



## Dalton hopes to continue dominance at meet

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## 'Benjamin Button,' 'Slumdog' lead Oscar contenders



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# THE DAILY CITIZEN

Friday, January 23, 2009 • Dalton, Georgia • www.daltondailycitizen.com • 50 Cents

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Caroline Kennedy's withdrawal from Senate consideration creates a political mystery.

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Dalton State College Professor Christy Price received prestigious national award.

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Georgia DOT begging state Legislature for more money.

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"If Airport Road was in Westside, it would have been widened and four-laned years ago."

"Thanks to Sheriff Ensley and the rest of the department for arresting the men who mutilated the dog. I hope they punish them to the fullest extent of the law."

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Call 706-272-7748

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Forecast: Mostly sunny  
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# Job losses mount

## Slump in floorcovering continues

BY JAMIE JONES

jamiejones@daltoncitizen.com

Metro Dalton lost the third most jobs of any area in Georgia — 4,100 — from December 2007 to December 2008 as the state unemployment rate climbed to 8.1 percent, the Department of Labor reported Thursday.

Metro Dalton, which includes Whitfield and Murray counties, lost 800 jobs from November 2008 to December 2008. Many of those job

losses can be traced to the floorcovering industry, the top employer in those two counties, which has been battered by the national recession.

One floorcovering industry observer doesn't expect the industry to improve until the overall economy shows signs of life.

"I guess the main question there is how long is this recession going to continue?" said Dave Foster, host of the morning talk show "Floor Radio" on WBLJ 1230 AM. "It seems to me that the people I pay attention to are saying if anything

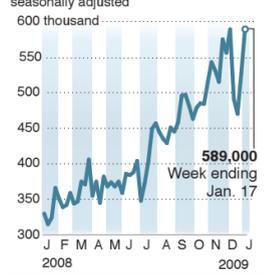
happens in 2009, it's going to be pretty much at the end of the year. I suspect what that means is we're not going to see any real recovery until maybe the first quarter or maybe later of next year."

North Georgia is reeling from the slumping floorcovering industry. The housing market, which has slowed significantly in both new construction and existing sales, has also hurt floorcovering sales. Although the cost of oil has dropped recently, high raw material costs are affecting companies. Those combined factors have

### Jobless claims

Initial claims for unemployment benefits increased by 62,000 in the third week of January.

#### Weekly jobless claims



SOURCE: Department of Labor AP

led to job losses and cuts in workers' hours.

> Please see JOBS, 3A



MATT HAMILTON/The Daily Citizen

Chad Sims rings up a sale at the new Salvation Army store in Murray County Thursday as a line queues up to check out.

## Murray Salvation Army relocates

BY MARK MILLICAN

markmillican@daltoncitizen.com

CHATSWORTH — Veteran Salvation Army shopper Adam Green is glad the new family retail store and donation center at 500 S. Third Ave. is up and running.

"I've shopped at Salvation Army (stores) for quite awhile," said Green on Thursday after a ribbon-cutting ceremony. "The one here in Chatsworth has very good deals, and gives me a very satisfying shopping experience. They have a few paperbacks I can't find anywhere else, and that saves me a good deal of money."

Shoppers in Murray have been without a Salvation Army store since early December, when the

### RE-OPENING SALE SATURDAY

The new Salvation Army family store in Chatsworth will have a "Grand Re-opening Sale" this Saturday from 10 a.m. to 6 p.m. Highlights will include special sales, opportunities to register for \$25 gift certificates and free hot dogs and cokes. The store is at 500 S. Third Ave. in the Southgate Shopping Center. For more information call (706) 422-8691.

cramped store on G.I. Maddox Parkway closed its doors. Now there is more room available for

clothes, shoes, microwaves, computers, small TVs and miscellaneous kitchen items, and plenty of parking space at the Southgate Shopping Center.

"The store supports what we do in the community, and we wanted to move to a larger location so we'd have more space and be able to serve more people in the community," said Pat Thompson, office manager and event coordinator for the ministry in Whitfield and Murray counties. "Our emergency services include help with rent and mortgage payments, utilities, and we also operate a food center."

The food center is at the

> Please see MURRAY, 5A

## Running car gives thief an advantage

BY JAMIE JONES

jamiejones@daltoncitizen.com

The moral of the story for one Chatsworth resident: when warming up your vehicle in the frigid weather, keep an eye on it.

At about 8:30 Wednesday night,

Holly Witherow, 25, was preparing to leave Walnut Square Mall. Because the temperatures dipped into the low 30s, she let her 2001 Mitsubishi Eclipse warm up while she waited in a family member's car. Her car was unlocked with the keys in the ignition. Ten minutes later when Witherow returned, the car was gone.



About 30 minutes later, the stolen car had been crashed into a ditch, according to the Dalton Police Department.

Authorities charged Phillip Jerome Burch, 34, of 1809 Guy St., Dalton, with DUI, two counts of

> Please see CAR, 3A

## Airport Road potholes fixed

BY JAMIE JONES

jamiejones@daltoncitizen.com

Bumpy roads, take me home? Not any more, at least on a stretch of Airport Road.

Whitfield County Public Works Department crews this week were patching potholes on a half-mile portion of Airport Road from the Phoenix High School to the south bypass. The Daily Citizen received several complaints about the road's rocky condition, but most of those concerns have turned to compliments — except one pessimist who complained about the traffic tie-ups

> Please see POTHOLES, 2A

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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.**

"He's been president for a day and half and we're already eating dogs in Northwest Georgia."

"When it comes to animal cruelty, I hope Sheriff Ensley will take a look at the cock-fighting that goes on under his nose."

"Massage may have some minor positive health value but let's not get carried away with its alleged benefits."

"If your bags of food didn't get picked up by the Scouts, please take them to the Salvation Army."

"How can Gov. Perdue borrow \$21 million against a business valued at \$4 million? He and the lender need to be investigated."

"There isn't going to be much money left when I retire in two years."

"Will Obama's mother-in-law get a big retirement check when he leaves the White House?"

"The people that give out food stamps should go to the grocery store with those people and see what they buy with food stamps and what they buy with cash money."

"I am so sorry the business was attacked by squirrels. But I think its funny we've been talking about squirrels in the forum. It just hit me as funny."

"I like President Obama but I don't like Colin Powell because he got us in the war in Iraq."

"City schools closing when there was no ice or snow on the ground sure put us in a jam."

**Editor's note: There was ice in some areas.**

"If Airport Road was in Westside, it would have been widened and four-laned years ago."

"They don't need a traffic light at Food Lion and Rocky Face. People from Rocky Face and Tunnel Hill just need to get over into the left lane so people can merge into traffic."

"Half of the tickets for the inauguration went to members of Congress and their families. Is that for the people, of the people and by the people?"

"All the uneducated people who want to bash Gore because we've had some warm weather lately need to learn the difference between weather and climate."

**Editor's note: And some educated people need to learn when other people are joshing.**

"Where do people under the bridge have to go? The homeless shelter charges for you to stay there and if you don't have a job, you don't have a place to go."

"I don't think there are fewer books at the Dalton Library. But there are a lot more computers."

"Why do you take up space in the paper for Bill Shipp's articles? He's a nut. Change that perverted picture of him"

"Isn't it funny that when Harry Truman left office his approval ratings were lower than Bush's. And now

Truman is considered one of the top five presidents of all time. I can hardly wait until history rewrites what all these Bush bashers have been saying."

"A man that would sit on the couch and not rake his leaves is the worse editor in the world."

**Editor's note: If I wanted to rake leaves, I wouldn't have gotten married.**

"We have the right to call people fat because of the bill of rights and freedom of speech. It is rude."

"Free of Bush. Free of Bush. Thank God Almighty, free of Bush."

"I think the NAACP and the Southern Poverty Law Center need to disband. They have overcome. It is time to unite, not divide."

"I agree. North Georgia Electric needs to be investigated."

"To the person who apologized for slavery: How old are you?"

"Science is improving our standard of living and life expectancy. The only solution the church ever had to disease was exorcism."

"Presidents have to pay for the food they eat themselves. Taxpayers pay only for state dinners."

"I feel secure when I go in the courthouse and they have those three officers there. If you don't like it, don't go back in there."

"Thanks to Sheriff Ensley and the rest of the department for arresting the men who mutilated the dog. I hope they punish them to the fullest extent of the law."

"Since when is a dog's life more valuable than a chicken, pig, cow or deer? As long as that dog isn't a pet those men should be able to eat it."

"I was so proud of former President Bush and wife at the inauguration. They were so dignified and graceful. I hope they have the best life ever."

"I am glad Obama was elected and think he will make a good president. But why doesn't the media give it a rest. Over and over and over they say the same thing."

"I ate three hot dogs for dinner. What's the difference between that and a big black and tan?"

"I absolutely hate the Today's Forum. All people do is complain. People need to find other things to do besides complain."

**Editor's note: Thanks for reading regularly.**

"I would like our officials to set a precedent with the three animal butchers by sentencing them to the maximum punishment allowed by Georgia law."

"Is the person who is against massage classes so prudish that they need psychotherapy?"

"What will Obama do with the inmates at Guantanamo? Turn them loose to destroy us all?"

"If we make it four more years without more terroristic attacks I will be surprised."

"Bush is gone so find something else to complain about."

"A red light at the Rocky Face Food Lion would be a

good idea, not to help people get out easier but to slow down the idiots who are coming down through there at 75-80 mph."

"Dalton State should not display those abortion crosses. They have no right to an opinion on the pro life, pro choice issue."

"Sonny and his bank just rewrote the book on the principles of banking."

"Michelle Obama isn't Jacqueline Kennedy and she doesn't need to be. She's a classy lady on her own and a wonderful partner for our new president. God bless them both."

"Thanks to the county for paving most of the potholes on Airport Road."

"The headline on 9A says 'Castro believes in Obama.' That gives me some concerns."

"This is about the three guys who killed the dogs: The paper says they could get 1-5 years and a \$15,000 fine. I've heard of people killing people who got less punishment."

"The court jester who keeps complaining about King David needs to get a life."

"If property taxes keep going up in Murray County I may have to kill my dogs and cats for food."

"I don't find anything about the \$150 million for the inauguration to be petty. If you do you must live like the Rockefellers, Bill Gates or Hugh Hefner."

"I don't believe \$150 million is petty."

"It's time the Democrats and Republicans, the blacks and the whites and everybody else pulls together. We're in a mess and we need to get out of it."

"This country has a Big Government problem. That is the problem with this country, too much government."

"Everybody complaining about the kids waiting on the bus in the cold should get together and build a little shelter. Stop complaining and do something. Don't wait on government to do it for you."

"Out of the ashes of the poor economy comes the Amero dollar."

"I think Dalton State has opened up a real big can of worms by letting the abortion memorial be put up at a state college."

"I am so tired of the Obama bashing. The man is your president even if you didn't vote for him."

"Some parents can't carry their kids to school because of their work schedules."

"I agree with the person who said that Don Thomas needs to stay away from Atlanta."

"If killing animals is a crime, why are we killing cows and pigs and chickens?"

"The person who wanted help learning how to do the Sudoku puzzles should buy Dell Easy Sudoku Puzzle Book. It will get you started and give you hours of enjoyment. And no I don't work for Dell."

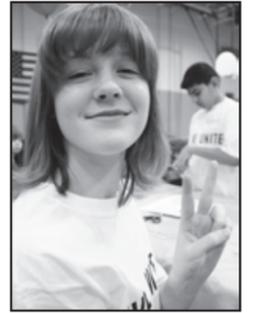
"If Bill Clinton had taken care of Osama bin Laden when he had the chance, we wouldn't have had a 9-11."

"I thought Dalton State was a state school, but it looks like a fundamentalist college with all those crosses."

Call 706-272-7748 to make a comment.

**TODAY'S CITIZEN**

**NAME:** Caitlynn Fortner  
**AGE:** 14  
**HOME:** Dalton  
**FAMILY:** Mother, Kay Fortner; father, Michael Fortner  
**SCHOOL:** New Hope Middle School  
**PLAY:** Singing in the Chattanooga Girls' Choir, volunteering at the United Way, running track and cross country  
**SHE SAID:** "Things are more like they are now than they ever were before."  
 — Dwight Eisenhower



**Southeast High hosting coat drive**

Southeast High School is starting a coat drive community service project for its students and younger students in the high schools' feeder schools.

"We have decided to do a coat drive since so many of our students and so many of our future Raiders are coming to school without a coat,"

said Kara Stevenson, an instructional specialist at Southeast.

High school and feeder school students are asked to "clean out your closets" and bring coats to the school by Tuesday. Southeast is at 1954 Riverbend Road S.E. For more information, call (706) 876-7000.

**CDC study: Kentucky has highest smoking death rate**

ATLANTA (AP) — Kentucky and West Virginia — where people traditionally smoke the most — have the highest death rates from smoking, a new federal study has found.

Rounding out the 10 states with the highest average annual smoking death rates were Nevada, Mississippi, Oklahoma, Tennessee, Arkansas, Alabama, Indiana and Missouri.

The lowest death rates were in Utah and Hawaii, according to the U.S. Centers for Disease Control and Prevention study.

The smoking death rate in Kentucky was about 371 deaths out of every 100,000 adults age 35 and older.

That was nearly one-and-a-half times higher than the national median of 263 per 100,000. And it was nearly three times the rate for Utah, which was 138 per 100,000.

**Potholes: Repaired**

> Continued from page 1A

due to the road work.

The county is holding off on a total repaving because the road is a high priority on the Special Purpose Local Option Sales Tax (SPLOST) transportation project list. The \$1.34 million project, expected to begin by the fall, will widen the road to five lanes from Walnut Avenue to the south bypass intersection

and relocate the Hill Road intersection. Another SPLOST project will bring road and safety improvements from the Airport Road/south bypass intersection to the Murray County line. That \$4.65 million "general reconstruction" project will cover 4.7 miles.

Work started Tuesday and was expected to finish on Thursday, public works director Doyle Dobson said.

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New Life Christian Fellowship is located at 3602 Chattanooga Rd., Tunnel Hill Ga (directly across from the Dollar General Store in Tunnel Hill)

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# Jobs: Third in losses

> Continued from page 1A

Calhoun-based Mohawk Industries, the world's largest floorcovering company, has laid off at least 1,200 workers in the past year, including 1,020 job cuts reported to the state labor department. Most recently, the company said it will lay off 73 workers at a carpet backing plant in Waynesboro, Va.

Shaw Industries, headquartered in Dalton, said it planned to cut 3 percent of its North Georgia work force near the end of 2008. J&J Industries, a commercial floorcovering maker also based in Dalton, has cut about 50 jobs through retirement, attrition and cuts since the start of the year. J&J employs about 700 in the Dalton area.

While Metro Dalton ranked third in job losses behind Atlanta (82,000) and Augusta (5,100), it had the largest percentage of job losses in the state at 5.2 percent. In one year, Metro Dalton went from 78,400 jobs to 74,300 jobs.

