights No. 2, as per plat of said subdivision recorded in Plat Book 8, Page 64, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, and being more particularly described as per plat of survey prepared by Joseph R. Evans, registered land surveyor, dated June 27, 1997, as follows:
Beginning at a point on the west side of Bobbie Drive 100 feet south along the west side of Bobbie Drive from the above southwest corner of the intersection of Bobbie Drive and Alex Drive; thence south along the west side of Bobbie Drive 100 feet; thence west 150 feet; thence north 100 feet; thence east 150 feet to the point of beginning.
Being that parcel of land conveyed to Rudy R. Santos from Neil G. Dejowski and Raedene M. Dejowski and that deed dated 04/02/2001 and recorded at 04/04/2001 in Deed Book 3422, at Page 21 of the Whitfield County, GA Public Registry.
Tax Map Reference: 12-312-07-006
MR/smk 2/3/09
Our file no. 52834508 - FT7
01/09 01/16 01/23 01/30

STATE OF GEORGIA COUNTY OF WHITFIELD NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Linda Shaddox to Union Planters Bank, N.A. now Regions Bank DBA Regions Mortgage dated October 7, 2003, and recorded in Deed Book 4084, Page 118, Whitfield County Records, securing a Note in the original principal amount of \$17,100.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2009, during the legal hours of sale, before the Courthouse door in said County, sell at public outcry to the highest bidder for cash, the property described in said Deed, to-wit:

All that tract or parcel of land lying and being in Land Lot No. 104 in the 12th District and the 3rd Section of Whitfield County, Georgia, and being Lot No. 78 of Meadow Park Subdivision, as shown by Plat No. 3 thereof, of record in Plat Book 6, Page 4 (Plat Cabinet A, Slide 201) in the Office of the Clerk of Superior Court of Whitfield County, Georgia, and described as follows.
Beginning at a point on the northerly side of Riderwood Drive 210 feet westwardly along the northerly side of Riderwood Drive from the northwest corner of the intersection of Riderwood Drive and Riderwood Place; thence North 69 degrees west along the northerly side of Riderwood Drive 40 feet; thence continuing along the northerly side of Riderwood Drive, North 71 degrees 5 minutes west 50 feet; thence North 9 degrees 35 minutes east 250.1 feet; thence east 149.2 feet; thence South 21 degrees west 296.8 feet to the point of beginning.

This being the same property as conveyed to Ralph L. Wilson by deed from Gary L. Stafford dated march 28, 1985, as recorded in Deed Book 915, Page 136.
Said property is known as 204 Riderwood Drive, Dalton, GA 30721, together with all fixtures and personal property attached to and constituting a part of said property, if any.
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, 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 matters of record superior to the Security Deed first set out above.

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.
Notice has been given of intention to collect attorney's fees in accordance with the terms of the Note secured by said Deed.

Said property will be sold as the property of Linda Shaddox, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Linda Shaddox, and the proceeds of said sale will be applied to the payment of said indebtedness and all the expenses of said sale, including attorney's fees, all as provided in said Deed, and the balance, if any, will be distributed as provided by law.

Regions Bank DBA Regions Mortgage successor by merger to Union Planters Bank, N.A. as Attorney-in-Fact for Linda Shaddox
File no. 08-007494
L. J. SWERTFEGER, JR. SHAPIRO & SWERTFEGER, LLP
Attorneys and Counselors at Law
2872 Woodcock Boulevard, Suite 100 Atlanta, GA 30341 (770) 220-2730/CC
www.swertfeger.net
THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Leah Y. Sharp and Wesley A. Sharp to Mortgage Electronic Registration Systems, Inc. dated June 19, 2006 in the amount of \$118,750.00, and recorded in Deed Book 4783, Page 0348, Whitfield County, Georgia Records; as last transferred to IndyMac Federal Bank FSB by assignment; the undersigned, IndyMac Federal Bank FSB pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the

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legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:
All that tract or parcel of land lying and being in Land Lot No. 77 in the 12th District and 3rd Section of Whitfield County, Georgia, being designated as Lot 77 in the Pinbrook Subdivision, according to a plat of said subdivision recorded in Plat Book 8, page 96 Plat Cabinet A, Slide 262, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, and being more particularly described according to a plat of survey prepared for Leonard Horbet, by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated November 13, 1993, and being more particularly described according to said survey as follows:
Beginning at an iron pin located in the northerly right of way line of Pinbrook Drive 50' R/W said pin being located in a westerly direction as measured along the northerly right of way line of Pinbrook Drive, a distance of 1667.97 feet from the intersection of said right of way line with the westerly right of way line of U.S. Highway 41; thence running south 89 degrees 46 minutes west a distance of 120 feet as measured along the northerly right of way line of Pinbrook Drive to an iron pin; thence running north 01 degree 09 minutes east a distance of 162 feet to an iron pin; thence running south 89 degrees 59 minutes east a distance of 120 feet to an iron pin; thence running south 01 degrees 09 minutes west a distance of 161.50 feet to an iron pin, which marks the point of beginning, which has the property address of 190 Pine Brook Drive, Rocky Face, Georgia, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.
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.
Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Leah Y. Sharp and Wesley A. Sharp and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.
IndyMac Federal Bank FSB
Attorney in Fact for Leah Y. Sharp and Wesley A. Sharp
Anthony DeMarlo, Attorney/cyeats
McCurdy & Candler, L.L.C. (404) 373-1612
www.mccurdycandler.com
File No. 07-14287/FNMA

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY
THIS LAW FIRM IS ACTING AS A 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 Gabriel Contreras Zamora to Mortgage Electronic Registration Systems, Inc., dated June 1, 2007, recorded in Deed Book 5023, Page 95, Whitfield County, Georgia Records, as last transferred to Litton Loan Servicing, L.P. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THIRTY-NINE THOUSAND AND 0/100 DOLLARS (\$139,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Litton Loan Servicing, LP., 4828 Loop Central Drive, Houston, TX 77081, 1-800-807-3590. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Gabriel Contreras Zamora and Jose Amaro-Vigil or a tenant or tenants and said property is more commonly known as 320 Sally Drive, Dalton, Georgia 30721.

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.
Litton Loan Servicing, L.P. as Attorney in Fact for Gabriel Contreras Zamora
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/vn1 2/3/09
Our file no. 52498808-FT12
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No 66 in the 12th District and 3rd Section of Whitfield County, Georgia, together with improvements thereon being a portion of Lot 10 and Lot 11 of Drew Valley Estates, and being more particularly described according to a Plat of survey prepared by Joseph R. Evans, Georgia registered land surveyor, dated 3/28/86, and being more particularly described according to said survey as follows:
Beginning at an iron pin located in the north right of way line of Sally Drive (50' r/w) said point being located in a westerly direction, as measured along said right of way line, a distance of 354.37 feet from the point of intersection of said right of way line and the northwest right of way line of Haig Hall Road; thence running west, along the north right of way line of Sally Drive, a distance of 125 feet to an iron pin; thence running north a distance of 150 feet to an iron pin; thence running east a distance of 125 feet to an iron pin; thence running south a distance of 150 feet to an iron pin located in the north right of way line of Sally Drive, which is the point of beginning.
MR/vn1 2/3/09
Our file no. 52498808 - FT12
01/09 01/16 01/23 01/30

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NOTICE OF SALE UNDER POWER STATE OF GEORGIA COUNTY OF WHITFIELD
By virtue of Power of Sale contained in the Multifamily Deed to Secure Debt Assignment of Rents and Security Agreement from Strawberry Commons LLC, a California limited liability company ("Strawberry"), to LaSalle Bank National Association ("LaSalle Bank"), dated July 1, 2005, recorded in Deed Book 4543, Page 93, Whitfield County, Georgia records, as rerecorded to add John D. Lucero ("Lucero"; Lucero and Strawberry are hereinafter "Debtor") as an additional grantor in Deed Book 5288, Page 75, aforesaid records, as assigned to Wells Fargo Bank, N.A., as Trustee for the Registered Holders of LaSalle Commercial Mortgage Securities, Inc. 2005-MF1, Commercial Mortgage Pass-Through Certificates, Series 2005-MF1 (the "Holder") that certain Assignment of Multifamily Deed to Secure Debt, Assignment of Rents and Security Agreement, recorded in Deed Book 4693, Page 128, aforesaid records (the "Multifamily Deed to Secure Debt Assignment of Rents and Security Agreement"), as rerecorded, and assigned, is hereinafter referred to as the "Security Deed", said Security Deed being given to secure a Multifamily Note from Debtor to Grantee dated as of July 1, 2005, in the original principal amount of ONE MILLION EIGHT HUNDRED EIGHTY THOUSAND AND 00/100 DOLLARS (\$1,880,000.00), with interest from the date thereof at the rate specified therein, as endorsed to Holder pursuant to an Allonge (the Multifamily Note, as endorsed, being hereinafter referred to as the "Note"), together with any and all other indebtedness owing by Debtor to Holder, there will be sold by the undersigned at public outcry to the highest bidder for cash before the Courthouse door

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Lloyd D. Wynn to Mortgage Electronic Registration Systems, Inc., as nominee for GMAC Mortgage Corporation, dated July 19, 2002, recorded in Deed Book 3730, Page 267, Whitfield County, Georgia Records, as last transferred to GMAC Mortgage, LLC by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTY-NINE THOUSAND THREE HUNDRED FIFTY-ONE AND 0/100 DOLLARS (\$69,351.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: GMAC Mortgage, LLC f/k/a GMAC Mortgage Corporation, 1100 Virginia Drive, Fort Washington, PA 19034, 800-850-4622x2365442. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Lloyd D. Wynn or a tenant or tenants and said property is more commonly known as 4038 Village Drive, Cohutta, Georgia 30710.