The labor department will release the December 2008 unemployment rate for counties and metro areas later this month. In November 2008, Metro Dalton's jobless rate was 10.4 percent.

The state unemployment rate is the highest in almost 26 years.

The jobless rate was up 3.6 percent from 4.5 percent at the same time last year. The unemployment rate was up .7 percent from a revised 7.4 percent in November 2008.

The last time Georgia posted a seasonally adjusted unemployment rate this high was in March 1983 when the rate was also 8.1 percent. The state rate remained above the national rate of 7.2 percent for the eleventh straight month. There are 393,168 unemployed Georgians looking for work. Of that number, 156,719, or 40 percent, are drawing unemployment insurance benefits.

In the last year, the number of payroll jobs decreased 121,800, or 2.9 percent. Jobs were lost in construction, manufacturing and trade, along with business and professional services, including temporary employment agencies. Jobs were added in education, the federal government and health care.

In Whitfield County, the jobless rate was 10.5 percent in November, up from 9 percent in October and 4.7 percent in November 2007. In Murray County, the unemployment rate was 10.1 percent in November, up from 8.4 percent in October and 4.6 percent in November 2007.

# Professor earns national award

SUBMITTED BY DALTON STATE COLLEGE

Christy Price, a Dalton State College professor of psychology, has been named one of the top 10 "Outstanding First-Year Student Advocates" nationwide by the National Resource Center for the First-Year Experience and Students in Transition, an organization based at the University of South Carolina.

Price, who has taught at Dalton State for 17 years, has received other statewide and local awards over the past few years, including the prestigious 2008 Award for Excellence in Teaching from the University System of Georgia Board of Regents for two-year and state colleges, and the 2007 DSC Foundation Award for Teaching Excellence.

"I feel so appreciative of the administration, my colleagues and our students," says Price. "This Outstanding First-Year Student Advocate award was the result of a campus-wide effort and really belongs to everyone at Dalton State. Our leadership, under both the current president John Schwenn, and our former president Jim Burran, has always supported innovation in teaching and service to students."

Price believes she was nominated for the award because of her work on the college's

"Retention, Progression and Graduation" initiative, her leadership in faculty development workshops within the university system and other schools, and her presentations at statewide and national conferences on the topic of "Motivating and Engaging Millennial Students."



Price

A total of 84 competitors, who serve administrators on college and university campuses, were considered for inclusion as top 10 "Outstanding First-Year Student Advocates" award recipients.

Winners of this award "share the common goal of improving the educational experience of first-year students, yet their methods for doing so are uniquely responsive to the particular institutions of which they are a part," according to a spokesman from the National Resource Center.

Price was nominated for this award by Schwenn and John Hutcheson, vice president for academic affairs. Price had to submit an extensive portfolio documenting her work and its impact on Dalton State. She will make a presentation at the Annual Conference on The

First-Year Experience in Orlando, Fla., this February and will be recognized, along with the other awardees, during that conference and in an upcoming issue of The Chronicle of Higher Education.

"Christy has received considerable recognition for her skill as a teacher and for her work to augment student achievement generally," said Hutcheson. "Two years ago, she led our campus-wide Retention, Progression and Graduation initiative which formulated nearly 60 proposals that still guide our efforts on that front. She has made numerous presentations on her research on the Millennial Generation of students, including a keynote speech to a meeting of all of the (university system's) chief academic and student affairs officers."

Price expressed thanks to faculty, staff and administrators representing all departments at Dalton State for ongoing support and for collaborating with her on many of the projects that led to her receiving this award.

"I am grateful to work under impressive leadership and with esteemed colleagues, many of whom provided examples of teaching excellence that I have used in my presentations. And I am grateful for the support of our students, my colleagues, and my family."

# Car: Suspect arrested

> Continued from page 1A

theft by taking a motor vehicle (one from a previous incident), driving while license suspended, leaving the scene of an accident (hit and run), failure to drive within single lane, too fast for conditions, reckless driving and entering an auto or other motor vehicle with intent of felony.

Police say he stole the car, then wrecked it at Brickyard Road and U.S. Highway 41 — about five miles from the mall. A Whitfield County sheriff's deputy arrested Burch, while a Dalton officer later

arrived at the crash scene.

Burch was still in the Whitfield County jail late Thursday afternoon. He maintained his innocence to police, saying he wasn't the driver. He "was only walking along the road when encountered by law enforcement," according to the police report. However, police said two witnesses identified him as the driver/crasher. They told police they saw the car crash into a ditch. Burch got out of the car and ran from the scene.

Dalton police charged Burch with theft by taking a motor vehicle. The sheriff's office charged him with the other counts.

## AREA ARRESTS

• Timothy Richard Underwood, 49, 3219 Satcher Drive, Dalton, was charged Wednesday by the Whitfield County Sheriff's Office with illegal possession of a prescription drug (OxyContin), possession of less than an ounce of marijuana and child support arrest order.

• Justin Antionne Walton, 19, 1306 Underwood St., Apartment 316, Dalton, was charged Wednesday by the Dalton Police Department with possession of cocaine.

• Patricia Janet Chacon-Vasquez, 24, 205 Golden Rod Lane, Dalton, was charged Wednesday by the Dalton Police Department with first degree forgery.

• Bryan Alton Payne, 46, 5704 Dowler Lane, Signal Mountain, Tenn., was charged Thursday by the Dalton Police Department with possession of less than an ounce of marijuana, driving while license withdrawn and expired vehicle tag or decal.

• Daniel Adam Rose, 28, 1141 Highland Drive, Chattanooga, was charged Thursday by the Tunnel Hill Police Department with pos-

session of less than an ounce of marijuana, possession of a drug-related object and driving while license withdrawn.

• Shane Kenric Jones, 35, 1693 Halls Chapel Road, Crandall, was charged Thursday by the Murray County Sheriff's Office with possession of less than an ounce of marijuana.

• Victoria Bloncele Lingle, 39, 1693 Halls Chapel Road, Crandall, was charged Thursday by the Murray County Sheriff's Office with possession of less than an ounce of marijuana and illegal possession of prescription drugs (Xanax).

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### IEWS

## Toward sunshine and open records

One of the less attractive aspects of the Bush administration was its dogged and unnecessary secrecy, its belief that the inner workings of government were none of the people's business.

As part of a flurry of orders his first week in office, President Obama took two steps to make government and its records more open to the public.

He signed a memo instructing government agencies faced with requests under the Freedom of Information Act to err on the side of disclosure. "In the face of doubt, openness prevails," he said.

This is close to returning to the Clinton administration standard that said barring "foreseeable harm," agencies should open their records. In the first year of the Bush administration, then-Attorney General John Ashcroft told the agencies just the opposite and said that his department would defend agencies if they could come up with a reason not to release information.

Obama said that government could not keep information confidential just because its release might be embarrassing, reveal errors and failures, or harm the personal interests of government officials.

If this administration is serious about honoring the letter and spirit of the FOIA law, we might be able to find out where all that \$700 billion in bailout money is going.

Obama also reversed another Bush order. The Presidential Records Act, which governs the National Archives and the presidential libraries, require most ex-presidents' papers to become public after 12 years. As the time was approaching when the records from his father's administration were due to become public, Bush signed an order allowing the president, vice president, ex-presidents, and their heirs and ex-vice presidents to compel the archives to keep their records sealed.

Bush's order seemed in direct contravention of the Nixon-era Presidential Records Act and in a 2007 lawsuit a judge partially overturned the order on those grounds. Obama's order overturns it entirely.

Obama's order limits the areas in which a former president can ask for confidentiality and puts the final decision on whether the records should remain sealed in the hands of the national archivist, the White House counsel and the attorney general.

We'll see if this new openness survives the inevitable first embarrassing disclosure.

Scripps Howard News



### WORDS OF WISDOM

**"Bibe verse:** "A merry heart doeth good like a medicine: but a broken spirit drieth the bones."

Proverbs 17:22

**Thought for today:** "The goal ever recedes from us. The greater the progress the greater the recognition of our unworthiness. Satisfaction lies in the effort, not in the attainment."

Mahatma Gandhi  
(1869-1948)

## And now back to our spending orgy



Michelle Malkin

"The time has come," President Barack Obama told us in his inaugural address, "to set aside childish things." He borrowed the line from Corinthians. With the Beltway bread-and-circus show over, President Obama will now get to work on borrowing hundreds of billions of dollars from you, your children and your grandchildren for a doomed fiscal stimulus.

As President Obama basked in the inaugural glow, a dark cloud of reality moved in over the Democrats' \$825 billion plan to rescue the economy. The Congressional Budget Office crunched the numbers and concluded that a huge bulk of the federal spending orgy wouldn't actually kick in until the recession is waning — if not already over.

The CBO analysis showed that "less than half of the \$30 billion in highway construction funds detailed by House Democrats would be released into the economy over the next four years" and "less than \$4 billion in highway construction money would reach the economy by September 2010," according to the Associated Press. And those are generous time estimates given the reality of molasses-slow bidding and contracting processes — bogged down by the usual weight of political wrangling, racial bean-counting and assorted union grievance-mongering.

Just \$26 billion out of the \$274 billion set aside in the package would reach the economy by the end of the year, the CBO found. That's a mere 7 percent. Moreover, the AP summed up: "Just one in seven dollars of a huge \$18.5 billion investment in energy efficiency and renewable energy programs would be spent within a year and a half."

Like I said two weeks ago ("The Generational Theft Act of 2009, Jan. 7, 2009): It's the timing, stupid.

The other incontrovertible truth about this massive wealth transfer is that Washington cannot stop the inevitable lard-up. The original concept of spending on "roads and bridges" has morphed into spending on anything and everything that moves or can be moved. Every moocher in the marketplace wants his grubby paws on the money. And if his or her provision isn't already written into the Democrats' legislation, it will get slipped in under the cover of night.

To wit: Public radio and public television — already funded with your money to the tune of some \$400 million in direct federal handouts and tax deductions for contributions made by individual viewers, not to mention untold state grants and subsidies — are demanding a hugetastic chunk of the stimulus pie. That's right: Government-supported NPR and PBS want even more of a bailout than they've lived off of for the last 40 years. According to Current.org, which covers public TV and radio, the two entities along with the Corporation for Public Broadcasting have petitioned Obama for \$550 million in funding to help create more workers suckling on the public teat.

Watching TV is apparently critical to rescuing the

American economy. Already stuffed into the Democrats' package is a \$650 million bailout — call it the Boob Tube boondoggle — to pay for \$650 million worth of digital TV upgrade coupons in the wake of the official, government-mandated transition to digital television next month. Not to be left out, the National Endowment for the Arts is on the Santa stimulus list for an additional \$50 million cash injection. Oh, and there's another \$50 million earmarked "to make up for a lack of philanthropic support for the arts." A breakdown of the spending by House Minority Leader John Boehner's office found an additional \$6 billion in buried stimulus treasure for colleges and \$166 billion in direct aid to states looking for taxpayers to save them from their profligate spending.

A few conservative Democrats have started murmuring about this looming fiscal nightmare. North Carolina Rep. Heath Shuler expressed concern about the porkification of the bill: "This can't be a Christmas tree." Sen. Kent Conrad told Bloomberg News that "his committee projects the plan will reduce the unemployment rate by 'maybe' 1 percent, or about half of the 3 million jobs Obama has said the plan would generate."

Wake up, taxpayers: This nearly \$1 trillion plan is nothing but future-mortgaging ornaments and tinsel boxed in self-delusion. It is time, as President Obama lectured us, to put away childish things — starting with this epic fail.

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

### TODAY IN HISTORY

Today is Friday, Jan. 23, the 23rd day of 2009. There are 342 days left in the year.

**Highlight in History:** On Jan. 23, 1968, North Korea seized the Navy intelligence ship USS Pueblo, charging its crew with being on a spying mission. (The crew was released 11 months later.)

**On this date:** In 1845, Congress decided all national elections would be held on the first Tuesday after the first Monday in November.

In 1932, New York Gov. Franklin D. Roosevelt announced his candidacy for the Democratic presidential nomination.

In 1943, critic Alexander Woollcott suffered a fatal heart attack during a live broadcast of the CBS radio program "People's Platform."

In 1964, the 24th amendment to the Constitution, eliminating the poll tax in federal elections, was ratified.

In 1973, President Richard M. Nixon announced an accord had been reached to end the Vietnam War.

In 1989, surrealist artist Salvador Dali died in his native Figueres, Spain, at age 84.

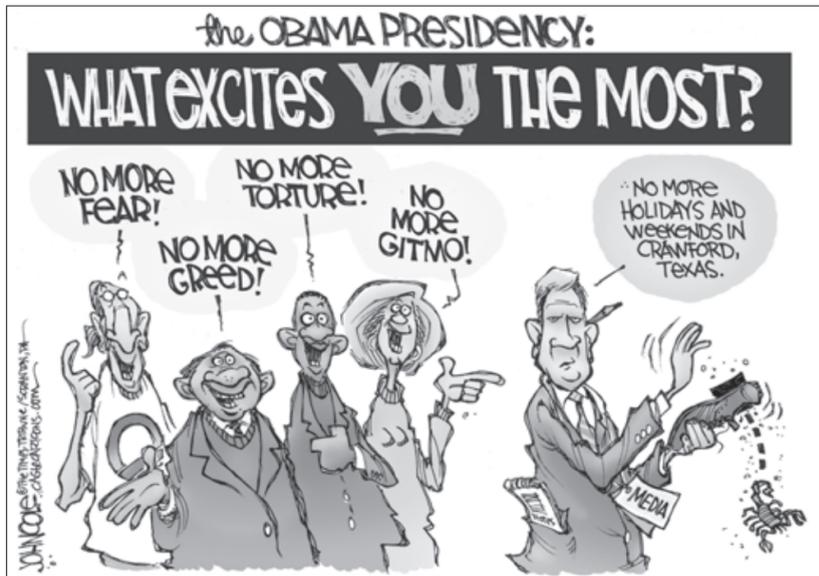
In 2005, former "Tonight Show" host Johnny Carson died in Malibu, Calif., at age 79.

**Ten years ago:** A federal judge ordered Monica Lewinsky to submit to an interview sought by House prosecutors in President Bill Clinton's impeachment trial.

**Five years ago:** The enduring situation comedy "Friends" filmed its final episode in front of an invitation-only audience. Bob Keeshan, TV's "Captain Kangaroo," died in Windsor, Vt., at age 76.

**One year ago:** Tens of thousands of Palestinians poured into Egypt from Gaza after Palestinian militants used land mines to breach a barrier dividing the border town of Rafah.

**Today's Birthdays:** Actress Jeanne Moreau is 81. Actress Chita Rivera is 76. Actor-director Lou Antonio is 75. Actor Gil Gerard is 66. Actor Rutgers Hauer is 65. Singer Anita Pointer is 61. Actor Richard Dean Anderson is 59. Rock musician Bill Cunningham is 59. Rock singer Robin Zander (Cheap Trick) is 56. Princess Caroline of Monaco is 52. Actress Mariska Hargitay is 45.



## Predictions from football to Oprah

I am a little late delivering my 2009 predictions to you, which must have put you in a dither. Reorganizing my sock drawer took longer than I thought. But, even though we are a few weeks into the new year, I offer my same money-back-if-not-satisfied guarantee. First, you will have to send me some money.

As I look into my crystal ball, I will remind you that I am the expert who said Sonny Perdue couldn't beat Roy Barnes, Tech couldn't beat Georgia and when the Republicans took over control of state government, they couldn't be as bad as the Democrats had been. So, I miss a few occasionally. Big deal.

Let's get right to work. Prediction No. 1: The football coaches and student-athletes at the University of Georgia (the nation's oldest state-chartered university, located in Athens, the Classic City of the South) will figure out Paul Johnson's triple-option formation this year and return the football championship to its rightful owners. If by some extremely remote chance that does not happen (see Sonny Perdue vs. Roy Barnes et al.), I predict that UGA alumni will ask their Tech friends how many Rhodes Scholars they have had (I believe it is a whopping three) and then remind them of how many the University of Georgia has had (21 — including two last year) and accuse them of supporting a "football factory." I also predict that Tech fans are going to write me some very ugly notes when they read this.

I predict that Gov. Perdue will buy a mess of meat-eating piranhas and swim

with them in Lake Oconee before he will ever again consider boogering around with the state's retired teacher cost-of-living adjustment (COLA). As the governor has learned, piranhas are not as smart as retired teachers and nowhere near as mean.

I predict that the animosity between House Rules Chairman Earl Ehrhart, R-Powder Springs, and Lt. Gov. Casey Cagle will continue unabated in this session of the Legislature. However, Ehrhart's advisers have cautioned him against calling Cagle "Eddie Haskell" — a character from the old "Leave It to Beaver" sitcom of the 1960s — because only 12 people in the state have ever heard of Eddie Haskell. Therefore, in the future Ehrhart will refer to Cagle as "Oprah Winfrey," because we all know who Oprah Winfrey is.

I predict that one of my favorite legislators in all the world, Rep. Bobby Franklin, R-Marietta, will be unsuccessful this session in getting red clay declared Georgia's Official Dirt (too controversial), but he will succeed in getting an anti-abortion amendment added to a piece of legislation regulating dog collars, something he was unable to do last year. I also predict that, in the confusion of the session, what actually gets passed will be a bill

banning abortions for dogs and forcing Jane Fonda to wear a dog collar. Rep. Franklin may or may not know the difference.

I predict that the liberal weenies at the New York Times, the Washington Post and the television networks will be as tough on President Obama as they were on George W. Bush. I also predict the sun will rise in the west.

I predict that Vice President Joe Biden will do something extremely stupid before the year is out, like when he asked his friend in a wheelchair to "stand up and take a bow" during the campaign. But given the fact that he does this stuff all the time and that the liberal weenie media operate on a double standard, it won't get reported.

I predict that former UGA quarterback Matthew Stafford will be the top pick in the upcoming National Football League draft and will make more money in half of one season than a schoolteacher, firefighter or police officer will make in an entire career. I don't begrudge him getting the money, but I think it is a shame.

Finally, I predict that Sheila the Family Wonderdog will sleep 22 hours a day between now and the end of the legislative session and will still manage to be more productive than 180 representatives and 56 senators. For that, we can all be grateful.

You can reach Dick Yarbrough at [yarb2400@bellsouth.net](mailto:yarb2400@bellsouth.net), P.O. Box 725373, Atlanta, Georgia 31139, or Web site: [www.dickyarbrough.com](http://www.dickyarbrough.com).

**BRIEFS****Obama reshapes security policy**

WASHINGTON — President Barack Obama moved quickly Thursday to reshape U.S. national-security policy, ordering the Guantanamo Bay prison camp closed within a year, forbidding the harshest treatment of terror suspects and naming new envoys to the Middle East and Afghanistan-Pakistan. By ordering shut the prison camp at Guantanamo Bay, Cuba, closing any remaining CIA secret prisons overseas and banning harsh interrogation practices, Obama said he was signaling that the U.S. would confront global violence without sacrificing “our values and our ideals.”

**Clinton proclaims new era of diplomacy**

WASHINGTON — Hillary Rodham Clinton took charge of the State Department on Thursday, proclaiming the start of a new era of robust U.S. diplomacy to tackle the world's crises and improve America's standing abroad. Before a raucous, cheering crowd of about 1,000 people, the nation's 67th secretary of state pledged to boost the morale and resources of the diplomatic corps and promised them a difficult but exciting road ahead. “I believe with all of my heart that this is a new era for America,” she said to loud applause in the main lobby of the department's headquarters, which President Barack Obama visited later in the day to underscore his administration's commitment to diplomacy.

**Committee approves Geithner**

WASHINGTON — The Senate Finance Committee has cleared the nomination of Timothy Geithner as treasury secretary despite unhappiness over his mistakes in paying his taxes. The committee approved the nomination on an 18-5 vote, sending it to the full Senate. President Barack Obama is hoping for quick approval so that the point man for the administration's economic rescue effort can begin work. The committee vote came a day after Geithner appeared before the panel to apologize for what he called “careless mistakes” in failing to pay \$34,000 in taxes earlier in the decade, when he worked at the International Monetary Fund.

**Adviser had taken money, forged forms**

INDIANAPOLIS — An Indiana financial adviser accused of trying to fake his death in a plane crash improperly moved money from accounts, forged signatures on investment documents and charged exorbitant fees for years, investors testified at a hearing Thursday. An administrative law judge in Indiana heard from investors and their relatives who claim Marcus Schrenker bilked them out of hundreds of thousands of dollars before last week's plane crash in Florida. While that hearing was going on, Schrenker was in federal court in Pensacola, Fla., where he pleaded not guilty to charges of deliberately crashing his airplane and making a false distress call. Judge Roger Vinson ordered the 38-year-old amateur pilot sent for a psychiatric evaluation after Schrenker's attorney claimed he is not mentally competent for trial.

**Nashville rejects English First measure**

NASHVILLE (AP) — Nashville voters rejected a proposal on Thursday that would have made it the largest U.S. city to require all government business be done in English.

With 100 percent of precincts reporting, unofficial results showed the “English First” proposal was defeated on a vote of 41,752 to 32,144. Proponents said using one language would have united the city and saved money, but business leaders, academics and the city's mayor worried it could give the city a bad reputation. Similar measures have passed elsewhere.

It wasn't clear exactly how much translation would have been silenced had the measure passed. While it

called for all government communication and publications to be printed in English, it would have allowed an exception for public health and safety.

The referendum's leader, city Councilman Eric Crafton, promoted it as a way to unite Nashville and prevent the kind of extensive translation services — and the associated expenses — provided by cities like New York or Los Angeles. He has pushed for English only since 2006 and got the issue before voters through a petition drive.

Business leaders, academics, religious leaders, Nashville Mayor Karl Dean and Gov. Phil Bredesen argued the measure would tarnish the city's welcoming image, harm tourism and

business recruitment and endanger federal funding for many city services.

Supporter Glenda Paul, 35, said having one language is an important part of keeping government small as she exited a voting precinct Thursday.

“If I moved to France to start a business, I would be expected to speak French and that doesn't mean that I am not welcome there. It just means I need to respect the language.”

But Claire King, 31, who lives in East Nashville, said Thursday that she voted against the amendment because “it sends a message of intolerance.” She said she thought multiple perspectives and languages

enrich to the city's culture.

Nashville's documented translation expenses have totaled \$522,287 since 2004. By comparison, the special election cost \$300,000.

Thirty states, including Tennessee, and at least a dozen cities have declared English their official language, said K.C. McAlpin, executive director of Arlington, Va.-based ProEnglish, which donated money to support the referendum.

About 10 percent of Nashville's nearly 600,000 people speak a language other than English in their homes, according to census data. The city is 5 percent Hispanic and home to the nation's largest Kurdish community and refugees from Southeast Asia, the Middle East and Africa.

**Murray**

> Continued from page 1A

Salvation Army's main office in Dalton at 1101 N. Thornton Ave. Murray residents must travel there to pick up food between the hours of 1 to 3:30 p.m., Monday through Friday. However, they can call the Dalton office for a “clothes voucher” to use at the new store in Chatsworth. The Dalton office number is (706) 278-3966.

“I enjoy Salvation Army resale stores because I can afford them!” said Della Wilson, a retired real estate agent who was headed into the Chatsworth store that comfortably held more than two dozen shoppers.



CONTRIBUTED PHOTO

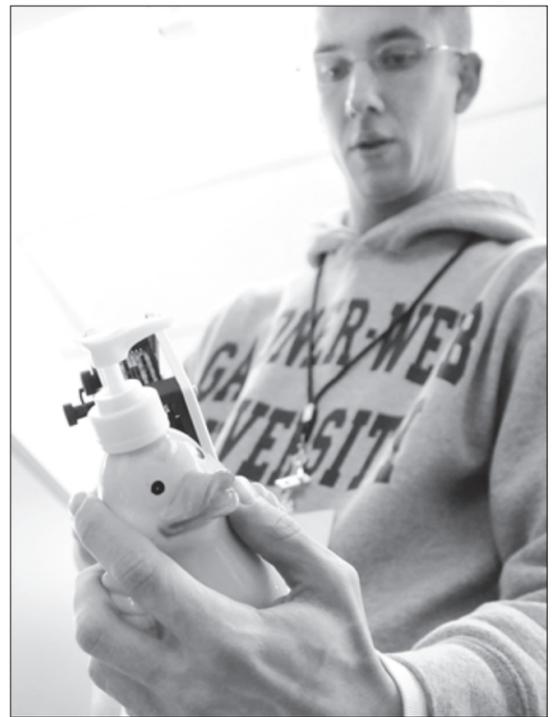
A ribbon cutting marked the grand opening of the relocated Salvation Army family store in Chatsworth, at 500 S. Third Ave. in the Southgate Shopping Center. Store hours are 10 a.m. to 6 p.m. Monday through Saturday. From left are Salvation Army personnel and others including district manager Steve Spivey, store manager Sheila Hullender, Chatsworth-Murray County Chamber of Commerce

president Dinah Rowe, event coordinator Pat Thompson, commanding officer Maj. Henry Hunter, advisory board chairman Sparky Kelehear, Georgia divisional commander Bill Mockabee, First National Bank of Chatsworth human resource officer and chamber delegate Sandy Hammett, Cohutta Bank branch manager and chamber delegate Sue Stanley, and chamber delegate Jan Green.



MATT HAMILTON/The Daily Citizen

Melissa Smith, left, of Chatsworth and Lynn Loghry of Dalton look over clothes at the new Salvation Army store in Chatsworth Thursday. At right, Henry Hunter places prices on items before stocking the shelves.

**Iraq to cut spending as oil price falls**

BAGHDAD (AP) — Iraq's government will have dramatically less money to spend this year than expected because of plunging oil prices — a dire economic situation that's already forced the country to slash rebuilding plans by 40 percent, The Associated Press has learned. As the U.S. seeks a timetable for withdrawal, cutbacks on spending and jobs could trigger heightened violence.

U.S. commanders have repeatedly warned that without speedy economic development and reconstruction, the sharp improvements in security since the U.S. troop surge of 2007 could be at risk in a country where about 38 percent of the work force is estimated to have no job or just

part-time employment.

But rebuilding requires money. And with oil prices plummeting, the government has been forced to cut planned spending — by one-third overall and 40 percent for rebuilding, Iraqi officials told the AP — and to consider even deeper reductions.

It's an ironic turnaround from just months ago when U.S. lawmakers complained that Iraq was swimming in cash from high oil revenues and should do more to help itself, rather than spend U.S. taxpayer money to rebuild.

Iraq is almost entirely dependent on oil money. More than 90 percent of the government's revenues come from oil sales. The government says it earned about

\$60 billion from oil sales in 2008 but hasn't said publicly how much it expects to take in this year.

Iraq's government has in the past often used money to create jobs and projects as a way to keep different political groups happy, such as the money it threw into Baghdad's Sadr City district last summer to ease Shiite tensions there. That will become harder now that revenue expectations have fallen sharply.

The government has already been forced to scale back its 2009 budget twice. The budget now is set for \$53.7 billion, down from the original planned \$79 billion and from an interim cut to \$68.6 billion, according to the Finance Ministry.

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# 'Button' rules Oscars, Batman's a bridesmaid

BY DAVID GERMAIN  
AP Movie Writer

BEVERLY HILLS, Calif. — "The Curious Case of Benjamin Button" is the Academy Awards heavy-weight with 13 nominations, yet the shadow of Batman loomed large with the absence of "The Dark Knight" in the best-picture race.

An epic romance that earned a best-actor nomination for Brad Pitt and a directing spot for David Fincher, "Benjamin Button" was joined in the best-picture category Thursday by the Richard Nixon tale "Frost/Nixon," the chronicle of gay-rights leader Harvey Milk in "Milk," the Holocaust-themed drama "The Reader" and the rags-to-riches crowd-pleaser "Slumdog Millionaire."

The Batman blockbuster "The Dark Knight" had picked up so much momentum from honors by Hollywood trade unions that awards watchers generally thought it would land a best-picture nomination.

"Benjamin Button" producer Frank Marshall said "it was a bit of a surprise" that his movie would not be competing with "The Dark Knight" for the top prize.

"The fact that 'The Dark Knight' did so well at the box office was probably a good thing and maybe a not-so-good thing," Marshall said. "People tend to think films as successful as that are not well made, but certainly, 'Dark Knight' is exceptionally well made."

As expected, "Dark Knight" co-star Heath Ledger earned a supporting-actor nomination on the one-year anniversary of his death from an accidental overdose of prescription drugs. If Ledger wins, he would become only the second actor to receive an Oscar posthumously, following Peter Finch, the best-actor recipient for 1976's "Network."

Josh Brolin, competing against Ledger with a supporting-actor nomination for "Milk," said the acclaim for Ledger was bittersweet.

"It's too bad, because every time I think of Heath, I'm split down the middle," Brolin said. "I think of his performance. I think of the work that he's done, and then the fact that this tragedy happened. It's an uncomfortable situation, for sure, but it makes sense to me, because I thought he did a bang-out job."

"The Dark Knight" picked up seven other nominations for technical achievement, among them cinematography and visual effects.

Yet it missed out on other major categories, including directing and screenplay. The directors and writers guilds both had nominated "The Dark Knight" for their top honors, while the Producers Guild of America nominated it for the year's best film.

"Benjamin Button" leads a bold batch of best-picture candidates, among them Golden Globes champ "Slumdog Millionaire," which came in second at the Oscars with 10 nominations.