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.

GMAC Mortgage, LLC as Attorney in Fact for

Lloyd D. Wynn
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/ho 2/3/09
Our file no. 52625908-FT1

EXHIBIT A

All that tract or parcel of land lying and being in Land Lot 189 of the 11th District and 3rd Section of Whitfield County, Georgia, being Lot 69 of the London Village Subdivision, Phase One, said property being more particularly described on a plat of survey dated April 16, 1987, prepared for Decatur Federal Savings and Loan Association; said survey having been prepared by Donald O. Babb, Georgia Registered Land Survey 2029; and said property being more particularly described as follows: Beginning at an iron pin found on the easterly right of way of Village Drive (60 feet R/W) a distance of 493.82 feet northerly from a point where the easterly side of Village Drive (60 feet R/W) intersects the northerly side of South Parliament Drive as measured along the easterly right of way of Village Drive (60 feet R/W); running thence north 06 degrees 53 minutes 23 seconds east along the easterly right of way of Village Drive (60 feet R/W) a distance of 100 feet to an iron pin found at the southwest corner of Lot 70, said subdivision; running thence north 84 degrees 43 minutes 02 seconds east along the southerly line of Lot 70 a distance of 160.88 feet to an iron pin found; running thence south 02 degrees 22 minutes west a distance of 100 feet to an iron pin found on the northerly line of Lot 68; running thence south 85 degrees 10 minutes 43 seconds west along the northerly line of said Lot 68 a distance of 168.66 feet to an iron pin found on the easterly right of way Village Drive (60 feet R/W) and the point of beginning.

MR/ho 2/3/09
Our file no. 52625908 - FT1
01/09 01/16 01/23 01/30

STATE OF GEORGIA
COUNTY OF WHITFIELD

NOTICE OF SALE UNDER POWER

WHEREAS, SHOPPES ON SHUGART, LLC, a Georgia limited liability company (hereinafter called "**Borrower**"), did execute and deliver to LaSalle Bank National Association, a national banking association, and its successor and assigns as holders of the Note (as hereinafter defined) (hereinafter called "**Original Lender**"), that certain Deed to Secure Debt, Security Agreement and Fixture Filing (the "**Security Deed**") made as of April 22, 2005 and filed and recorded on April 25, 2005 in Deed Book 4488, Page 33, in the Records of the Office of the Clerk of the Superior Court of Whitfield County, Georgia ("**Whitfield County Records**"), which Security Deed was assigned and transferred by Original Lender to CWCapital LLC, a Massachusetts limited liability company (hereinafter called "**CWCapital**"), pursuant to that certain Assignment of Interest in Deed to Secure Debt executed September 7, 2006 and filed January 17, 2008 in Deed Book 5144, Page 74, Whitfield County Records, and as further assigned by CWCapital unto Wells Fargo Bank, N.A., as trustee for the registered holders of COBALT CMBS Commercial Mortgage Trust 2006-C1, Commercial Mortgage Pass-Through Certificates, Series 2006-C1 (hereinafter called "**Holder**"), pursuant to that certain Assignment of Interest in Mortgage or Deed of Trust and that certain Assignment of Interest in Assignment of Leases and Rents (said Security Deed as thus assigned to CWCapital and as further assigned to Holder being hereinafter called the "**Security Instrument**"); and

WHEREAS, under and pursuant to the Security Instrument, Borrower did thereby grant, bargain, sell, convey, assign, transfer and set over to Holder and the successors and assigns of Holder, WITH POWER OF SALE AND RIGHT OF ENTRY AND POSSESSION, under and subject to the terms and conditions of the Security Instrument, the following described property and all proceeds thereof (which property is hereinafter sometimes collectively referred to as the "**Property**");

All that tract or parcel of land lying and being located in Whitfield County, Georgia, and being more particularly described as follows (the "**Land**"): All that tract or parcel of land lying and being in Land Lots 184 and 185 of the 12th District, 3rd Section, Whitfield County, Georgia, being more particularly described as follows:

To find the true place or point of beginning, commence at the southwest corner of Land Lot 184 and run thence northerly along the land lot line common to Land Lots 184 and 185

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149.48 feet to a point; run thence South 83 degrees 27 minutes 00 seconds East 197.99 feet to a 1/2 inch iron pin on the westerly right-of-way of Shugart Road (80' right-of-way); run thence along said right-of-way North 00 degrees 54 minutes 32 seconds West 131.61 feet to a point; thence continue northerly along said right-of-way along the arc of a curve to the right an arc distance of 41.88 feet to a point and the true place or point of beginning. From the true place or point of beginning as thus established, thence depart said right-of-way and run thence North 79 degrees 36 minutes 21 minutes 14 seconds West 54.71 feet to a point; run thence South 88 degrees 42 minutes 23 seconds West 56.20 feet to a point; run thence South 52 degrees 38 minutes 14 seconds West 43.96 feet to a point; run thence North 68 degrees 55 minutes 26 seconds West 91.85 feet to a point; run thence North 36 degrees 56 minutes 01 seconds East 42.63 feet to a point; run thence North 11 degrees 12 minutes 59 seconds East 99.77 feet to a point; run thence North 02 degrees 38 minutes 01 seconds East 106.21 feet to a point; run thence North 89 degrees 54 minutes 00 seconds West 27.30 feet to a point; run thence North 00 degrees 00 minutes 00 seconds East 327.60 feet to a point; run thence North 89 degrees 39 minutes 08 seconds East 134.04 feet to a point; run thence South 00 degrees 00 minutes 00 seconds East 31.41 feet to a point; run thence North 89 degrees 39 minutes 08 seconds East 185.34 feet to a point on the westerly right-of-way of Shugart Road; run thence along said right-of-way in a southerly direction the following three (3) courses and distances:

1. Along the arc of a curve to the right an arc distance of 101.26 feet, said arc having a radius of 742.69 feet to a point (chord South 11 degrees 33 minutes 09 seconds West for a distance of 101.18 feet);

2. South 15 degrees 27 minutes 30 seconds West 246.50 feet to a point;

3. Along the arc of a curve to the left an arc distance of 267.55 feet, said arc having a radius of 1,077.19 feet (chord South 08 degrees 26 minutes 03 seconds West for a distance of 266.86 feet) to a point and the true place or point of beginning;

Said property is shown as Tract B containing 3.25 acres on ALTA/ACSM Survey for Shoppes on Shugart, LLC, LaSalle Bank National Association and First American Title Insurance Company dated March 30, 2005 by Joseph Russell Evans & Associates Land Surveyors, certified by Joseph R. Evans, GRLS No. 2168;

TOGETHER WITH those easement rights arising under that certain Easement and Maintenance Agreement by and between Westminister Investments, Ltd., a Georgia limited partnership and Golf Terrace Investment Company, a partnership, dated December 21, 1979, filed for record in Deed Book 615, Page 84, Whitfield County Records; as re-recorded in Deed Book 615, Page 90, Whitfield County Records;

ALSO TOGETHER WITH those easement rights arising under that certain Reciprocal Easement and Operation agreement by and between Shugart Commons, LLC, a Georgia limited liability company and Home Depot U.S.A., Inc., a Delaware corporation, dated May 7, 1996, filed for record May 9, 1996 and recorded in Deed Book 2724, Page 95, Whitfield County Records; as amended by that certain First Amendment to Reciprocal Easement and Operation Agreement by and between Home Depot U.S.A., Inc., a Delaware corporation, Shugart Commons, LLC, a Georgia limited liability company, and H. Lee Scott, Jr., as Trustee of Wal-Mart Real Estate Business Trust, a Delaware statutory trust, dated May 7, 2003, filed for record May 9, 2003 and recorded in Deed Book 3934, Page 261, Whitfield County Records; and ALSO TOGETHER WITH beneficial rights and easements contained in Declaration of Covenants and Easements dated April 22, 2005 by Shoppes on Shugart, LLC, filed and recorded April 25, 2005 in Deed Book 4488, Page 29, Whitfield County Records;

B. All improvements of every nature whatsoever then or thereafter situated on the Land and owned by Borrower (the "**Improvements**"), and all machinery, furnishings, equipment, fixtures, mechanical systems and other personal property then or thereafter owned by Borrower and used in connection with the operation of the Improvements;

C. All rights, easements, rights-of-way, strips and gores of land, streets, ways, alleys, passages, sewer rights, water, water courses, water rights and powers, air rights and development rights, and all estates, rights, titles, interests, privileges, liberties, tenements, hereditaments and appurtenances of any nature whatsoever, in any way belonging, relating or pertaining to the Land and the Improvements and the reversion and reversions, remainder and remainders, and all land lying in the bed of any street, road or avenue, opened or proposed, in front of or adjoining the Land, to the center line thereof and all the estates, rights, titles, interests, dower and rights of dower, curtesy and rights of curtesy, property, profits and demands and demands whatsoever, both at law and in equity, of Borrower or, in and to the Land and the Improvements and every part and parcel thereof, with the appurtenances thereto;

D. All agreements affecting the use, enjoyment or occupancy of the Land and/or Improvements then or thereafter entered into (the "**Leases**"), including any and all guarantees of such Leases, and the immediate and continuing right to collect all rents, income, receipts, royalties, profits, issues, service reimbursements, fees, accounts receivables, revenues and prepayments of any of the same from or related to the Land and/or Improvements from time to time accruing under the Leases and/or the operation of the Land and/or Improvements (the "**Rents**"), reserving to Borrower, however, so long as no "Event of Default" (as hereinafter defined) has occurred hereunder, a revocable license to receive and apply the Rents in accordance with the terms and conditions of Paragraph 13 of the Security Instrument;

E. The following described personal property (the "**Personal Property**"): Except for the Additional Property (as defined in the Security Instrument) and all personal property, contracts, fixtures, easements, rights and appurtenances relating or attached to the Additional Property, any and all assets of the Borrower, of any kind or description, tangible or intangible, whether then existing or thereafter arising or acquired, including, but not limited to:

(a) all property of, or for the account of, the Borrower then or thereafter coming into the possession, control or custody of, or in transit to, the Holder or any agent or bailee for the Holder or any parent, affiliate or subsidiary of the Holder or any participant with the Holder in the loans to the Borrower (whether for safekeeping, deposit, collection, custody, pledge, transmission or otherwise), including all earnings, dividends, interest, or other rights in connection therewith and the products and proceeds therefrom, including the proceeds of insurance thereon; and

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or storage), together with all of the Borrower's right, title and interest in and to all computer software required to utilize, create, maintain and process any such records or data on electronic media, identified and set forth as follows:

- (i) All Accounts and all Goods whose sale, lease or other disposition by the Borrower has given rise to Accounts and have been returned to, or repossessed or stopped in transit by, the Borrower, or rejected or refused by an Account Debtor;
- (ii) All Inventory, including, without limitation, raw materials, work-in-process and finished goods;
- (iii) All Goods (other than Inventory), including, without limitation, embedded software, Equipment, vehicles, furniture and Fixtures;
- (iv) All Software and computer programs;
- (v) All Securities and Investment Property;
- (vi) All Chattel Paper, Electronic Chattel Paper, Instruments, Documents, Letter of Credit Rights, all proceeds of letters of credit, health-Care-Insurance, Receivables Supporting Obligations, notes secured by real estate, Commercial Tort Claims, contracts, licenses, permits and all other General Intangibles, including Payment Intangibles;
- (vii) All insurance policies and proceeds insuring the foregoing property or any part thereof, including unearned premiums; and
- (viii) All operating accounts, the Loan (as defined in the Security Instrument) funds, all escrows, reserves and any other monies on deposit with or for the benefit of Holder, including deposits for the payment of real estate taxes and insurance, maintenance and leasing reserves, and any cash collateral accounts, bank accounts of Borrower or any other Deposit Accounts of Borrower.

Capitalized words and phrases used in this paragraph (E) and not otherwise defined in the Security Instrument shall have the respective meanings assigned to such terms in either: (i) Article 9 of the Uniform Commercial Code as in force in Illinois at the time the financing statement was filed by Original Lender and/or Holder, or (ii) Article 9 as in force at any relevant time in Illinois, the meaning to be ascribed thereto with respect to any particular item of property shall be that under the more encompassing of the two definitions.

H. All awards or payments, including interest thereon, which may theretofore and thereafter be made with respect to the Land and the Improvements, whether from the exercise of the right of eminent domain or condemnation (including but not limited to any transfer made in lieu of or in anticipation of the exercise of said rights), or for a change of grade, or for any other injury to or decrease in the value of the Land and Improvements; G. All proceeds of and any unearned premiums on any insurance policies covering the Property, including, without limitation, the right to receive and apply the proceeds of any insurance, judgments, or settlements made in lieu thereof, for damage to the Property;

I. All proceeds of the conversion, voluntary or involuntary, of any of the foregoing including, without limitation, proceeds of insurance and condemnation awards, into cash or liquidation claims;

J. The Clearing Account and Cash Management Account (as used and defined in the Security Instrument) and all deposits therein as hereinafter provided for in the Security Instrument; and

K. Any and all proceeds and products of any of the foregoing and any and all other security and collateral of any nature whatsoever, then or thereafter given for the repayment of the Indebtedness (as hereinafter defined) and the performance of Borrower's obligations under the Loan Documents (as hereinafter defined) including (without limitation) the Replacement Reserve, the TI and Leasing Reserve (as each are defined in the Security Instrument), and all other escrows established with Original Lender or Holder by Borrower.

WHEREAS, the Security Instrument was and is given to secure (i) the prompt payment of that certain Promissory Note, dated April 22, 2005, made by Borrower to the order of Original Lender, as assigned to Holder, in the principal amount of \$3,360,000.00 (the "**Note**"), together with all interest thereon in accordance with the terms of the Note, as well as the prompt payment of any additional indebtedness accruing to Original Lender or Holder on account of any future payments or advances or expenditures made by Original Lender or Holder pursuant to the Note or the Security Instrument or any other agreement, document, or instrument securing the payment of the indebtedness evidenced by the Note (the Note, the Security Instrument, and any other documents evidencing or securing the indebtedness evidenced by the Note or executed in connection therewith, and any modification, renewal, and/or extension thereof, are hereinafter collectively referred to as the "**Loan Documents**"); and (ii) the prompt performance of each and every covenant, condition, and agreement then or thereafter arising contained in the Loan Documents of Borrower or the Principal (as defined in the Note); as all payment obligations of Borrower or any Principal are hereinafter sometimes collectively referred to as the "**Indebtedness**" and all other obligations of Borrower or any Principal are hereinafter sometimes collectively referred to as the "**Obligations**"; and

WHEREAS, defaults and Events of Default (as defined in the Security Instrument) have occurred under the Loan Documents and are continuing, specifically including, without limitation, the failure of Borrower to make payments due under the Note on the dates when such payments were due and Holder has accelerated and declared, and does hereby declare, due and payable the debt secured by the Security Instrument and the Indebtedness and the Security Instrument has become, is, and is hereby subject to foreclosure as provided by law; and

WHEREAS, the Security Instrument provides, without limitation, that upon the occurrence of an Event of Default, then, without notice to or the consent of Borrower, (i) Holder shall be entitled to sell the Property at auction at the usual place for conducting sales at the courthouse in the county in which the Property, or any part hereof, is located, to the highest bidder for cash, after advertising the time, terms and place of such sale once a week for four weeks immediately preceding such sale (but without regard to the number of days intervening between the date of publication of the first advertisement and the date of sale) in a newspaper published in such county, or in the paper in which the sheriffs advertisements for such county are then being published, all other notice being thereby waived by Borrower; (ii) Holder may thereupon execute and deliver to the purchaser at such sale a conveyance of the Property in fee simple, which conveyance shall contain recitals as to the Event of Default upon which the execution of the power of sale therein granted depends, and Borrower thereby constitutes and appoints Holder the true and lawful attorney in fact of Borrower to make such recitals, sale and conveyance, and all of the acts of Holder as such attorney in fact are thereby ratified and confirmed; (iii) Borrower agrees that such recitals shall be binding and conclusive upon Borrower and that the conveyance to be made by Holder shall divest Borrower of all right, title, interest, equity and right of redemption, including any statutory redemption, in and to the Property. Holder shall collect the proceeds of such sale, and after reserving therefrom the entire

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debt secured thereby (and reasonable attorney's fees) and all costs and expenses of such sale, shall pay any surplus to Borrower, all as provided by law; and