Based on an F. Scott Fitzgerald story, "Benjamin Button" stars Pitt as a man aging backward toward infancy, caught in a tragic romance with the love of his life (Cate Blanchett) as she ages in the opposite direc-

## Oscar nominations

The 81st annual Academy Award nominations were announced Thursday. The presentation will take place Feb. 22.

- Best picture:** "The Curious Case of Benjamin Button," "Frost/Nixon," "Milk," "The Reader," "Slumdog Millionaire."
- Lead actor:** Richard Jenkins, "The Visitor"; Frank Langella, "Frost/Nixon"; Sean Penn, "Milk"; Brad Pitt, "The Curious Case of Benjamin Button"; Mickey Rourke, "The Wrestler."
- Lead actress:** Anne Hathaway, "Rachel Getting Married"; Angelina Jolie, "Changeling"; Melissa Leo, "Frozen River"; Meryl Streep, "Doubt"; Kate Winslet, "The Reader."
- Supporting actor:** Josh Brolin, "Milk"; Robert Downey Jr., "Tropic Thunder"; Philip Seymour Hoffman, "Doubt"; Heath Ledger, "The Dark Knight"; Michael Shannon, "Revolutionary Road."
- Supporting actress:** Amy Adams, "Doubt"; Penelope Cruz, "Vicky Cristina Barcelona"; Viola Davis, "Doubt"; Taraji P. Henson, "The Curious Case of Benjamin Button"; Marisa Tomei, "The Wrestler."

SOURCE: Academy of Motion Picture Arts and Sciences



## MOVIE NIGHT AT VALLEY POINT

Valley Point Elementary School recently hosted its annual Family Movie Night recently. Above, Angelete Vickers and family members Tina and Eddie Vickers wait in line for the showing of "Kung Fu Panda." The movie was shown on a large screen in the gym to more than 350 students, parents and friends from the community. At right, families are served popcorn and drinks by faculty members. The movie night is designed to get parents involved with the school and show appreciation to the community.



## Rally marks Roe v. Wade anniversary, new president

WASHINGTON (AP) — Tens of thousands of abortion opponents rallied Thursday on the National Mall to mark the 36th anniversary of Roe v. Wade amid concerns they could face political setbacks under the new president.

The rally and subsequent march to the Supreme Court came two days after the swearing-in of President Barack Obama, which many demonstrators said emphasized their need to become more vocal with their message.

Among those attending the rally was Kirk Kramer of Cottage City, Md., who held up a sign reading: "The Audacity Of Hope: No More Roe."

Kramer, a Democrat, said he has mixed feelings about Obama. He supports the president's position on Iraq but said he was concerned about statements Obama made during the campaign indicating support for the Freedom of Choice Act, which would overrule many state-level restrictions on access to abortion.

"Love always finds a way. There's a way we can find for every pregnant woman to have a child or give it up for adoption," he said.

In a letter posted on their Web site, organizers invited Obama to speak at Thursday's rally.

"America needs your strong leadership as president of all the people to stop the intentional killing of an estimated 3,000 pre-born boys and girls each day and the brutalizing of mind, heart and body of pregnant mothers," the letter states.

Obama, who did not attend



AP PHOTO

Abortion rights supporters and anti-abortion supporters march in front of the Supreme Court in Washington, Thursday during the annual March for Life.

the rally, issued a statement Thursday saying the government "should not intrude on our most private family matters" and reaffirming his support for abortion rights.

"While this is a sensitive and often divisive issue, no matter what our views, we are united in our determination to prevent unintended pregnancies, reduce the need for abortion, and support women and families in the choices they make," Obama said.

A small group of abortion-rights supporters also gathered in front of the Supreme Court on Thursday.

Lisa King of Washington, D.C., said she is disappointed that Obama did not immediately move to overturn the so-called "global gag rule," which denies U.S. funds to any international family planning group that provides abortion-related services or infor-

mation. "I'm just waiting and seeing really," King said. "I don't have any huge expectations just because he's a Democrat."

She said she worries the abortion issue will be a low priority, given all the other problems that Obama faces.

President George W. Bush regularly voiced support for those attending the annual anti-abortion rally. In audio remarks broadcast to demonstrators last year, he said biology confirms that from the start, each unborn child is a separate individual with his or her own genetic code.

Speakers at this year's rally included Republican Sen. David Vitter of Louisiana.

"We're going to win this fight," he told cheering supporters, "because of your faith and your commitment to your work."

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# Ga. DOT pleads with lawmakers for money

By SHANNON  
McCAFFREY

Associated Press Writer

ATLANTA — Georgia Transportation Commissioner Gena Evans pleaded with state lawmakers Thursday for more money to help plug her department's budget gap.

Testifying at budget hearings at the state Capitol, Evans asked legislators to consider shifting 1 cent of the state motor fuel tax into transportation instead of the general fund where it now goes. She also wants the general fund to absorb debt on transportation bonds. Together, the changes would funnel about \$400 million to the cash-strapped department.

"I have to ask because we are in deep financial trouble," Evans said.

She faces an uphill battle. State legislators are looking for ways to whack about \$2 billion in spending as the wrestle with a historic shortfall.



Evans

And one legislator questioned why Evans hasn't furloughed DOT staff — as other state agencies have done — to cuts costs.

State Rep. Jay Neal complained that DOT was slashing money for local road projects and not placing "any of the burden on the employees."

"I think that's going to be a very difficult sell," the

Republican from LaFayette said.

The DOT board voted last year to cut the road spending rather than hit the department's 4,500 employees staff with layoffs or furloughs. But Evans said the department is studying where else to cut and could revisit staff cutbacks.

She faces a \$49 million shortfall for the current fiscal year. That could grow to more than \$100 million for the next fiscal year, set to start July 1. DOT has been hurt by declining motor fuel tax revenue, most of which is used to fund transportation projects. The department is also undergoing an outside audit, following the discovery that the agency had promised hundreds of millions of dollars more in transportation projects than it could afford.

## University chief defends budget

ATLANTA (AP) — Georgia university system chancellor Erroll B. Davis Jr. faced tough questions from state legislators Thursday about boosting staff pay and avoiding employee furloughs even as the state struggles to fill a \$2 billion budget hole.

Davis defended the move.

"We must not make decisions that mistake the urgent for the important," Davis told a state budget hearing at the state Capitol.

But legislators blasted

Davis for raising fees for students — a \$100 boost at the state's larger research institutions — while not asking for sacrifices from academics and other system staff.

"Before we go to the students of Georgia and raise their fees, what has the academic world done to share in this economic downturn?" state Rep. Chuck Martin, an Alpharetta Republican, asked.

Davis noted that employees are paying higher health insurance costs.

There was one glimmer of hope in the bleak budget forecast Thursday. Evans said the state could receive

a little more than \$1 billion from the anticipated federal stimulus package. But she cautioned that the plan is

changing almost daily in Washington and that the state could not legally use the federal money to plug its budget hole.

House Democratic Leader DuBose Porter said he does not believe the state is pursuing the federal money aggressively enough. He said legislative leaders have not been consulted on how to prioritize projects that would be funded through with stimulus money.

Evans' testimony came on the second day of budget hearings at the state Capitol.

Georgia Gov. Sonny Perdue has proposed a \$19.2 billion amended budget for the current fiscal year, down from \$21.2 billion, and a \$20.2 billion spending plan for the fiscal year that starts July 1.

## Kennedy's withdrawal creates mystery

ALBANY, N.Y. (AP) — Caroline Kennedy's mysteriously abrupt decision to abandon her Senate bid gave rise to an ugly swirl of accusations Thursday and feverish speculation over whether she jumped or was pushed.

The 51-year-old daughter of President John F. Kennedy was widely considered a front-runner for the Senate seat until she sent a midnight e-mail to reporters and Gov. David Paterson saying she was withdrawing for what she described only as personal reasons.

Even though many Democrats had thought Paterson was going to appoint Kennedy any day now, a person close to the governor said Thursday that Paterson had no intention of picking her because he believed she handled herself poorly in introducing herself as a candidate.

The person also said there were concerns about possible tax problems for Kennedy, a potential "nanny problem" involving a housekeeper, and



Caroline Kennedy on Thursday told Gov. David Paterson that she is abandoning her attempt to succeed Hillary Rodham Clinton for personal reasons.

media rumors that her marriage was on the rocks. The person, who spoke on condi-

tion of anonymity because he said he wasn't authorized to speak for the governor, would not elaborate.

Kennedy spokesman Stefan Friedman would not detail her reasons for withdrawing, but complained: "This kind of mudslinging demeans that process and all those involved."

The state tax department said it could not find any problems with Kennedy's tax records. In a December interview, she denied she had any "nannygate" problem and said that her husband, Edwin Schlossberg, was very supportive and that they lived together with their children.

In recent weeks, the media gossip Web site Gawker and Vanity Fair have published rumors that Kennedy's marriage was in trouble.

On Thursday, Paterson issued a statement in which he said Kennedy's decision "was hers alone" and that he hadn't ruled out any candidate before she withdrew. He is expected to announce his

choice Friday.

Kennedy's withdrawal unfolded in almost comically chaotic fashion.

She called the governor around midday Wednesday and told him she was having second thoughts about the job, the person close to Paterson said. After several hours in which the governor's staff could not find her to discuss the matter, she told the governor she would remain in contention, the person said. Then, an hour later, came the midnight e-mail.

People close to the governor were clearly angry at Kennedy over the confusion.

"The question is, did she jump or was she pushed?" said Maurice Carroll of the Quinnipiac University poll.

A person close to Kennedy denied her "personal reasons" were concerns about the health of her uncle, Sen. Ted Kennedy, who is suffering from a cancerous brain tumor discovered last summer. It has been known for months that the prognosis was grave.

## Author thinks more of N.D. since book ban lifted

BISMARCK, N.D. (AP) — The author of the best-seller "Midnight in the Garden of Good and Evil" says he never thought about North Dakota until he heard one of its school boards had banned his book from the high school library.

The 1994 book by John Berendt was banned from the Beulah High School Library for four days until the School Board reversed itself this week.

Berendt told The Bismarck Tribune that until

he heard about the case, he "hadn't thought of North Dakota one way or another." Now, he says, "I think more of the state."

His book, about a murder in Savannah, Ga., was labeled pornographic by some Beulah parents. Berendt says the book is "salty and racy," but not pornographic.

He says he plans to send a signed copy of "Midnight" to the three Beulah High School girls who defended their right to read the book.

Dalton Public Schools is accepting RFPs for the Purchase & Installation of Cabling, Network switches, servers, Wireless Access Points, and Video Distribution for Dalton High School and Dalton Middle School. This RFP is due in our purchasing department at 100 S. Hamilton St. Dalton, Ga. 30720 on February 9, 2009 at 11:30 AM. You may view a copy of this RFP on our website at [www.daltonpublicschools.com](http://www.daltonpublicschools.com) (community) and click on the link to the bid/rfp page.

## Police use pepper spray during huge snowball fight

GREENVILLE, N.C. (AP) — Authorities at a North Carolina college say a huge snowball fight got out of control, forcing campus police to use pepper spray on some students to contain the rowdy crowd.

Police were called to a dormitory at East Carolina University three times Tuesday as hundreds of students pelted each other with snow, The Daily Reflector of Greenville reported. The college is in a part of the state which doesn't get snow often, but a rare storm

dropped several inches on campus that day.

Police said some students were getting too aggressive and an officer used pepper spray on a group that rushed officers trying to make an arrest.

Junior Brandon Davis said "it all started in good nature, but then people were throwing them as hard as they could at each other." Junior Matt Lunchick said an officer chased and arrested a student after being hit in the back with a snowball.

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Send A Special Message to Your Best Friend!  
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Deadline is 5pm Wednesday, February 11, 2009

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**OBITUARIES**

- **Mary Fay Hall, Chatsworth**
- **Iva Sloan Hammontree, Cohutta**
- **Charles F. Kreischer, formerly of Dalton**
- **John Willis Mashburn, Dalton**
- **Margaret Schell Penland, Dalton**
- **Farrell Sosebee, Chickamauga**
- **James Calvin Wilson Sr.**

Obituary notices are posted online at [www.daltondailycitizen.com](http://www.daltondailycitizen.com)

**Mary Fay Hall**

Ms. Mary Fay “Aunt Fay” Hall, 58, of Chatsworth died Thursday, Jan. 22, 2009, at her residence.

She was preceded in death by her husband, William M. Hall; parents, Lloyd F. and Mary Turner Carr; twin brother, Lloyd Ray Carr.

Survivors include her daughter and son-in-law, Alicia Fay and Chad S. Mabel of Chatsworth; three sisters, Glenda Hensley of Chatsworth, Linda Thiabeault of Phoenix, Ariz., Michelle Follow of Flint, Mich.; brother, James Carr of Burton, Mich.; several nieces and nephews.

Services are Sunday at 2 p.m. from Amazing Grace Baptist Church with the Rev. Earl Howard officiating.

Burial will be in the church cemetery.

The family will receive friends today at the funeral home after 6 p.m. until the funeral hour Sunday.

Arrangements made with integrity by Shawn Chapman Funeral Home and Crematory, Chatsworth. [www.legacy.com](http://www.legacy.com)

**Iva Lee Sloan Hammontree**

Iva Lee Sloan Hammontree, 88, of Cohutta, went to be with Jesus surrounded by her loving family, Tuesday, Jan. 20, 2009, at Hamilton Medical Center.

She was a member of Cedar Valley Cathedral of Praise for 68 years.

Mrs. Hammontree was preceded in death by her husband of 58 years, Frank C. Hammontree; parents, George Alvin and Nellie

Rollins Sloan; sister, Ona Mae Hall; brothers, Charles and Franklin Sloan.

Mrs. Hammontree is survived by sons and daughters-in-law, Richard and Ruth Ann Hammontree of Chatsworth and J.L. and Wilma Hammontree and Frank and Elaine Hammontree, all of Cohutta; daughter and son-in-law, Charlene and George Miller of Dalton; a sister, Edith Lewis of Cohutta; brother, Henry Sloan of Dalton; 13 grandchildren, 22 great-grandchildren; 10 great-great-grandchildren; several nieces and nephews.

Services to celebrate the life of Iva Lee Hammontree are today at 2 p.m. at Cedar Valley Cathedral of Praise with the Rev. Clayton Brown officiating.

Burial will be in Smith Chapel United Methodist Church Cemetery.

Grandsons will serve as pallbearers.

The family received friends at the Pleasant Grove Chapel of Julian Peoples Funeral Home Thursday.

Flowers will be accepted or donations may be made to Cedar Valley Cathedral of Praise, 2744 Cleveland Highway, Dalton, GA, 30721.

Messages of comfort may be sent and the guestbook signed at [www.julian-peoples.com](http://www.julian-peoples.com).

Julian Peoples Funeral Home, Pleasant Grove Chapel, 2801 Cleveland Road, Dalton is in charge of arrangements. For further information, call (706) 259-7455. [www.legacy.com](http://www.legacy.com)

**Charles F. Kreischer**

Mr. Charles F. Kreischer, 86, of Augusta, Atlanta and formerly of Dalton, passed away Tuesday, Jan. 13, 2009, at Eisenhower Army Medical Center in Augusta.

He was preceded in death by his first wife, Jane Taylor Poulnot Kreischer and son, Charles Francis Kreischer.

He was a longtime member of the First Presbyterian Church in Dalton and Mount Vernon Presbyterian Church

in Atlanta; graduated from Baylor Prep School in Chattanooga and The Citadel in Charleston, S.C.; was a veteran of the U.S. Army, where he retired as a major; and was former president of Hardwick Bank and Trust, now BB&T Bank.

Charlie is survived by his wife, Lucy B. Kreischer of Augusta and Murrell’s Inlet, S.C.; son and daughter-in-law, Edwin and Regina Kreischer of Dawsonville; he is also survived by his stepchildren, step-grandchildren and nieces and nephews.

Memorial services will be Saturday at 11 a.m. in the chapel of Love Funeral Home with the Rev. Tyler Downing officiating.

The family will receive friends immediately following the service at the funeral home.

Burial will be in West Hill Cemetery, where Charlie and Jane will be buried together.

The family requests that flowers please be omitted and memorials be made to the First Presbyterian Church of Dalton, 510 S. Tibbs Road, Dalton, GA 30720 or to the Mount Vernon Presbyterian Church, 471 Mount Vernon Highway, Sandy Springs, GA 30328 or to The Citadel Foundation, The Citadel, 171 Moultrie St., Charleston, SC 29409-6230 or to one’s favorite charity.

Words of comfort may be sent to the family at [www.lovefuneralhomega.com](http://www.lovefuneralhomega.com).

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

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**John Willis Mashburn**

Mr. John Willis Mashburn, 84, of Dalton, died Wednesday, Jan. 21, 2009, at Hamilton Medical Center.

He was born in Gordon County, son of the late, James R. Mashburn, Sr. and Julia “Fronie” Sexton Mashburn and was preceded in death by his brothers,

Leeman Mashburn, James R. Mashburn Jr., Jeff B. Mashburn, Glenn Mashburn all of Resaca and George C. Mashburn of Calhoun; sisters, Estelle Mashburn Hall, Lucille Mashburn Timms, Gladys Mashburn Hawkins and Exie Mashburn Moore all of Resaca.

He was a member of the Dalton First Baptist Church.

Willis is survived by his loving wife of 52 years, Catherine Thomas Mashburn of Dalton; brother, Jack M. Mashburn of Resaca; sister, Geneva Mashburn Seago of Dalton; nieces, nephews; great-nieces and great-nephews.

Services will be Saturday at 2 p.m. from the Dalton First Baptist Church with Dr. Bill Wilson, the Rev. Phillip Cannon, the Rev. Larry Flanagan, Dr. Billy Nimmons and the Rev. Johnny Payne officiating.

Burial will be in Whitfield Memorial Gardens.

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

The family requests flowers be omitted and memorials be made to the First Baptist Church, P.O. Box 827, Dalton, GA 30722-0827.

Words of comfort may be sent to the family at [www.lovefuneralhomega.com](http://www.lovefuneralhomega.com).

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

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**Margaret Schell Penland**

Mrs. Margaret Schell Penland, 79, of Dalton, passed away Tuesday, Jan. 20, 2009, at Hamilton Medical Center.

She was preceded in death by her husband, James

A. Penland on Jan. 21, 1993; her sons, James A. Penland Jr. and Carl Penland; brother, Lawrence Schell; daughter-in-law Deborah Penland.

Margaret is survived by her sons and daughter-in-law, Roy Penland of Texas, Gary and Darlene Penland of Dalton; daughters and sons-in-law, Carolyn and Don Turner, Nancy and Junior Poe and Tina Penland all of Dalton, Joan and Doug Bartley of LaFayette; sisters and brothers-in-law, Jean and Oscar Messer of Florida, Maxine and Joe Oskarek of Michigan; 17 grandchildren; 40 great-grandchildren; one great-great-grandchild; nieces and nephews.

Services are today at 11 a.m. in the chapel of Love Funeral Home with the Rev. Clayton Brown officiating.

Burial will be in United Memorial Gardens.

The family received friends at the Love Funeral Home Thursday.

Words of comfort may be sent to the family at [www.lovefuneralhomega.com](http://www.lovefuneralhomega.com).

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

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**Farrell Ray Sosebee**

Farrell Ray Sosebee, 54, Chickamauga, died Wednesday, Jan. 21, 2009, at his residence.

He was a lifelong resident of North Georgia and was of the Baptist faith. Mr. Sosebee was employed with Pro Build (Contractor Yard).

He was preceded in death by his parents, James and Evelyn Bridges Sosebee.

Survivors are his wife, Christa Napier Garner Sosebee; son, James Brian and Sharon Sosebee of Tunnel Hill; stepson, Jimmy Alexander of Rossville; stepdaughter, Gayla Anderson of Red Bank; brothers, Larry Fisher of San Francisco and Jimmy Fisher of Ringgold, twin brother, Harold “Stretch” Sosebee of Villanow, Alan Sosebee of Dalton; grandchildren,

Casey and Christopher Burnham and Hunter and Sara Sosebee; several nieces and nephews.

Services are Saturday at 2:30 p.m. in the funeral home chapel with Brother Roy Gentry and Brother Wayne Cofeld officiating.

Burial will be in West Hill Cemetery in Dalton.

Visitation [www.heritagefh.com](http://www.heritagefh.com) to share condolences.

The family will receive friends today from 4-8 p.m. at Heritage Funeral Home and Crematory at 3239 Battlefield Parkway in Fort Oglethorpe.

Heritage Funeral Home and Crematory of Fort Oglethorpe is in charge of arrangements. [www.legacy.com](http://www.legacy.com)

**James Calvin Wilson Sr.**

James Calvin Wilson Sr., 68, of Chatsworth died Tuesday, Jan. 20, 2009, at his residence.

Mr. Wilson was born Aug. 15, 1940, in Polk County, Tennessee.

He was preceded in death by his parents, Roy and Florence Dockery Wilson.

He is survived by his loving wife of 48 years, Coleen Conner Wilson; children and spouses, James C. Jr. and Sharon Wilson, Helen and Michael Parham, all of Chatsworth; three grandchildren, Teresa Wilson, Joel Gordon Wilson and Amanda and Allan Green; six great-grandchildren, Landon, Kollin, Payton, Briceson, Savannah and Jake; sister, Ivy “Sis” and Archie Bice; brother, Ernest G. and Hazel Wilson, all of Mineral Bluff; several nephews and nieces.

The funeral is Saturday at 2 p.m. from the chapel of Shawn Chapman Funeral Home with the Rev. Farrell Rogers and the Rev. Ed Cronan officiating.

Burial will be in Haven of Rest Memorial Park in Calhoun.

The family will receive friends at the funeral home until the funeral hour on Saturday.

Arrangements made with integrity by Shawn Chapman Funeral Home and Crematory, Chatsworth. [www.legacy.com](http://www.legacy.com)

**THE MARKET**

Thursday's Dow Jones: 8122.80 ▼ 105.30  
 Thursday's NASDAQ: 1465.50 ▼ 41.60

	Wednesday	Thursday	Duke	14.85	14.86	Rock-Tenn.	28.39	28.12
Gold	849.2	860	DuPont	24.48	23.92	Sara Lee	9.90	10.02
Silver	11.18	11.28	Earthlink	7.29	7.26	SouthernCo	34.94	34.95
Acuity	28.91	27.85	Ericsson	7.71	7.71	Synovus	5.24	4.75
AAir	4.14	4.45	Exxon	79.26	78.23	SunTrust	15.21	13.55
Apple	82.83	88.36	Ford	2.09	1.94	Torchmark	35.75	31.26
AT&T	25.79	25.51	FSG	4.76	4.75	Total Sys	13.40	13.07
BAC	6.68	5.71	GE	13.03	13.48	UPS	47.72	47.63
BB&T	19.70	19.65	GM	3.53	3.32	Vulcan	53.73	52.33
BP	42.09	41.44	Goodyear	6.03	6.01	Verizon	30.90	30.16
BristolMyers	22.47	22.35	HomeDepot	22.28	21.97	Wal-Mart	49.14	48.87
HP-Compaq	35.11	35.49	Intel	13.26	12.82	Wells Fargo	16.65	15.79
Chevron	71.23	69.95	IBM	91.42	90.07	Wendy's	5.41	5.38
CocaCola	43.29	43.12	Interface	3.75	3.75	Yum	29.12	29.68
ConAgra	16.78	17.04	JCP	17.94	17.89	Xerox	7.82	7.59
ColonialBnk	1.90	1.60	JNJ	56.36	56.87			
Coke Ent.	11.50	11.65	Kroger	24.76	24.87			
CrackerBrl	16.36	17.40	Lowe's	20.27	20.29			
CrwnCrafts	2.25	2.25	McDonalds	58.70	58.72			
CSX	29.09	29.01	Merck	27.57	27.45			
Dell	10.20	9.98	Microsoft	19.38	17.11			
Delta	10.10	10.58	Mohawk	35.95	34.40			
Dixie Group	1.58	1.67	Motorola	4.51	4.43			
Dow	14.82	14.38	Region-Fin	4.95	4.25			

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.

**Noten named CEO at Balta**

SUBMITTED BY BALTA

Floorcovering maker Balta has named Jules Noten its chief executive officer.

Balta U.S. Inc. has facilities in Dalton at 200 Munekata Drive. Balta manufactures wall-to-wall carpets, area rugs and laminate flooring.

Noten, a Belgian national who was previously CEO of Partners in Lighting International, replaces Balta's current CEO Marcus

Billman, who is relocating to the United Kingdom “to pursue opportunities closer to his family.”

Noten, 48, spent 18 years with Unilever, including three years (2001 to 2003) as chairman of Unilever Bestfoods and president of Unilever Belgium. From 1999 to 2001, he was chairman of Van Den Bergh Foods Ireland. Before that, he spent three years as managing director of Mora Snacks Benelux.

He studied in Louvain and Brussels, where he graduated with a master's degree in commercial and financial sciences. He also did several post-graduate training programs in the United States.

Noten and his wife have four children.

**Whitfield Democratic Party to elect officers Tuesday**

The Whitfield County Democratic Party will have its regular monthly meeting on Tuesday at 6:30 p.m. in the county building on the corner of Selvidge and King streets.

This meeting will be an election of officers. The nominating committee will give its recommendations and nominations will be taken from the floor.

For more information about events, check [whitdems.org](http://whitdems.org) or call (706) 278-DEMS.



**IN MEMORY OF OUR BELOVED SON & BROTHER STEPHEN L. THURMAN**  
 Who departed this life on January 23, 1994.

It has been fifteen years, which seems like only yesterday. But only God knows how much you are missed.

We loved you but only God loved you best.

We look forward to the day we will be loving together again.

Your loving mother & step-father; Jewell & Charles Gwynn, father & step-mother; Richard & Wanda Thurman, sister & brother in law; Alicia & Jeff Jackson, loving aunts; Alice Anderson, Ann Hill, Vivian Campbell, Erma Heard, Louise Woods & Julia Woods, loving cousin; Reginald Harris, family & friends, very special friends Janet Moore & Bernard Harris

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# Castro says he probably won't be around in 4 years

HAVANA (AP) — Fidel Castro said Thursday he doubts he'll make it to the end of Barack Obama's four-year term and instructed Cuban officials to start making their decisions without taking him into account.

In an online column titled "Reflections of Comrade Fidel," the 82-year-old Cuban leader suggested his days are numbered, saying Cuban officials "shouldn't feel bound by my occasional Reflections, my state of health or my death."

"I have had the rare privilege of observing events over such a long time. I receive information and meditate calmly on those events," he wrote. "I expect I won't enjoy that privilege in four years, when Obama's first presidential term has ended."

He didn't elaborate, but the lines had the ring of a farewell, and Castro suggested he was on his way out.

"I have reduced the Reflections as I had planned this year, so I won't interfere or get in the way of the (Communist) Party or government comrades in the constant decisions they must make," he wrote.

Castro stepped down in July 2006 to undergo emergency surgery and hasn't been seen in public since. He turned over the presidency to



AP PHOTO

**Vendors sit by a table where an image hangs of Cuba's former President Fidel Castro as they wait for customers in Havana Thursday. Castro said in an online column that his days are numbered.**

his younger brother Raul in February after nearly a half-century as Cuba's supreme leader, but his periodic essays have continued to carry weight.

They are diligently read in full at the top of midday and

nightly radio and television newscasts before any other national or international story. At times, they have even appeared to contradict the words of his brother, the president, prompting speculation over who is really in charge.

# Tough economic times call for fresh ideas

Today's current economic climate is most challenging for businesses but tough times call for changes in some of our actions to ensure we are ready for the market upswing. Downturns also afford some businesses the time to really reconsider their market, key customers and strategies.

If we take a lesson from Japanese companies, during slower times, we can focus on employee training and increasing skill levels for the future. Your in-house experts can assist with this training to reduce travel expenses or look for low-cost area training. Increasing employee computer skills can pay off in increased productivity, organization and efficiency.

Could now be the time to implement more scanning and move to a more paper-free office? Organizing computer files, forms, creating templates for frequently used documents and cleaning out could also be a good use of employee time.

Now is the time to listen to your employees. Rather than shielding them from company worries, turn these problems over to employees to recommend suggestions for change and improvement. Employees are often closer to the customer and see areas for improving customer relationship management. Internally they often see areas to improve the paperwork flow and reduce the time and bureaucracy for processing orders and handling paperwork.

In the downturn when customers have been lost, it's critical to focus attention on remaining customers. Use extra time to contact current customers. These are your most important customers and since they are still customers, their business may be more recession-proof than others. Visit their workplace and see how you can offer your products and services to better improve

their operations.

Finally, solicit referrals from your customers. Have employees brainstorm ways to improve quality service to



Marilyn Helms

current customers and ask them what you might do better or more often. A sales contest among employees can focus renewed interest in these customers.

Now is the time to update all marketing and promotional materials. Make sure your image is consistent in all your ads, your Web site, business cards, stationery and other materials. Review and improve your Web site. Technical help is readily available and more affordable than ever. Review and assess which advertising and promotional campaigns and materials have been most successful and again involve employees in suggestions to update this key function of the company.

While it seems contrary to business practices to spend more on marketing in down times, there are fewer messages in the market and this is a good time to reach customers. Repeating the message will stick with customers and they'll hopefully remember you first when business does improve. Look for free and low-cost ways to reach your customer. Update your customer databases and e-mail files for accuracy.

Review your costs. Have your accounting staff meet with employees and review general categories of expenditures and allow employees to look for ways to reduce costs. Could you standardize supplies and order fewer styles to receive a quantity discount? Source cheaper

supplies and review your on-hand inventory of supplies, maintenance and repair items, and other inventories and look to only keep inventory based on actual needs. Often you will find hidden space you didn't know you had if you clean out and purge unnecessary materials, equipment and supplies.