WHEREAS, the Security Instrument also provides that the power and agency thereby granted are coupled with an interest and are irrevocable by death or dissolution, or otherwise, and are in addition to any and all other remedies which Holder may have thereunder, at law or in equity; and **WHEREAS**, the Security Instrument also provides that the aforesaid power of sale and agency (i) are granted as cumulative of all the other remedies provided therein or at law or in equity for the collection of the Indebtedness and all other sums described therein, (ii) shall not be exhausted by one or more exercises thereof and (iii) may be exercised in such order, as to the entire Property or portions thereof, as Holder may in its sole discretion elect until full payment of the Indebtedness and other sums described therein; and **WHEREAS**, the Security Instrument also provides that (i) Holder, its agents, representatives, successors or assigns, may be a purchaser of the Property or any part thereof or of any interest therein at any sale thereof, whether pursuant to foreclosure or otherwise thereunder, and may apply upon the purchase price the Indebtedness owing to such purchaser, to the extent of such purchaser's distributive share of the purchase price. Any such purchaser shall, upon any such purchase, acquire good title to the properties so purchased, free of all rights of redemption in Borrower; and (ii) upon any foreclosure sale, Holder may bid for and purchase the Property and shall be entitled to apply all or any part of the Indebtedness as a credit on the purchase price; and

WHEREAS, the Security Instrument also provides that if the Property is sold pursuant thereto, Borrower, or any person holding possession of the Property through Borrower, shall surrender possession of the Property to the purchaser at such sale on demand and if possession is not surrendered on demand, Borrower or such person shall be a tenant holding over and may be dispossessed in accordance with applicable law; and **WHEREAS**, the Security Instrument also provides that in the event of any sale under the Security Instrument by virtue of the exercise of the powers therein granted, or pursuant to any order in any judicial proceedings or otherwise, the Property may be sold as an entirety or in separate parcels in such manner or order as holder in its sole discretion may elect; and if Holder so elects it may sell or cause to be sold any portion of the Property constituting personal property at one or more separate sales in any manner permitted by the Uniform Commercial Code (as used and defined in the Security Instrument); and one or more exercises of the powers therein granted shall not extinguish or exhaust such powers, until the entire Property is sold or the Indebtedness is paid in full; and

WHEREAS, prior to the consummation of the exercise of the power of sale contained in the Security Instrument and the consummation of the foreclosure sale of the Property, the Replacement Reserve, the TI and Leasing Reserve and any and all funds, cash and other sums held by, for or on behalf of Borrower in escrow; in reserve or in other accounts established under the Loan Documents for payment of taxes, insurance, capital improvements, replacements, tenant improvements, leasing commissions or otherwise, including, without limitation, reserves referenced in Section 3 of the Security Instrument (collectively, the "**Funds**"), have been or shall have been applied by Holder toward payment of the Indebtedness, to the extent allowed under the Loan Documents;

NOW, THEREFORE, under and pursuant to the power of sale contained in the Security Instrument and according to the terms of the Security Instrument and the laws in such cases made and provided, Holder will expose the Property (less and except the Funds) for sale, at public sale to the highest bidder, for cash on that certain Tuesday in February, being February 3, 2009, during the legal hours for sale, before the courthouse door in Whitfield County, Georgia. The Property will be sold subject to the following:

1. Taxes and assessments for the year 2009, and subsequent years, not yet due and payable, and any additional taxes which result from a reassessment of the Property;
2. Rights of upper and lower riparian owner's in and to the waters of Indian Creek and the natural flow thereof, free from diminution or pollution;
3. Rights of tenants in possession, if any, under unrecorded occupancy agreements that are senior to the Security Instrument;
4. Easement from Frank Hardwick to the City of Dalton, dated July 7, 1967, filed for record July 20, 1967 and recorded in Deed Book 217, Page 581, Whitfield County Records;
5. Terms and conditions of that certain Easement and Maintenance Agreement by and between Westminister Investments, Ltd., a Georgia limited partnership and Golf Terrace Investment Company, a partnership, dated December 21, 1979, filed for record in Deed Book 615, Page 84, Whitfield County Records; as re-recorded in Deed Book 615, Page 90, Whitfield County Records;
6. Wetlands Conservation Easement by and between Kenneth E. Boring, James M. Boring and Wallace C. Bryant, dated March 6, 1996, filed for record March 6, 1996 and recorded in Deed Book 2703, Page 117, Whitfield County Records;
7. Terms and conditions of that certain Reciprocal Easement and Operation Agreement by and between Shugart Commons, LLC, a Georgia limited liability company, and Home Depot U.S.A., Inc., a Delaware corporation, dated May 7, 1996, filed for record May 9, 1996 and recorded in Deed Book 2724, Page 95, Whitfield County Records; as amended by that certain First Amendment to Reciprocal Easement and Operation Agreement by and between Home Depot U.S.A., Inc., a Delaware corporation, Shugart Commons, LLC, a Georgia limited liability company, and H. Lee Scott, Jr., as Trustee of Wal-Mart Real Estate Business Trust, a Delaware statutory trust, dated May 7, 2003, filed for record May 9, 2003 and recorded in Deed Book 3934, Page 261, Whitfield County Records;
8. ALTA/ACSM Land Title Survey for LaSalle Bank National Association and First American Title Insurance Company dated March 30, 2005 by Joseph R. Evans & Associates, more specifically Joseph Russell Evans, G.R.L.S. No. 2168, reveals the following: a 25' State Waters Buffer located along western boundary of the land, approximate location of Flood Way located in central portion of the land and approximate location of Flood Plain located in eastern portion of the land; and
9. various utility facilities including fire hydrants, water meters, valve vaults, manholes, water valves, located throughout the land;
9. Terms and conditions of Declaration of Covenants and Easements made by Shoppes on Shugart, LLC, a Georgia limited liability company, dated April 22, 2005, filed for record April 25, 2005, and recorded in Deed Book 4488, Page 29, Whitfield County Records;
10. All valid zoning ordinances; and
11. All other, if any, easements, limitations, reservations, covenants, restrictions, deeds to secure debt, liens and other encumbrances and matters of public records to which the Security Instrument is junior and subordinate in terms of priority under the laws of the State of Georgia.

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The defaults and Events of Default continuing, the sale of the Property (less and except the Funds) under and pursuant to the power of sale contained in the Security Instrument will be made for the purpose of applying the proceeds thereof in accordance with the terms of the Loan Documents.

The Property (less and except the Funds) will be sold on an "as is, where is" basis without recourse against Holder and without representation or warranty of any kind or nature whatsoever with respect thereto, with no assurance afforded as to the exact acreage of the Land. To the best of Holder's knowledge and belief, the Property is presently owned by Borrower, and Borrower is the party in possession of the Property. The requirement for giving notice of the Borrower, pursuant to O.C.G.A. §44-14-162.2, of the initiation of these proceedings to exercise the power of sale contained in the Security Instrument is not applicable because none of the Property conveyed by the Security Instrument was used as a dwelling place by Borrower at the time the Security Instrument was executed and delivered.

The undersigned may sell the Property or any part of the Property in such manner and order as Holder may elect and may sell that portion of the Property, which, under the laws of the State of Georgia, constitutes an estate or interest in real estate separately from that portion of the Property, which, under the laws of the State of Georgia, constitutes personally and not an interest in the real estate, in which case separate bids will be taken therefor, or collectively in a single sale or lot, in which case a single bid will be taken therefor. Notice of the undersigned's intent shall be given by announcement made at the commencement of the public sale.

Wells Fargo Bank, N.A., as trustee for the registered holders of COBALT CMBS Commercial Mortgage Trust 2006-C1, Commercial Mortgage Pass-Through Certificates, Series 2006-C1, as agent and attorney-in-fact for SHOPPES ON SHUGART, LLC, a Georgia limited liability company By: CWCapital Asset Management LLC, as Special Servicer under and pursuant to that certain Pooling and Servicing Agreement dated as of December 1, 2006, among CWCapital Commercial Funding Corp., as Depositor, Wachovia Bank, National Association, as Master Servicer, CWCapital Asset Management LLC, as Special Servicer, and Wells Fargo Bank, N.A., as Trustee, dated December 1, 1991, and recorded in Cabinet C, Slide 858, Whitfield County records to which reference is hereby made or a more complete metes and bounds description as provided by Section 44-2-29 official code of GA. Ann (29-423 G.A. Code Ann.). MR/smK 2/3/09
Our file no. 52720608-FT7
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Rosa I. Silva to Mortgage Electronic Registration Systems, Inc as nominee for Suntrust Mortgage, Inc., dated November 21, 2006, recorded in Deed Book 4888, Page 239, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THREE THOUSAND ONE HUNDRED TWENTY AND 0/100 DOLLARS (\$103,120.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 316, 12th District, 3rd Section of Whitfield County, Georgia, and being more particularly described as Lot No. 14 of Bear Creek Estates, according to the Plat of said Subdivision prepared by Joseph R. Evans.

GRLS No. 2168, dated February 11, 2005, recorded in Plat Cabinet D Slides 173-175, in the office of the clerk of the Superior Court of Whitfield County, Georgia, which Plat is incorporated by reference herein.

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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX 75024, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Rosa I. Silva or a tenant or tenants and said property is more commonly known as 152 Bear Den Court, Dalton, Georgia 30721.

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.

Suntrust Mortgage, Inc. as Attorney in Fact for
Rosa I. Silva
Kurtis, Schneider, Prior, Johnson & Freedman, LLC
1587 Northeast Expressway
Atlanta, Georgia 30329
(770) 234-9181
www.msplaw.com/foreclosure_sales.asp
MSP/en 2/3/09
Our file no. 11806408-FT2
01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER

GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Harold Dwayne Smith and Kimberly Ann Smith to Mortgage Electronic Registration Systems, Inc., dated June 8, 2006, recorded in Deed Book 4779, Page 120, Whitfield County, Georgia Records, as last transferred to Countrywide Home Loans Servicing, LP by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED FIFTY-SEVEN THOUSAND FIVE HUNDRED AND 0/100 DOLLARS (\$157,500.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

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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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Countrywide Home Loans, 7105 Corporate Drive, Mail Stop PTX-C-35, Plano, TX 75024, 1-888-219-7773. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Harold Dwayne Smith and Kimberly Ann Smith or a tenant or tenants and said property is more commonly known as 1506 Cardinal Way, Tunnel Hill, Georgia 30755.

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.

Countrywide Home Loans Servicing, LP as Attorney in Fact for Harold Dwayne Smith and Kimberly Ann Smith
McCalla Raymer, LLC
1544 Old Alabama Road
Roswell, Georgia 30076
www.foreclosurehotline.net
MR/smK 2/3/09
Our file no. 52720608-FT7
EXHIBIT A

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NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Adrienne Strawser, a/k/a Adrienne D. Strawser to Mortgage Electronic Registration Systems, Inc., dated July 5, 2006, recorded in Deed Book 4793, Page 317, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWELVE THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$112,900.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Wachovia Mortgage Corporation, 1100 Corporate Center Drive, Raleigh, NC 27607, 8666428608.

Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Adrienne Strawser a/k/a Adrienne D. Strawser. McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/rc6 2/3/09

Our file no. 52506208-FT1 EXHIBIT A

That certain condominium unit in Land Lot No. 141 in the 12th District and 3rd Section of Whitfield County, Georgia, being identified and depicted as Condominium Unit No. 3 of Building No. 1505, Plat No. 7, of The Villas at Hammond Creek, a condominium on a plat dated December 20, 2005, recorded in Plat Cabinet D Slide 492, Whitfield County, Georgia Land Records, together with its appurtenant percentage of undivided interest in the common elements of The Villas at Hammond Creek, a condominium, as provided in that certain declaration of condominium for The Villas at Hammond Creek, a condominium, recorded December 19, 2005, and dated in Deed Book 4551 Page 97, as amended in Deed Book 4584 Page 196, Deed Book 4584 Page 201, Deed Book 4631 Page 305, Deed Book 4641 Page 74, Deed Book 4664 Page 146, Deed Book 4675 Page 225, Deed Book 4685 Page 98, Deed Book 4720 Page 9, Deed Book 4727 Page 197, Deed Book 4759 Page 119, Deed Book 4773 Page 328 and Deed Book 4773 Page 338, Whitfield County, Georgia Land Records, or as hereafter amended as therein provided.

MR/rc6 2/3/09 Our file no. 52506208 - FT1 EXHIBIT A

That certain condominium unit in Land Lot No. 141 in the 12th District and 3rd Section of Whitfield County, Georgia, being identified and depicted as Condominium Unit No. 3 of Building No. 1505, Plat No. 7, of The Villas at Hammond Creek, a condominium on a plat dated December 20, 2005, recorded in Plat Cabinet D Slide 492, Whitfield County, Georgia Land Records, together with its appurtenant percentage of undivided interest in the common elements of The Villas at Hammond Creek, a condominium, as provided in that certain declaration of condominium for The Villas at Hammond Creek, a condominium, recorded December 19, 2005, and dated in Deed Book 4551 Page 97, as amended in Deed Book 4584 Page 196, Deed Book 4584 Page 201, Deed Book 4631 Page 305, Deed Book 4641 Page 74, Deed Book 4664 Page 146, Deed Book 4675 Page 225, Deed Book 4685 Page 98, Deed Book 4720 Page 9, Deed Book 4727 Page 197, Deed Book 4759 Page 119, Deed Book 4773 Page 328 and Deed Book 4773 Page 338, Whitfield County, Georgia Land Records, or as hereafter amended as therein provided.

MR/rc6 2/3/09 Our file no. 52506208 - FT1 EXHIBIT A

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 MARISELA TARIN to dated REGIONS BANK D/B/A REGIONS MORTGAGE, recorded in Deed Book 4577 Page 73, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of One Hundred Twelve Thousand Nine Hundred and No/100 (\$112,900.00) 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 109 in the 9th District and 3rd Section of Whitfield County, Georgia, and described as follows: BEGINNING at a point on the north side of McHan Drive 1629.6 feet east of the northeast corner of the intersection of McHan Drive and Georgia Highway No 286; thence north 276.4 feet; thence east along the south line of the Richardson property 196.8 feet; thence south 293 feet to the north side of McHan Drive; thence west 100 feet; thence continuing along the north side of McHan Drive north 80 degrees 15 minutes west 98 feet to the point of beginning.

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 said Security Deed and by law, including attorneys fees (notice of intent to collect attorneys 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.

To the best knowledge and belief of the undersigned, the party in possession of the property is MARISELA TARIN or a tenant or tenants and said property is more commonly known as 4371 BASS MCHAN DR., NE, DALTON, GEORGIA 30721.

Pursuant to O. C. G. A. §44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend, or modify all terms of the above described mortgage is as follows: REGIONS BANK, 215 FORREST STREET, HATTIESBURG, MS 39401-3476. Telephone: 1-800-

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986-2462. The foregoing notwithstanding, nothing in O. C. G. A. §44-14-162.2 shall be construed to require REGIONS BANK to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.

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 18th day of December, 2008, REGIONS BANK AS ATTORNEY IN FACT FOR MARISELA TARIN DAVID M. WOLFSON, P. C. Attorney at Law 1010 Williams Street Valdosta, GA 31601 (229) 257-0080 State Bar No. 773395 Stephanie Collins, David Wolfson, P. C. 1010 Williams St., Valdosta, GA 31601 (229) 257-0080-ph (229) 257-0086-fax 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER

By virtue of the power of sale contained in a Deed to Secure Debt by Susan W. Tarvin to Indymac Bank, F.S.B., dated May 15, 2006 and filed for record, dated May 15, 2006 in Deed Book 4767, Page 151-165, Whitfield County, Georgia records, and securing a Note in the original principal amount of \$60,000.00; last transferred to The Lake Group, LLC by Assignment filed for recording in Whitfield County, Georgia records, there will be sold at a public outcry for cash to the highest bidder before the Courthouse door of Whitfield County, Georgia, between the legal hours of sale on the first Tuesday in February 2009, by The Lake Group, LLC as Attorney-in-Fact for Susan W. Tarvin the following property to-wit: ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 252 of the 12th District, 3rd Section of Whitfield County, Georgia, and being Lot 15 of Cross Creek Subdivision, as shown on the plat recorded in Plat Cabinet B, slide 331, Whitfield County, Georgia records. Said plat is incorporated herein for a more full and accurate description of the property.

The above described property is also known as 110 Monterey Drive , Dalton, GA 30271.

The indebtedness secured by said Deed to Secure Debt having been declared due and payable because of default in the payment of the indebtedness secured thereby, this sale will be made for the purpose of paying the same and all expenses of sale, including attorneys' fees, if applicable.

The property will be sold as the property of the aforesaid grantor subject to the following: all prior restrictive covenants, easements, rights-of-way, security deeds, or encumbrances of record; all valid zoning ordinances; matters which would be disclosed by an accurate survey of the property or by any inspection of the property; all outstanding taxes, assessments, unpaid bills, charges, and expenses that are a lien against the property whether due and payable or not yet due and payable.

To the best of the undersigned's knowledge and belief, possession of the subject property is held by Susan W. Tarvin .

Pursuant to O.C.G.A. § 44-14-162.2, the name, address and telephone number of the individual or entity who shall have the full authority to negotiate, amend or modify all terms of the above described mortgage is as follows:

The Lake Group, LLC Attn: Loss Mitigation Dept. 6505 Dogwood Road Gainesville, GA 30506 Telephone number: 678-925-7792. The foregoing notwithstanding, nothing in O.C.G.A. § 44-14-162.2 shall be construed to require The Lake Group, LLC to negotiate, amend or modify the terms of the Deed to Secure Debt described herein.