In human resources, now is the time to review your documents including the company handbook, job descriptions and your hiring process. These documents frequently get overlooked in busy times. Updating and revising them now will ensure you are ready in the upturn. Circulate copies along with a red pen and let all managers continue to edit them until they are error free. Finally, clean out and organize your offices.

**Marilyn Helms is the sesquicentennial endowed professor of management at Dalton State College. She welcomes your comments at mhelms@daltonstate.edu or at 706-272-2600.**

# AARP offering free tax preparation assistance

Free income tax preparation help by the AARP tax aide service will be available to taxpayers with low and middle incomes — with special attention to taxpayers 60 and older — beginning Feb. 2 at the Dalton-Whitfield Regional Library at 310 Cappel St.

Tax help will be available through April 14 on Mondays from 11 a.m. to 5:30 p.m., Wednesdays from 11 a.m. to 4 p.m., and Saturdays from 11 a.m. to 4 p.m.

The deadline to file this year is April 15.

Volunteers trained and certified by the Internal Revenue Service will help in filling out your federal and Georgia tax returns. The service is confidential. Appointments are not necessary.

Taxpayers should bring:

- 2008 federal and Georgia tax preparation booklets if available
- 2007 federal and Georgia tax returns
- Social Security cards for you and your dependents
- Forms W-2 from each employer
- Unemployment compensation statements (Form 1099-G)
- SSA 1099 forms (if receiving Social Security benefits)
- All Form 1099s showing interest and/or dividends/capital gains distributions and documents showing original cost of any sold assets
- Forms 1099-R (if receiving pension or disability payments or IRA distributions)
- Form 1099-Misc showing miscellaneous income
- All forms showing federal or state taxes withheld or taxes paid by estimate
- Dependent/child care provider information including provider's name, address and identification or Social Security number
- If itemizing deductions, receipts and/or documentation to substantiate
- Receipt for real estate taxes paid in 2008 whether you itemize or not
- IRA Notice 1378 advising you of the amount of your economic stimulus payment. Your economic stimulus payment is not taxable, but the amount you received is needed to determine eligibility for the new Recovery Rebate Credit.

Taxpayers who because of low income are not required to file federal or Georgia tax returns may be eligible for a low-income credit or a refund from the state.

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Grandparents:  
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Vickie Sloan

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Please include:  
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Child's Age \_\_\_\_\_  
Grandparents (limit 2 sets, please) \_\_\_\_\_  
Phone Number \_\_\_\_\_

Cost is only \$15 per child or \$12 ea. for 3 or more.  
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AccuWeather.com® 5-Day forecast for Dalton

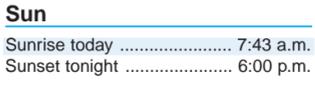
Today	Saturday	Sunday	Monday	Tuesday
61° 43°	50° 34°	50° 34°	53° 34°	50° 40°
Some sun	Cooler	Partly sunny	Partly sunny	Rain possible

Almanac

Statistics for Chattanooga through 3 p.m. yest.  
**Temperature:**  
 High ..... 52°  
 Low ..... 20°  
**Precipitation:**  
 24 hrs. through 3 p.m. yest. .... 0.00"

Real Feel Temperature®

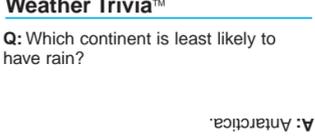
The patented AccuWeather.com RealFeel Temperature is an exclusive index of effective temperature based on eight weather factors. Shown is the highest values of the day.



Sun

Sunrise today ..... 7:43 a.m.  
 Sunset tonight ..... 6:00 p.m.

Moon Phases



Weather History

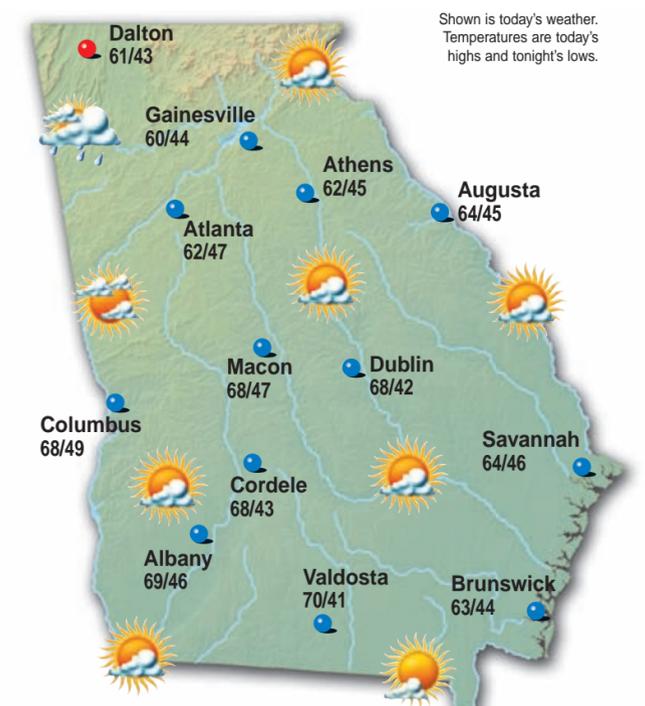
Browning, Mont., had a world record 100-degree-plus change on Jan. 23, 1916. After a morning reading of 44, arctic air dropped the temperature to -56 overnight.

Weather Trivia™

Q: Which continent is least likely to have rain?

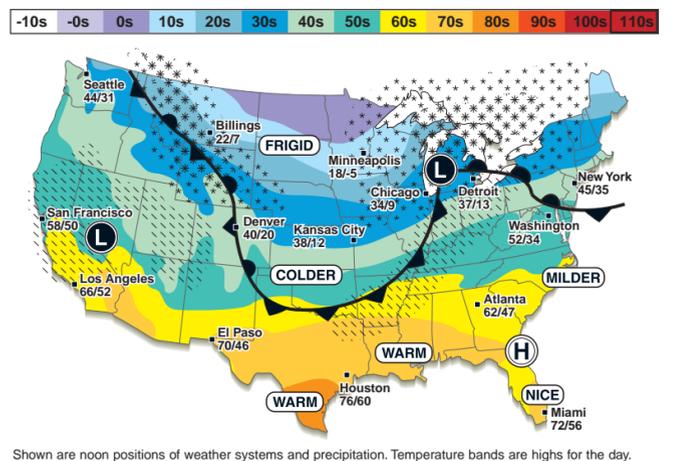
A: Antarctica.

Georgia Weather



City	Today	Sat.	Sun.	City	Today	Sat.	Sun.
Albany	69/46/s	66/50/r	58/46/c	La Grange	65/45/pc	55/40/r	50/35/c
Atlanta	62/47/pc	55/37/r	49/38/c	Macon	68/47/s	63/44/r	50/37/c
Athens	62/45/pc	56/40/r	46/36/c	Marietta	63/42/pc	55/37/r	50/34/c
Augusta	64/45/s	60/40/r	49/35/c	Newton	72/45/s	68/49/r	59/47/c
Brunswick	63/44/s	65/47/r	56/46/pc	Rome	66/45/pc	54/35/r	51/35/c
College Park	62/47/pc	55/37/r	49/38/c	Savannah	64/46/s	64/46/r	55/45/c
Columbus	68/49/pc	61/44/r	51/40/c	Sparta	65/42/s	61/42/r	49/37/c
Gainesville	60/44/pc	54/35/r	46/34/c	Valdosta	70/41/s	66/47/r	61/48/pc

National Weather for January 23, 2009



City	Today	Sat.	Sun.	City	Today	Sat.	Sun.
Albany	36/23/c	27/0/c	12/1/c	Memphis	64/36/c	43/27/pc	42/29/pc
Anchorage	20/13/pc	24/17/sf	24/17/sn	Portland, OR	48/34/pc	45/33/c	41/27/c
Baltimore	50/34/s	42/20/pc	29/18/pc	Portland, ME	46/17/c	23/11/c	27/13/c
Billings	22/7/sn	17/5/sn	11/-3/sn	San Francisco	58/50/s	58/50/sh	56/47/c
Boise	40/28/pc	41/31/sf	38/26/sn	San Diego	68/58/c	68/53/c	62/52/r
Buffalo	36/11/sf	18/5/sf	10/5/sf	Seattle	44/31/pc	41/30/c	42/27/pc
Charlotte	58/44/s	56/32/r	44/30/c	Wash., DC	52/34/s	44/24/pc	33/22/pc
Cheyanne	34/20/sn	39/18/sn	28/14/sn				
Chicago	34/9/c	14/2/pc	12/7/c				
Cincinnati	48/24/pc	31/14/c	27/17/pc				
Cleveland	40/17/c	22/10/sf	16/11/c				
Dallas	72/41/pc	44/32/pc	51/43/c				
Denver	40/20/c	44/24/pc	39/18/pc				
Detroit	37/13/c	14/7/c	16/9/c				
Indianapolis	44/17/c	27/9/c	22/14/pc				
Kansas City	38/12/c	23/10/c	24/15/c				
Las Vegas	65/47/pc	66/47/c	62/46/pc				
Los Angeles	66/52/c	66/52/c	62/50/r				

The World

City	Today	Sat.	Sun.	City	Today	Sat.	Sun.
Athens	57/52/sh	63/59/c	67/50/pc	Jerusalem	72/48/c	53/46/t	57/47/pc
Auckland	73/64/pc	75/66/s	76/66/s	London	43/36/r	43/37/pc	45/36/sh
Amsterdam	45/37/sh	42/34/c	41/36/sn	Madrid	56/41/r	48/36/sh	42/31/r
Baghdad	63/38/s	63/42/c	62/41/pc	Montreal	23/7/sn	9/-11/c	0/-11/pc
Beijing	18/5/s	22/15/s	33/17/s	Moscow	34/28/sn	36/32/sn	34/30/sn
Berlin	39/30/sh	37/28/c	36/26/c	Pasig	45/40/sh	41/34/r	41/37/r
Buenos Aires	93/75/s	95/75/s	86/70/t	Rio	78/71/r	81/73/sh	86/74/c
Cairo	76/51/c	66/49/s	68/51/s	Rome	50/45/sh	55/43/r	54/46/pc
Calgary	-6/-9/pc	7/-11/pc	9/-7/pc	Seoul	18/9/sf	18/13/sn	29/18/sf
Cape Town	76/57/s	80/59/s	82/63/s	Singapore	88/77/pc	88/77/pc	85/75/sh
Caracas	86/70/s	90/71/pc	90/71/pc	Sydney	88/73/pc	91/72/t	85/74/pc
Dublin	43/34/pc	43/37/pc	41/36/r	Tel Aviv	81/56/c	62/57/sh	63/56/pc
Geneva	42/38/r	39/31/sn	41/31/sn	Tokyo	57/39/r	48/33/c	49/34/c
Hong Kong	64/50/pc	57/48/s	59/54/pc	Toronto	38/7/sn	14/1/c	13/3/c
Istanbul	59/46/r	59/50/sh	62/47/r	Warsaw	43/32/c	39/27/c	32/30/c

Forecasts and graphics provided by AccuWeather, Inc. ©2009

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## PREP SWIMMING: NORTH GEORGIA REGIONAL PREVIEW

# Dalton hopes to continue dominance

BY ADAM KROHN

adamkrohn@daltoncitizen.com

Today and Saturday at Dalton High, 17 swim teams from Georgia and Signal Mountain, Tenn., will compete in the fifth annual North Georgia Regional Championships. Almost 400 swimmers are expected.

It's a meet that Dalton has traditionally dominated, with the Catamounts winning all four years and the Lady Cats winning two of the past three years, including in 2008.

Dalton coach Charles Todd, who organizes the event, expects his boys and girls swim teams to again be in the mix.

"I think both teams have a serious shot at winning," he said. "Both have a strong nucleus of underclassmen leading the way and the

boys have good senior leadership as well. Looking on paper, the chances of us getting a double win are strong. We only have 32 swimmers entered (in the meet), while some have more than 50. But I think we're faster, so we'll score more points. It's looking good for us."

While Todd expects his teams to finish at or near the top, he expects the girls to get all the competition they can handle from Woodland and private schools Blessed Trinity of Roswell and Atlanta's Pace Academy, calling those three programs "very strong."

For the girls team to pull off a first-place finish, they'll need a strong performance



Todd

from several swimmers, including sophomore and team captain Joana Rosales. Todd said Rosales is one of the team's more versatile swimmers and he can move her around to various events.

She's already qualified for February's state meet in the 200-, 100- and 50-meter freestyle, the 100 backstroke, the 100 butterfly and 200 individual medley.

"I feel like we have a pretty good chance of winning this year," Rosales said. "We're looking forward to the competition and we're hoping to put out some good swims."

It's easy to understand Rosales' optimism when realizing the extra work she and some of

her teammates put in during voluntary workouts over the Christmas holidays dubbed by Todd as HIT — Holiday Intensive Training.

Stephen Jones, a standout freshman for the boys team, has already qualified for state in the 50 and 100 freestyle and the 100 backstroke. Instead of sleeping in over the holidays or taking a road trip to be with family, Jones hit the pool every day at 7:30 a.m.

HIT consisted of two-a-days from 8-10 a.m. and then 4-6 p.m. In both practices, Jones, Rosales and others swam between 5,000 and 6,000 yards.

"Most of the time we had fun," Jones said.

➤ Please see **SWIM, 2B**

## AREA ROUNDUP

# One away

## Lady Lions earn spot in tourney title game

FROM STAFF REPORTS

Rebecca Leonard scored 23 points to lead Christian Heritage's middle school girls team to a lopsided 55-16 semifinal victory at home Thursday over Greater Gwinnett in the school's two-day tournament, which continues on Saturday.

### INSIDE SPORTS

- ▶ Team doesn't want 100-0 win, **3B**
- ▶ Prep slate; NBA, NHL standings, **4B**
- ▶ Perez still sizzling in Hope golf, **4B**
- ▶ V. Williams upset in Australia, **8B**

Claire Phillips had 12 for the Lady Barons.

In the other girls semifinal, Dalton's Lady Cougars defeated Gladden, 35-16, behind the 18 points of Maddie Howell.

Megan Pittman led the Lady Warriors with five points.

Gladden's Warriors knocked off Dalton, 57-33, as Martin Contreras poured in 32 points. Alex Bautista had 10 points for the Cougars.

Greater Gwinnett defeated Christian Heritage's Lions 40-36, with Wesley McMahon tossing in 14 points for the Barons. Michael McKinney and Robert Hardaway each scored eight points for Christian Heritage.

In championship games Saturday at Christian Heritage, the Lady Lions take on Dalton with the game scheduled for noon. At 1 p.m., Gladden plays Greater Gwinnett for the boys title.