The Lake Group, LLC as Attorney-in-Fact for Susan W. Tarvin

SHUPING, MORSE & ROSS, LLP

By: S. Andrew Shuping, Jr., 6259 Riverdale Road, Suite 100 Riverdale, Georgia 30274-1698 (770) 991-0000

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Publication dates: 1/9/09, 1/16/09, 1/23/09, 1/30/09

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Richard Thomas Taylor and Ava Maria Taylor to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., dated January 22, 2007, recorded in Deed Book 4940, Page 300, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED EIGHTY-FIVE THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$385,200.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 207 in the 11th District and 3rd Section of Whitfield County, Georgia, being designated as Lot No. 29 of Highland Pointe Subdivision, as shown on a Plat of survey recorded in Plat Cabinet C, Slides 2111-2112, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more particular description of said property.

Beginning on the east line of Land Lot 255 at a point 1304 feet north of the southeast corner of said Land Lot 255; thence north 52 feet; thence west 125 feet to the east right-of-way line of Locke Drive; thence south along the east right-of-way line of Locke Drive 52 feet; thence east 125 feet to the point of beginning.

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 attorneys fees (notice of intent to collect attorneys fees having been given).

Suntrust Mortgage, Inc. can be contacted at 866-384-0903 or by writing to 1001 Semmes Avenue, Richmond, VA 23224, to discuss possible alternatives to foreclosure.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Richard Thomas Taylor and Ava Maria Taylor

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or a tenant or tenants and said property is more commonly known as 508 Ridge Pointe Lane, Dalton, Georgia 30721.

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. SunTrust Mortgage, Inc. as Attorney in Fact for Richard Thomas Taylor and Ava Maria Taylor Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure_sales.a sp MSP/cj 2/3/09 Our file no. 11798908-FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY THIS LAW FIRM IS ACTING AS A 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 Richard Thomas Taylor and Ava Maria Taylor to Mortgage Electronic Registration Systems, Inc. as nominee for SunTrust Mortgage, Inc., dated January 22, 2007, recorded in Deed Book 4940, Page 300, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THREE HUNDRED EIGHTY-FIVE THOUSAND TWO HUNDRED AND 0/100 DOLLARS (\$385,200.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, the following described property:

All that tract or parcel of land lying and being in Land Lot No. 207 in the 11th District and 3rd Section of Whitfield County, Georgia, being designated as Lot No. 29 of Highland Pointe Subdivision, as shown on a Plat of survey recorded in Plat Cabinet C, Slides 2111-2112, Whitfield County, Georgia Land Records, reference to which Plat is hereby made and incorporated herein by reference for a more particular description of said property.

Beginning on the east line of Land Lot 255 at a point 1304 feet north of the southeast corner of said Land Lot 255; thence north 52 feet; thence west 125 feet to the east right-of-way line of Locke Drive; thence south along the east right-of-way line of Locke Drive 52 feet; thence east 125 feet to the point of beginning.

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 attorneys fees (notice of intent to collect attorneys fees having been given).

Suntrust Mortgage, Inc. can be contacted at 866-384-0903 or by writing to 1001 Semmes Avenue, Richmond, VA 23224, to discuss possible alternatives to foreclosure.

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.

To the best knowledge and belief of the undersigned, the party in possession of the property is Richard Thomas Taylor and Ava Maria Taylor or a tenant or tenants and said property is more commonly known as 508 Ridge Pointe Lane, Dalton, Georgia 30721.

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. SunTrust Mortgage, Inc. as Attorney in Fact for Richard Thomas Taylor and Ava Maria Taylor Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure_sales.a sp MSP/cj 2/3/09 Our file no. 11798908-FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Michelle Thomas to Mortgage Electronic Registration Systems, Inc., dated June 24, 2004 in the amount of \$90,000.00, as recorded in Deed Book 4276, Page 309, Whitfield County, Georgia Records; as last transferred to Mortgage Electronic Registration Systems, Inc. by assignment; the undersigned, Mortgage Electronic Registration Systems, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009 ,

during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land lot 204 in the 27th District and 3rd Section of Whitfield County, Georgia, and being 0.70 acre more or less as shown on a survey drawing dated January 22, 2004 by Charles L. Newman, Georgia Registered Land Surveyor No. 1755 and being more particularly described as follows: Beginning at an iron pin found on the West Right-of-Way line of Quinton Road (formerly known as Trickle Public Road) said pin located South 1306.33 feet from the intersection of Quinton Road with Dunnagan Road the same being the Southeast corner of Patricia Davis property, thence with and along the West Right-of-Way of Quinton Road South 01 degrees 00 minutes 57 seconds East 115 feet to an iron pin found at the Northeast corner of a 20 foot Access Easement that is also being conveyed to said Grantee along with this Warranty Deed, thence with and along the North line of said 20 foot Access Easement the following courses and distances, South 89 degrees 14 minutes 23 seconds West 179.92 feet to an iron pin found thence North 83 degrees 26 minutes 11 seconds West 87.81 feet to an iron pin found at the Northwest corner of the 20 foot Access Easement, thence North 05 degrees 26 minutes 18 seconds West 104.27 feet to an iron pin found on the South property line of Patricia Davis thence with and along the South line of Patricia Davis North 89 degrees 00 minutes 48 seconds East 275 feet to the West Right-of-Way line of Quinton Road and the Point of Beginning.

Subject to and together with a twenty (20) foot non-exclusive easement for Ingress and Egress and the installation of utilities from the South line of the above described property to the West Right-of-Way line of Quinton Road said 20 foot non-exclusive easement is shown on the survey drawing dated

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January 22, 2004 by Charles L. Newman as stated above and runs along the South line of the herein described property to Quinton Road.

This being part of the same property conveyed to Clifford Davis from H.K. Davis dated September 26, 1956 and recorded in Clerk of Superior Court office in Whitfield County, Georgia in Deed Book 910 Page 109.

Which has the property address of 1940 Quinton Rd., Rocky Face, Georgia., together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Michelle Thomas and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

Mortgage Electronic Registration Systems, Inc. Attorney in Fact for Michelle Thomas Anthony DeMarlo, Attorney/wilby McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

File No. 08-03012 CONV

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Elaine Thornton to AmSouth Bank, dated November 17, 2004, recorded in Deed Book 4402, Page 278, Whitfield County, Georgia Records, as last transferred to E-Trade Bank by assignment recorded in Deed Book 4525, Page 246, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY THOUSAND AND 0/100 DOLLARS (\$90,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Weisman, Weinberg & Reis Co., L.P.A., 525 Vine Street Suite 800, Cincinnati, OH 45202, 513-723-6082. Please understand that the secured creditor is not required by law to negotiate, amend, or modify the terms of the mortgage instrument.

To the best knowledge and belief of the undersigned, the party in possession of the property is Larry C Thornton and Elaine Thornton or a tenant or tenants and said property is more commonly known as 303 Harper Valley Drive, Tunnel Hill, Georgia 30755.

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.

E-Trade Bank as Attorney in Fact for Elaine Thornton

McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/kns 2/3/09 Our file no. 524138608-FT2 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 1 in the 12th District and 3rd Section of Whitfield County, Georgia, and described as follows: Beginning at a point on the North side of Townsend Drive 1085.6 feet Westwardly along the North side of Townsend Drive and Georgia Highway No. 201, thence South 89 degrees 06 minutes West along the North side of Townsend Drive 122.7 feet; thence North 05 degrees 33 minutes East 178.1 feet to the North line of said Land Lot No. 1; thence South 86 degrees 56 minutes East, along the North line of said Land Lot, 125 feet; thence South 06 degrees 40 minutes East 172.2 feet to the point of beginning.

Subject to the conditions and restrictions imposed upon Harper Valley Subdivision by instrument of record in Deed Book 251, Page 355, Whitfield County, Georgia Deed Records. Known: 303 Harper Valley Dr., Tunnel Hill, GA 30755 MR/kns 2/3/09 Our file no. 53138608 - FT2 01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Adolfo Valdez and Eustacio Valdez and Teresa Valdez to Mortgage Electronic Registration Systems, Inc. dated October 27, 2005 in the amount of \$152,960.29, and recorded in Deed Book 4628, Page 500, Whitfield County, Georgia Records; as last transferred to CitiMortgage, Inc. by assignment; the undersigned, CitiMortgage, Inc. pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in February, 2009, during the legal hours of sale, at the Courthouse door in Whitfield County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot No. 288 in the 12th District and 3rd Section of Whitfield County, Georgia, and being more particularly described as follows: Beginning at the intersection of the North line of said Land Lot 288 and the West edge of the Right-of-Way of Mobley Mill Road; thence South 89 degrees 59 minutes West 483.14 feet; thence South 06 degrees 28 minutes West 245.45 feet; thence North 89 degrees 06 minutes 30 seconds East 361.28 feet; thence South 89 degrees

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58 minutes 30 seconds East 209.75 feet to the West edge of the Right-of-Way of said Mobley Mill Road; thence North 14 degrees 10 minutes West 245.98 feet to the Point of Beginning. For prior title, see Deed Book 326 Page 384, Whitfield County, Georgia Land Records.

which has the property address of 1000 Mobley Mill Road SE, Dalton, Georgia, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

he 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.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Adolfo Valdez and Eustacio Valdez and Teresa Valdez and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

CitiMortgage, Inc. Attorney in Fact for Adolfo Valdez and Eustacio Valdez and Teresa Valdez Anthony DeMarlo, Attorney/thayle McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdycandler.com

File No. 08-29030 FHA

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

01/09 01/16 01/23 01/30

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

THIS LAW FIRM IS ACTING AS A 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 Victor Villanueva to Mortgage Electronic Registration Systems, Inc., dated May 13, 2005, recorded in Deed Book 4512, Page 48, Whitfield County, Georgia Records, as last transferred to Branch Banking and Trust Company by assignment to be recorded in the Office of the Clerk of Superior Court of Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY THOUSAND AND 0/100 DOLLARS (\$90,000.00), 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 Whitfield County, Georgia, within the legal hours of sale on the first Tuesday in February, 2009, 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 attorneys fees (notice of intent to collect attorneys 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),

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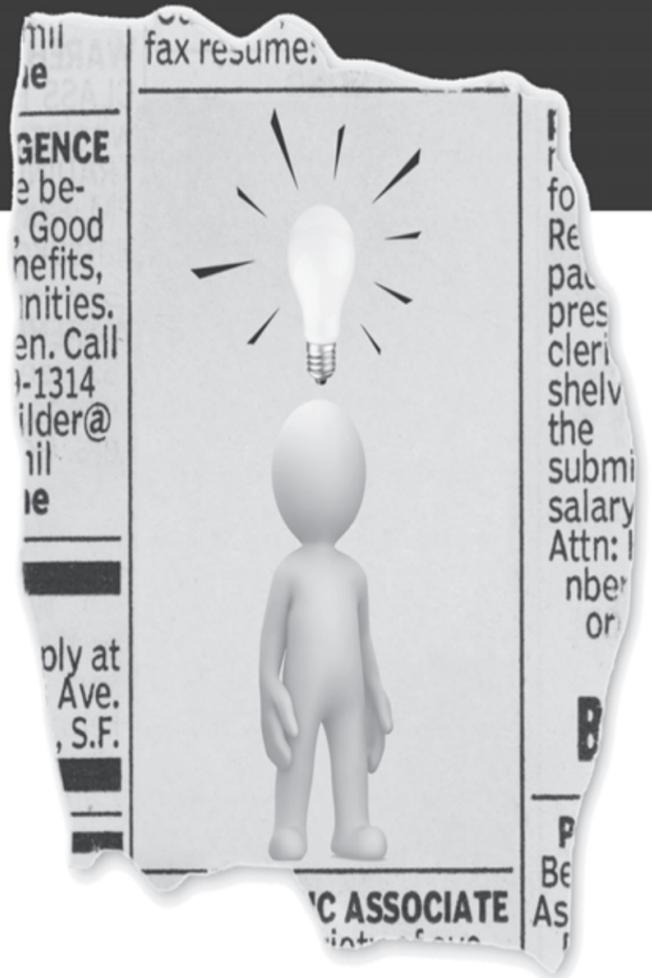
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910 Foreclosures

said Land Lot No. 28, a of 120.00 feet to an iron pin; thence South 89 Degrees 52 Minutes West 171.29 feet to an iron pin located on the East right of way of Laura Drive (50 foot R/W); thence North 00 Degrees 08 Minutes West along the East right of way of Laura Drive 120.00 feet to an iron pin; thence North 89 Degrees 52 Minutes East 171.29 feet to an iron pin and the Point of Beginning of the above-named Child(ren) in the above-styled case. THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of this Court. This the 22nd day of December, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 01/09 01/16 01/23 01/30

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: A.K.B. Sex: Female Age: 16 Years DOB: 02/13/1992 No.: 08-0-1833 A.C.B. Sex: Female Age: 11 Years DOB: 02/14/1997 No.: 08-0-1834 C.P.B. Sex: Male Age: 11 Years DOB: 02/14/1997 No.: 08-0-1835 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION Pursuant to Applicable Georgia State Law TO: GREG BALLEW OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Motion to Extend Custody was filed by Brittany and Wayne Kelly in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on November 5th, 2008 and a provisional order was entered on December 9th, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for the 18th, day of February, 2009 at 9:30 a.m. at the Whitfield County Juvenile Court in Dalton, Georgia located at 205 North Selvidge Street, Dalton, Georgia 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said children will become final and a Final Order will be filed in this Court in regard to the above-named children in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of this Court. This the 16th day of December, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 01/09 01/16 01/23 01/30

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: A.K.B. Sex: Female Age: 16 Years DOB: 02/13/1992 No.: 08-0-1833 A.C.B. Sex: Female Age: 11 Years DOB: 02/14/1997 No.: 08-0-1834 C.P.B. Sex: Male Age: 11 Years DOB: 02/14/1997 No.: 08-0-1835 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION Pursuant to Applicable Georgia State Law TO: GREG BALLEW OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Motion to Extend Custody was filed by Brittany and Wayne Kelly in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on November 5th, 2008 and a provisional order was entered on December 9th, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for the 18th, day of February, 2009 at 9:30 a.m. at the Whitfield County Juvenile Court in Dalton, Georgia located at 205 North Selvidge Street, Dalton, Georgia 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said children will become final and a Final Order will be filed in this Court in regard to the above-named children in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of this Court. This the 16th day of December, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court. 12/19 12/26 01/02 01/09

912 Summons

IN THE JUVENILE COURT FOR THE COUNTY OF WHITFIELD STATE OF GEORGIA IN THE INTEREST OF: A.K.B. Sex: Female Age: 16 Years DOB: 02/13/1992 No.: 08-0-1833 A.C.B. Sex: Female Age: 11 Years DOB: 02/14/1997 No.: 08-0-1834 C.P.B. Sex: Male Age: 11 Years DOB: 02/14/1997 No.: 08-0-1835 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION Pursuant to Applicable Georgia State Law TO: GREG BALLEW OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Motion to Extend Custody was filed by Brittany and Wayne Kelly in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on November 5th, 2008 and a provisional order was entered on December 9th, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for the 18th, day of February, 2009 at 9:30 a.m. at the Whitfield County Juvenile Court in Dalton, Georgia located at 205 North Selvidge Street, Dalton, Georgia 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said children will become final and a Final Order will be filed in this Court in regard to the above-named children in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of this Court. This the 5th day of January, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 01/09 01/16 01/23 01/30

912 Summons

IN THE JUVENILE COURT FOR THE COUNTY OF WHITFIELD STATE OF GEORGIA IN THE INTEREST OF: A.C.B. CASE NO. 0802080, 0801711 SEX: FEMALE AGE: 10 MONTHS DOB: 1/15/2008 H.A.M. CASE NO. 0802081, 0801712 SEX: FEMALE AGE: 4 YEARS DOB: 09/09/2004 A.A.M. CASE NO. 0802082, 0801713 SEX: MALE AGE: 2 YEARS DOB: 02/22/2006 CHILDREN UNDER 18 YEARS OF AGE NOTICE OF SUMMONS PURSUANT TO APPLICABLE GEORGIA STATE LAW TO: CHRIS HALL, OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Motion for Non Reunification and a Sua Sponte Judicial Review Petition was filed by the Whitfield County Department of Family and Children's Services in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on December 4, 2008 and a provisional order was entered on December 4, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for January 21, 2009 at 9:30 a.m. at the Whitfield County Juvenile Court in Dalton, Georgia, located at 205 North Selvidge Street, Dalton, Georgia 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said children will become final and a Final Order will be filed in this Court in regard to the above-named children in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of said Court. This 4th day of December, 2008.