Gladden's girls play Greater Gwinnett at 10 a.m. and Christian Heritage takes on Dalton at 11 in consolation games.

### Varsity swimming

Dalton High's swim teams suffered just their second loss in 15 meets this season, but it came at the hands of a more than worthy competitor.

The Catamounts and Lady Cats took second during a tri-meet with host Baylor — "one of the fastest teams in the country," Dalton coach Charles Todd said — and Notre Dame in Chattanooga.

In the boys meet, Baylor finished with 147 points, Dalton 89 and Notre Dame 71. In the girls meet, Baylor finished with 139, Dalton 77 and Notre Dame 72.

➤ Please see **AREA, 2B**



MATT HAMILTON/The Daily Citizen

Christian Heritage Middle School's Susan Meinders puts back her own rebound Thursday night as Greater Gwinnett's Averi Thompson looks over her shoulder at the action in a tournament game at Christian Heritage.

## COLLEGE FOOTBALL

# UT coaches will be paid \$5.3 million

STAFF, WIRE REPORTS

KNOXVILLE, Tenn. — Tennessee will pay more than \$5.3 million to its football coaches in 2009, including \$2 million for head coach Lane Kiffin and \$1.2 million for his father, defensive coordinator Monte Kiffin.

The previous staff under Phillip Fulmer was set to make a combined \$4.7 million in 2009.

"Coach Kiffin has done a tremendous job assembling one of the best staffs in the SEC and the country," athletic director Mike Hamilton said in a statement. "Our funding model requires football to be successful in order to fund other sports and not detract from the university's mission. This team of experienced coaches understands that vision."

Recruiting coordinator and defensive line coach Ed Orgeron has the next largest salary with \$650,000 this season. Offensive coordinator and line coach Jim Chaney will make \$380,000, and linebackers coach Lance Thompson will make \$350,000.

Monte Kiffin, Orgeron, Chaney and Thompson will each hold three-year contracts while the remaining coaches will receive two-year deals.

Monte Kiffin will also receive a retention bonus of \$300,000 on Dec. 31, 2009.

Running backs and special teams coach Eddie Gran will make \$185,000, quarterbacks coach David Reaves and wide receivers coach Frank Wilson will each make \$150,000 and defensive backs coach Willie Garza will make \$110,000.

Tennessee's coaching salary pool ranks fourth compared among SEC football programs.

Chaney, Monte Kiffin, Orgeron and Thompson will receive three-year contracts. The other assistant coaches will get two-year contracts.

"While our coaches' salary model is unique, we feel it is a great model for Tennessee," Hamilton said.

## COLLEGE BASKETBALL: ROUNDUP

# Georgia Tech upends No. 2 North Carolina

THE ASSOCIATED PRESS

ATLANTA — Alex Montgomery had 17 points and 10 rebounds in Georgia Tech's 66-62 upset Thursday night of No. 2 North Carolina, giving the Tar Heels consecutive losses for the first time since their final two games of the 2003-04 season.

Coming off an embarrassing 88-58 home loss Monday to No. 1 Connecticut, North Carolina blew a 15-point lead with 17:18 remaining.

Montgomery's 3-pointer with 3:37 left made it 60-57. North Carolina (17-2, 3-1 Atlantic Coast Conference) entered with a 147-14 record since the end of 2003-04, when it closed with a loss to Duke in the ACC tournament and another to Middle Tennessee in the NCAAs.

Georgia Tech (14-4, 2-2) got 14 points from Jacqua Williams and 12 from Iasia Hemingway.

Each team committed 25 turnovers, but the Tar Heels had eight in the final nine-plus minutes, including a poor handoff pass out-

side the arc from Chay Shegog to Cetera DeGraffenreid that led to Rashanda McCants' fouling out with 21.4 seconds remaining.

McCants scored 15 points, including the only 3-pointer in six attempts for the Tar Heels in the second half.

### ■ Georgia 66, Vanderbilt 55:

In Athens, Ashley Houts scored 18 points, Angel Robinson had 16 and Georgia beat a ranked opponent for the first time this season with a victory over No. 17 Vanderbilt.

Porsha Phillips added 15 points, including five points in the final 2:31, for Georgia.

Vanderbilt (14-5, 1-3 SEC) dropped to 4-4 on the road.

Georgia (12-7, 2-2) took its first win in three tries against ranked opponents. The Bulldogs haven't been ranked all season after missing out on the preseason Top 25 for the first time since 1980.

Vanderbilt's Christina Wirth was

➤ Please see **HOOPS, 2B**



AP PHOTO

North Carolina's Cetera DeGraffenreid drives the lane as Georgia Tech's Iasia Hemingway defends during the second half of their ACC game Thursday in Atlanta.



AP PHOTO

Lane Kiffin and his assistant coaches will make a combined \$5.325 million this year. Kiffin and his father, Monte, will be paid \$3.2 million.

## AREA PREP BASKETBALL STATS

### BOYS

#### Scoring

	Gms.	Pts.	Avg.
Damien Chaney, CHS	20	441	22.0
Will Clark, CHS	20	368	18.4
Caz Cole, DAL	20	220	14.7
Tanner Reno, NW	18	235	13.1
Tanner Long, MC	14	178	12.7
Garrick Sanford, MC	15	186	12.4
Shaquon Moore, DAL	15	180	12.0
Kelly Phillips, DAL	15	172	11.5
Chase Sanford, MC	15	155	10.3
Landon McClure, CHS	20	205	10.3
David White, DAL	15	135	9.0
Chandler Puryear, MC	15	113	7.5
Watts Dantzler, DAL	15	108	7.2
Nermin Delic, NW	17	108	6.4

#### Rebounds

	Gms.	Rebs.	Avg.
Damien Chaney, CHS	20	174	8.7
Nermin Delic, NW	17	146	8.6
Chandler Puryear, MC	15	113	7.5
Caz Cole, DAL	15	110	7.3
Terrell Wilson, CHS	17	116	6.8
Tanner Long, MC	14	66	4.7
Shaquon Moore, CHS	15	69	4.6
Kelly Phillips, DAL	15	61	4.1
Landon McClure, CHS	20	80	4.0
Watts Dantzler, DAL	15	59	3.9
Baker Chiddister, NW	18	65	3.6

#### Steals

	Gms.	Stls.	Avg.
Damien Chaney, CHS	20	56	2.8
Will Clark, CHS	20	55	2.7
Garrick Sanford, MC	15	41	2.7
John Kiser, MC	15	35	2.3
Shaquon Moore, DAL	15	25	1.7
Tanner Reno, NW	18	30	1.7
Bryce Martin, NW	18	29	1.6
Chase Sanford, MC	15	23	1.5
Caleb Tatum, NW	18	25	1.4

#### Assists

	Gms.	Asts.	Avg.
Will Clark, CHS	20	99	4.9
Garrick Sanford, MC	15	64	4.3
Landon McClure, CHS	20	53	2.7
Bryce Martin, NW	18	48	2.7
Shaquon Moore, DAL	15	39	2.6
David White, DAL	15	38	2.5
Chandler Puryear, MC	15	36	2.4
Caleb Tatum, NW	18	38	2.1
Kelly Phillips, DAL	15	37	2.5
John Kiser, MC	15	31	2.1
Ben Dindoffer, CHS	20	39	1.9
Terrell Wilson, CHS	17	39	1.9
Damien Chaney, CHS	20	37	1.8
Chase Sanford, MC	15	27	1.8
Nermin Delic, NW	18	30	1.8

### GIRLS

#### Scoring

	Gms.	Pts.	Avg.
Maggie Peeples, CHS	17	263	15.4
Briana Sosebee, SE	14	197	14.1
Quaneisha McCarty, NW	17	229	13.5
Shelby McFarland, SE	14	178	12.7
Tember Marchant, MC	18	226	12.6
Caty Nagel, CHS	17	212	12.4
Ashley Strong, SE	14	145	10.4
Amanda Rector, DAL	17	173	10.2
Jordi Cook, NW	17	163	9.6
Kate Houston, DAL	17	163	9.6
Emily Broadrick, DAL	17	157	9.2
Cayla Brock, NW	18	155	8.6
Christy Robinson, NW	17	143	8.4
Markisha Washington, DAL	17	137	8.1
April Besley, DAL	17	120	7.1

#### Rebounds

	Gms.	Rebs.	Avg.
Caty Nagel, CHS	17	153	9.0
Quaneisha McCarty, NW	17	134	7.9
Markisha Washington, DAL	17	124	7.3
Kathryn Green, CHS	17	120	7.0
Emily Broadrick, DAL	17	109	6.4
April Besley, DAL	17	101	5.9
Briana Sosebee, SE	11	60	5.4
Christy Robinson, NW	17	84	4.9
Maggie Peeples, CHS	17	84	4.9
Beth Stone, SE	11	51	4.6
Shelby McFarland, SE	11	51	4.6
Lindsay Watts, MC	18	75	4.2
Ashley Strong, SE	11	45	4.1
Bradley Townsend, CHS	17	68	4.0

#### Steals

	Gms.	Stls.	Avg.
Markisha Washington, DAL	17	57	3.4
April Besley, DAL	17	52	3.1
Bradley Townsend, CHS	17	46	2.7
Meg Crawford, CHS	17	45	2.6
Emily Trew, NW	17	39	2.3
Amanda Rector, DAL	17	39	2.3
Maggie Peeples, CHS	17	37	2.2
Beth Stone, SE	11	22	2.0
Briana Sosebee, SE	11	22	2.0
Kate Houston, DAL	17	34	2.0
Caty Nagel, CHS	17	29	1.7
Jordi Cook, NW	17	28	1.6
Danielle Pearson, SE	11	18	1.6
Baleigh Coley, NW	17	25	1.5

#### Assists

	Gms.	Asts.	Avg.
Meg Crawford, CHS	17	86	5.0
Baleigh Coley, NW	17	65	3.8
Maggie Peeples, CHS	17	54	3.2
April Besley, DAL	17	53	3.1
Emily Trew, NW	17	42	2.5
Jordi Cook, NW	17	36	2.1
Markisha Washington, DAL	17	34	2.0
Cayla Brock, MC	18	34	1.9
Callie Thomas, NW	17	29	1.8
Amanda Rector, DAL	17	30	1.8
Christy Robinson, NW	17	29	1.7

All statistics are from games through Jan. 20. Southeast's boys stats were not available.

### PREP FOOTBALL

# Coach indicted in player death

By **BRETT BARROUQUERE**  
Associated Press Writer

LOUISVILLE, Ky. — A Kentucky high school football coach was charged Thursday with reckless homicide in the death of one of his players who collapsed at practice on a hot day.

A grand jury indicted David Jason Stinson in the death of Pleasure Ridge Park offensive lineman Max Gilpin. Stinson was directing practice on Aug. 20, when the heat index reached 94 degrees in Louisville where the school is located. The 15-year-old Gilpin collapsed and had trouble breathing.

When the sophomore reached Kosair Children's Hospital, he had a temperature of 107 degrees and died three days later.

The reckless homicide charge means grand jurors didn't find that Stinson's actions were intentional or malicious, said Jefferson County Commonwealth's Attorney Dave

Stengel. However, Stengel said, "a reasonable man should have realized something like this could have occurred."

Stinson's attorney, Alex Dathorne, told The Associated Press that the coach maintains his innocence and looks forward to "bringing out the whole story."

"We're certainly disappointed in the grand jury's decision to indict," Dathorne said.

Stengel said Stinson, who coached the whole 2008 season, will surrender Monday at his arraignment and likely will remain free pending trial.

Stengel said he reviewed the actions of five assistant coaches who were on the field that day and determined they committed no criminal act.

Lauren Roberts, a spokeswoman for the Jefferson County Public Schools, said she's aware of the indictment, but the school sys-

tem had not been formally notified about the charge.

"We'll be making a determination about his status with the district," Roberts said.

Elden May, a Kentucky High School Athletic Association spokesman, declined comment.

Stinson asked to testify in front of the grand jurors but they declined to hear him, Stengel said.

The grand jury heard only from a Louisville Metro Police detective.

Gilpin's parents, Glenna Michele Crockett and Jeffrey Dean Gilpin, sued Stinson and the five assistant coaches in state court accusing them of negligence and "reckless disregard."

Along with the lawsuit and criminal investigation, the school system has been conducting its own investigation, which was still pending Thursday.



**MATT HAMILTON/The Daily Citizen**  
Christian Heritage's Carly Causby, left, and Megan McKinney double team Great Gwinnett's Casie Gunelo and steal the ball from her during their game Thursday night in the Christian Heritage Middle School basketball tournament.

## Area: Cats freshmen defeat NW

Continued from page 1B

While Dalton failed to win any individual events, both teams had several top three finishes.

For the Lady Cats, Erin Hullender was second in 1-meter diving with a score of 179.15, narrowly missing overtaking the winner's score of 179.95.

Third-place finishes came from Julia Martin — in the 50 freestyle with a time of 29.15 seconds and the 100 breaststroke with a state-qualifying time of 1:15.63 — Maddie Scarborough (100 butterfly, 1:08.61) and Joana Rosales

(100 backstroke, 1:04.80, state-qualifying time).

The 200 medley relay team of Maranda Storey, Rebecca Davis, Scarborough and Rosales was also third with a state-qualifying time of 2:09.78, while Tyler Todd was fourth in the 500 freestyle at 6:30.70.

For the Cats, second-place finishes came from Omar Farag (100 butterfly, 55.50) and Brandt Tharpe (500 freestyle, 5:20.20). Tharpe, a freshman, also had a third-place finish (200 freestyle, 1:54.60, state-qualifying time), as did Cody Patterson (50 freestyle, 25.04), Chase Hair

(1-meter diving, 150.80) and Stephen Jones (100 freestyle, 52.39; 100 backstroke, 1:00.10). Harris News was fourth in the 100 breast stroke at 1:08.62.

### 9th basketball

Dalton boys 67,

Northwest Whitfield 35: Four players scored in double figures as the Cats rolled past the Bruins.

Eric Banks finished with a game-high 15 points for Dalton (3-5), while Tre Bonds and Chad Stepp each scored 14 points and Tristen Harrell added 13. Patton Locke led Northwest with eight points.

### PRO BASEBALL

## Oldest ex-major leaguer passes away

#### THE ASSOCIATED PRESS

CHARLOTTE, N.C. — Bill Werber, who was the oldest living ex-major leaguer and a teammate of Babe Ruth, died Thursday. He was 100.

Werber, a career .271 hitter who led the American League in stolen bases three times, played with Ruth, Lou Gehrig, Jimmie Foxx and Lefty Grove in stints with the New York Yankees and Boston Red Sox. He hit .370 as the third baseman on the 1940 World Series champion Cincinnati Reds.

Until recently, Werber would

vividly tell stories of his days playing in baseball's golden era. But Werber had been in deteriorating health for the past month and recently moved into an assisted-care facility in Charlotte, where his daughter, Patricia, lives.