Hon. Sean Kean, Clerk Whitfield County Juvenile Court 12/19 12/26 01/02 01/09

912 Summons

deprived under O.C.G.A. 15-11-2 and O.C.G.A. 15-11-94 (b)(4). A copy of the Petition may be obtained from the Office of the Clerk of the Whitfield County Juvenile Court located at 205 North Selvidge Street, Dalton, Georgia. You are hereby notified that you are required to appear before the Juvenile Court of Whitfield County, Georgia on the 12th day of March, 2009 at 3:00 p.m. should you desire to contest the petition. The effect of the termination requested shall terminate your parental rights with respect to the minor children, including rights of inheritance. TO THE FATHER/FATHER'S OF SAID CHILDREN: Pursuant to the Official Code of Georgia Annotated, Section 15-11-96 (e)(g), notice is hereby given that you will lose all rights to the above-captioned children and will not be able to object to termination of your rights unless within thirty (30) days of receipt of this notice you file with the court (1) a petition to legitimize the children pursuant to Code Section 19-7-22; and (2) notice of filing of the petition to legitimize with the court in which the action under this Code Section is pending. (3) if the biological father who is not the legal father does not file a legitimization petition and give notice as required in subsection (g) of this Code section within thirty (30) days from his receipt of the notice provided for in subsection (3) of this Code section or division of (f)(2)(B)(ii) of the Code section or, if after filing the petition he fails to prosecute it to final judgment, he loses all rights to the children and such father may not thereafter object to the termination of his rights to the children.

WITNESS the Honorable Connie Blaylock, Judge of said Court. This 16th day of December, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 12/26 01/02 01/09 01/16

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: B.M. Sex: Female Age: 15 Years DOB: 02/21/1993 Case No: 08-0-2241 A.M. Sex: Female Age: 9 Years DOB: 04/09/1999 Case No: 08-0-2242 A Child Under 18 Years of Age NOTICE OF SUMMONS TO: TAMMY MOSER, MOTHER OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a petition seeking to terminate your parental rights to the above named child was filed by Teresa Douglas, on December 11th, 2008. The grounds for termination are that the children are

deprived under O.C.G.A. 15-11-2 and O.C.G.A. 15-11-94 (b)(4). A copy of the Petition may be obtained from the Office of the Clerk of the Whitfield County Juvenile Court located at 205 North Selvidge Street, Dalton, Georgia. You are hereby notified that you are required to appear before the Juvenile Court of Whitfield County, Georgia on the 12th day of March, 2009 at 3:00 p.m. should you desire to contest the petition. The effect of the termination requested shall terminate your parental rights with respect to the minor children, including rights of inheritance. TO THE FATHER/FATHER'S OF SAID CHILDREN: Pursuant to the Official Code of Georgia Annotated, Section 15-11-96 (e)(g), notice is hereby given that you will lose all rights to the above-captioned children and will not be able to object to termination of your rights unless within thirty (30) days of receipt of this notice you file with the court (1) a petition to legitimize the children pursuant to Code Section 19-7-22; and (2) notice of filing of the petition to legitimize with the court in which the action under this Code Section is pending. (3) if the biological father who is not the legal father does not file a legitimization petition and give notice as required in subsection (g) of this Code section within thirty (30) days from his receipt of the notice provided for in subsection (3) of this Code section or division of (f)(2)(B)(ii) of the Code section or, if after filing the petition he fails to prosecute it to final judgment, he loses all rights to the children and such father may not thereafter object to the termination of his rights to the children.

WITNESS the Honorable Connie Blaylock, Judge of said Court. This 16th day of December, 2008.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 12/26 01/02 01/09 01/16

913 Permit Request

Notice is hereby given that application has been made with the Whitfield County Board of Commissioners for a Malt Beverage License (Off-Premise/Package) by Waheed Amjad for AK Tobacco and Gift Shop #3, located at 1804 Murray Ave, Dalton, GA. All interested persons are herein advised that this matter will be considered by the Whitfield County Board of Commissioners on February 9, 2009 at 6PM at the Whitfield County Administrative Building #2, located at 214 West King Street, Dalton, Georgia. 01/09 01/16

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: D.B.G.W. Sex: Male Age: 4 years DOB: 04/20/1992 No.: 08-0-2048 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION PURSUANT TO APPLICABLE GEORGIA STATE LAW TO: JIMMY BINGHAM OR ANY UNNAMED FATHER

You are hereby notified that a Deprivation petition was filed by the Maternal grandmother, Virginia Web in the Juvenile Court of Whitfield County, Georgia. A Provisional hearing was held on December 17th, 2008 and a provisional order was entered on December 17th, 2008.

Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: A.G.A. Sex: Female Age: 11 Years DOB: 08/22/1997 No.: 08-0-1756 D.E.A. Sex: Male Age: 10 Years DOB: 08/11/1998 No.: 08-0-1757 S.A.A. Sex: Male Age: 10 Years DOB: 08/11/1998 No.: 08-0-1758 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION PURSUANT TO APPLICABLE GEORGIA STATE LAW TO: NICOLE AMEZCUA, MOTHER

You are hereby notified that a Motion to Extend Custody was filed by Roberto Flores-Santillan in the Juvenile Court of Whitfield County, Georgia. A provisional hearing was held on November 11th, 2008 and a provisional order was entered on November 11th, 2008. Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final hearing in the matter which is set for the 18th, day of March, 2008 at 9:30 a.m. at the Whitfield County Juvenile Court in Dalton, Georgia located at 205 North Selvidge Street, Dalton, Georgia, 30720. You may obtain a copy of the petition from the Clerk of Juvenile Court. If you do not appear at the final hearing, the provisional order of said Child(ren) will become final and a Final Order will be filed in this Court in regard to the above-named child(ren) in the above-styled case.

THE RESPONDENT IS HEREBY CONSIDERED NOTIFIED AND SERVED BY PUBLICATION PURSUANT TO GEORGIA STATE LAW AND IS REQUIRED TO NOTIFY THE CLERK OF WHITFIELD COUNTY UPON RECEIVING SAID NOTICE.

Witness the Honorable Connie Blaylock, Judge of this Court. This the 5th, day of January, 2009.

Honorable Sean V. Kean, Clerk Whitfield County Juvenile Court 01/09 01/16 01/23 01/30

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: D.E.B. Sex: Male Age: 16 years DOB: 02/20/1992 No.: 08-0-1476 A Child(ren) Under 18 Years of Age SUMMONS AND PROCESS FOR PUBLICATION PURSUANT TO APPLICABLE GEORGIA STATE LAW TO: BETSY BRAMBLETT, MOTHER

You are hereby notified that a Deprivation petition was filed by the Childs' Maternal grandmother, Geraldine Welch in the Juvenile Court of Whitfield County, Georgia. A Provisional hearing was held on October 16th, 2008 and a provisional order was entered on October 16th, 2008.

Pursuant to O.C.G.A. 15-11-39.2, you are ordered to appear at the final

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: I.A.J. CASE NO. 0802252 SEX: MALE AGE: 4 YEARS DOB: 09/16/2004 A CHILD UNDER 18 YEARS OF AGE NOTICE OF SUMMONS PURSUANT TO APPLICABLE GEORGIA STATE LAW TO: ALYSSA LANDIS, JUAN REYNOSO, OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a Petition seeking to terminate your parental rights to the above-named child was filed in the Juvenile Court of Whitfield County, Georgia. The ground for termination is that the child is a deprived child under O.C.G.A. 15-11-2 and O.C.G.A. 15-11-94(b)(4). A copy of the Petition may be obtained from the Office of the Clerk of the Whitfield County Juvenile Court located at 205 N. Selvidge Street, Dalton, Georgia. You are hereby notified that you are required to appear before the Juvenile Court of Whitfield County, Georgia in Dalton, Georgia on the 19th day of February, 2009 at 10:00 o'clock A.M. should you desire to contest the Petition. The effect of the termination requested shall be to terminate your parental rights with respect to the minor child, including rights of inheritance. Pursuant to the Official Code of Georgia Annotated, Section 15-11-96(e)(g), notice is hereby given that you will lose all rights to the above-captioned child and will not be able to object to termination of your rights unless within thirty (30) days of receipt of this notice you file with the court (1) a petition to legitimize the child pursuant to Code Section 19-7-22; and (2) notice of the filing of the petition to legitimize with the court in which the action under this Code section is pending.

WITNESS the Honorable Connie Blaylock, Judge of said Court. This 11th day of December, 2008.

Hon. Sean Kean, Clerk Whitfield County Juvenile Court 12/19 12/26 01/02 01/09

912 Summons

IN THE JUVENILE COURT OF WHITFIELD COUNTY STATE OF GEORGIA IN THE INTEREST OF: B.M. Sex: Female Age: 15 Years DOB: 02/21/1993 Case No: 08-0-2241 A.M. Sex: Female Age: 9 Years DOB: 04/09/1999 Case No: 08-0-2242 A Child Under 18 Years of Age NOTICE OF SUMMONS TO: TAMMY MOSER, MOTHER OR ANY UNKNOWN, UNNAMED FATHER

You are hereby notified that a petition seeking to terminate your parental rights to the above named child was filed by Teresa Douglas, on December 11th, 2008. The grounds for termination are that the children are

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