"He just refused to eat and that was his plan. He was just having fluids," his son Bill Werber Jr., said. "He was sharp — extremely sharp — up until three or four weeks ago."

As a collegian, Werber traveled briefly with the storied 1927 New York Yankees. He played

for Hall of Fame managers Casey Stengel, Joe McCarthy, Joe Cronin and Bucky Harris, and locked horns in a contract dispute with Connie Mack.

Werber was also the leadoff hitter in the first televised game in 1939.

A rarity for a ballplayer of his time, Werber graduated from college and was Duke's first All-American basketball player under Eddie Cameron, for which Cameron Indoor Stadium is named.

He was a native of Berwyn, Md.

## Hoops

Continued from page 1B

held to a season-low three points, 11.8 below her team-leading average. Hannah Tuomi led the Commodores with 14 points.

Tennessee 76, Arkansas 67: At Fayetteville, Ark., Angie Bjorklund scored 18 points and Glory Johnson added 15 points and No. 10 Tennessee held off Arkansas.

The victory for Tennessee (15-3, 4-1 Southeastern Conference) gave coach Pat Summitt her 999th career victory. Summitt will have her first chance at win No. 1,000 on Jan. 29 when the Lady Vols host Mississippi.

### Men

West Virginia 75, Georgetown 58: At Washington, Da'Sean Butler scored 27 points, a relentless defense forced 19 turnovers and the Mountaineers knocked hard on the door of the conference's eight ranked teams with a win over No. 12 Georgetown.

In a game in which nearly every basket was hard-earned — and steals were sometimes canceled out by quick counter-steals — Butler was 11-for-18 from the field.

Purdue 70, Minnesota 62: At Minneapolis, JaJuan Johnson had 19 points and five blocks and No. 18 Purdue road relentless defense to a victory over No. 21 Minnesota.

E'Twaun Moore added 16 points for Purdue (15-4, 4-2 Big Ten).

Al Nolen had 17 points for Minnesota.

Butler 68, Wisc.-Green Bay 59: At Indianapolis, Matt Howard scored 15 points and No. 16 Butler got its offense in sync in the second half, rallying to beat Wisconsin-Green Bay.

## Swim

Continued from page 1B

"There were a couple of three-hour practices that weren't too enjoyable and after you get done with them, you feel like falling over. One of the hardest practices was when we had to swim 7,200 yards. Coach said that was the longest workout he's given in years.

"But we put in the time and you can tell a big difference."

Of course, the holiday workouts were not mandatory and not everyone attended. As a result, some of Todd's swimmers suffered conditioning setbacks.

"Some have added to their times instead of cutting down," Todd said. "They've got to get back in shape and we have until Feb. 12 (the state meet) to do that. But overall, we're swimming well."

**EASTMAN'S GUN & KNIFE SHOW**  
Northwest Georgia Trade Center  
Saturday, January 24<sup>th</sup>, 9 a.m. to 5 p.m.  
Sunday, January 25<sup>th</sup>, 10 a.m. to 5 p.m.  
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www.eastmangunshows.com

## Reno golf course closing doors

RENO, Nev. (AP) — Considered one of the best new golf courses in the country when it opened 20 years ago, Reno's Northgate Golf Course will close because it's too much of a financial drain on its owners.

Members of the Reno-area tourism board said the course stands to lose \$530,000 in the current fiscal year, the equivalent of \$27.40 for

each round of golf played there.

The Reno-Sparks Convention & Visitors Authority said it can't afford that when a shortage of tourism marketing dollars already has forced it to slash the authority's budget by more than \$6 million and lay off more than 30 employees since September.

Golf Magazine voted Northgate one of the best new courses in 1989.

**SPORTS BRIEFS****Dungy, Holmgren join NBC's crew**

NEW YORK — Tony Dungy and Mike Holmgren are going from the sidelines to the broadcast booth.

The recently retired NFL coaches will contribute to NBC's Super Bowl pregame coverage on Feb. 1 in Tampa, Fla., joining the broadcast at noon, NBC Sports chief Dick Ebersol announced Thursday.

Dungy, who retired on Jan. 12, was the first black coach to win a Super Bowl when he led the Indianapolis Colts to the title in 2007.

Holmgren, who stepped down as Seattle's coach after the season, led the Green Bay Packers to the 1997 Super Bowl title.

**Kent calls an end to 17-year career**

LOS ANGELES — Jeff Kent is retiring after a 17-year major league career.

The 40-year-old second baseman announced his decision Thursday during a news conference at Dodger Stadium.

Kent leaves as the career home-run leader among second basemen with 351, 74 more than Ryne Sandberg. A five-time All-Star and the 2000 NL MVP, Kent made his only World Series appearance with San Francisco in 2002, when the Giants lost to the Los Angeles Angels in three games.

**Shoulder surgery to sideline Glaus**

ST. LOUIS — Cardinals third baseman Troy Glaus is expected to be sidelined for three months after arthroscopic surgery on his right shoulder.

Glaus will begin physical therapy next week following Wednesday's surgery in Los Angeles. The 32-year-old hit .270 with 27 homers and 99 RBIs last season, his first with the Cardinals.

Glaus finished in the top 10 among NL third basemen in RBIs, doubles, home runs and slugging percentage last year. He set a Cardinals team record for fielding percentage (.982).

**Japanese teen will play in Masters**

Teenager Ryo Ishikawa received a special invitation Thursday from Augusta National, putting the 17-year-old from Japan in line to become the second-youngest player to compete in the Masters.

Ishikawa will be the youngest player at the Masters since Tommy Jacobs competed as an amateur in 1952 at 17 years, one month and 21 days.

Ishikawa, a senior in high school who already has won twice in Japan, turned 17 four months ago.

Augusta National awarded Ishikawa the invitation it sets aside for international players.

**Brother: McGwire did use steroids**

NEW YORK — Mark McGwire's youngest brother says in a book proposal that he injected the former baseball star with steroids, according to Deadspin.com.

Jay McGwire is circulating a manuscript titled "The McGwire Family Secret: The Truth about Steroids, a slugger and Ultimate Redemption," the Web site reported.

Jay McGwire, a body builder, said his brother started using steroids in 1994 and that he injected Mark with Deca-Durabolin.

Mark McGwire repeatedly has denied using illegal performance-enhancing drugs.

— Associated Press

**COMMENTARY: PRO WRESTLING****What was behind Orton's 'hit'?**

Here's the commentary, news and notes from the week in professional wrestling:

• Randy Orton has some explaining to do. After punting returning WWE owner Vince McMahon in the head on Monday night "Raw," one has to wonder what Orton's true intentions are. Did Stephanie McMahon order the hit so she could keep a stranglehold on the program? Did Chris Jericho pay Orton to take out the company owner? Or did the loose cannon just snap?

• "Big Sexy" just went through a big ordeal. TNA's Kevin Nash spent five days in a Charlotte, N.C., hospital with a severe staph infection in his elbow. It was surgery No. 27 for the 49-year-old. Nash is "tentatively scheduled" for the "Impact" tapings on Monday and Tuesday, but the company notes the schedule could change "depending on his condition."

• In its latest round of cost cutting, WWE released wrestler Bob "Hardcore" Holly, Ron Simmons and road agent Sgt. Slaughter (Bill Remus).

• The accolades keep pouring in for "The Wrestler." Mickey Rourke, who plays the main character, received an Oscar nomination for best actor. Marisa Tomei received a nomination for best supporting actress. "The Wrestler" opens today at the Rave movie theater in East Ridge, Tenn. It's also showing at several theaters in Atlanta.

■ ■ ■

The Local Corner: Till death do they part?

Last Saturday night, the stage was set for Crazy to marry Samantha, the valet the Shepherders kidnapped. Crazy had on a makeshift suit, flowers covered the TWA arena and the Rev. Jimmy Sharpe was there to officiate the wedding. Crazy removed Samantha's veil for the ceremonial kiss. But Samantha wasn't behind the veil. It was Torque. Mikey Watkins hit the ring and the trio pounded Crazy.



**Jamie Jones**

Kelly Miller is the new Friday Night Brawl commissioner and plans to take the show in a new direction. Tonight, there will be a No. 1 contenders match for the tag titles. The winners earn a tag title shot at "Valentine's Day Violence" on Feb. 13.

On Sunday at 2 p.m. TWA will hold a roast of veteran wrestler Iceman Wilson followed by four matches. Expected to attend are Kenny Arden, Keith Hart, Billy Montana and Sharpe. The cost is regular admission.

In matches last Friday night: Silas Quaz defeated the Patriot; Damien Black downed Jake Murphy in a loser leaves Friday Night Brawl match; Tiffany Roxx topped Fantasy with the help of Constance; Jason Hampton outlasted Billy Jester; Talon Williams, Tyler Sutton and Drew Myers turned back the returning Mic Force, Joey Idol and Mikey Watkins; the reunited P.O.D. beat

True Perfection via count out after True Perfection left the ringside area; Second Dimension defeated The Clique.

TWA runs Fridays at 8 p.m. in the TWA Arena off Reed Road in north Whitfield County, about three miles north of the bypass. The Action Zone runs Saturdays at 8 p.m. Tickets are \$5 for adults and \$3 for kids 6 to 12. Kids younger than 6 are free. Any military member with proper identification will be admitted free.

■ ■ ■

Trivia Teaser: Who are the only three wrestlers to be immortalized as G.I. Joe action figures?

Check back next week for the answer.

Last week's question: What city is WWE based in?

Stamford, Conn.

Is Jamie Jones the only one who thinks Vince McMahon's strut is overkill? Jones can be reached at [jamiejones@daltoncitizen.com](mailto:jamiejones@daltoncitizen.com) or at (706) 272-7723.

**CYCLING****Ban ending, Landis can't wait to race**

BY TIM REYNOLDS

Associated Press Writer

Floyd Landis is coming back to cycling, and says his sport will be better for it.

Landis' feel-good story came to a halt when he was stripped of his 2006 Tour de France victory following a doping scandal and protracted fight in courts around the world. He said Thursday he feels "like a kid again" knowing that his two-year ban from cycling will end next week.

"In my mind, it's already behind me," Landis said in an interview with The Associated Press.

Landis was barred for using synthetic testosterone in the latter stages of cycling's showcase race three years ago. He contends the testing system is flawed, but he has no means left to fight other than to resume racing.

He will ride for the OUCH cycling team and debut at the Tour of California next month, starting what he plans to be at least two years with OUCH, which opens its training camp today.

"This isn't some kind of statement to shut down the critics or any kind of changing-the-world project of mine," Landis said.

"This is me doing what I've trained myself to do for the last 15 years, and I hope that the people that follow bike racing get a better show than what they've had the last couple years."

His return comes on the heels of seven-time Tour champion Lance Armstrong resuming his own racing career. Armstrong is currently in Australia at the Tour Down Under, his first competitive race in three years.

Armstrong's plan is to ride in France this year. Landis isn't sure

if he'll ever return to the sport's premier event, the Tour de France.

"I don't have any goals to, but I wouldn't say that I don't ever want to," Landis said.

For now, the first goal is the Tour of California.

Landis says he feels as good as ever, in large part because his left hip is now pain-free. He underwent hip resurfacing surgery two years ago, relieving the bone-on-bone pain that plagued him for years.

OUCH is sponsored by Dr. Brent Kay, a devout cycling enthusiast from California who has worked on Landis' hip for many years and is a close friend of the rider.

He said when the opportunity came to sign Landis, he didn't hesitate for one second.

"It's overwhelmingly clear from the evidence that he's innocent," Kay said.



AP PHOTO

Stripped of his 2006 Tour de France title in a doping scandal, Floyd Landis is ready to return to cycling.

**PREP BASKETBALL****Team doesn't want win without honor**

BY JEFF CARLTON

Associated Press Writer

DALLAS — A high school girls basketball team that beat an opponent 100-0 has a case of blowout remorse.

The winning school now says it wants to do the right thing by seeking a forfeit and apologizing for the margin of victory.

"It is shameful and an embarrassment that this happened," the head of the school said Thursday on The Covenant School's Web site. He added that Covenant has made "a formal request to forfeit the game recognizing that a victory without honor is a great loss."

Covenant, a private Christian school in Dallas, defeated Dallas Academy 100-0 last week. Covenant was up 59-0 at halftime.

A parent who attended the game told The Associated Press that Covenant continued to make 3-pointers — even in the fourth quarter. She praised the Covenant players but said spectators and an assistant coach were cheering wildly as their team edged closer to 100 points.

"I think the bad judgment was in the full-court press and the 3-point shots," said Renee Pelozo, whose daughter plays for Dallas Academy. "At some point, they should have backed off."

Dallas Academy coach Jeremy Civello told The Dallas Morning News that the game turned into a "layup drill," with the opposing team's guards waiting to steal the ball and drive to the basket. Covenant scored 12 points in the fourth quarter and "finally eased up when they got to 100 with about four minutes left," he said.

Dallas Academy has eight girls on its varsity team and about 20 girls in its high school. It is winless over the last four seasons. The academy boasts of its small class sizes

and specializes in teaching students struggling with "learning differences," such as short attention spans or dyslexia.

There is no mercy rule in girls basketball that shortens the game or permits the clock to continue running when scores become lopsided. There is, however, "a golden rule" that should have applied in this contest, said Edd Burleson, the director of the Texas Association of Private and Parochial Schools. Both schools are members of this association, which oversees private school sports in Texas.

"On a personal note, I told the coach of the losing team how much I admire their girls for continuing to compete against all odds," Burleson said. "They showed much more character than the coach that allowed that score to get out of hand. It's up to the coach to control the outcome."

Covenant coach Micah Grimes and head of school Kyle Queal did not immediately respond to messages left by The Associated Press.

In the statement on the Covenant Web site, Queal said the game "does not reflect a Christ-like and honorable approach to competition. We humbly apologize for our actions."

Queal said school officials met with Dallas Academy officials to apologize and praised the Dallas Academy players for "strength, composure and fortitude in a game in which they clearly emerged the winner."

Pelozo said the coach and other parents praised the Dallas Academy girls for limiting Covenant to 12 points in the fourth quarter. She added that neither her daughter nor her teammates seemed to dwell on the loss.

"Somewhere during that game they got caught up in the moment," Pelozo said, referring to the Covenant players, fans and coaches.

**2009 Grants Sporting Goods Big Bass Tour Tournament Trail Schedule**

- 1. February 8th - Gunthersville (Goose Pond)**  
\$100 Entry Fee - \$1000 Guaranteed for 1st Place, 100% Payback
- 2. March 22nd - Chickamauga (Chester Frost)**  
\$100 Entry Fee - \$1000 Guaranteed for 1st Place, 100% Payback
- 3. April 19th - Weiss (Hawgs Den)**  
\$100 Entry Fee - \$1000 Guaranteed for 1st Place, 100% Payback
- 4. May 17th - Chickamauga (Chester Frost)**  
\$100 Entry Fee - \$2000 Guaranteed for 1st Place, 100% Payback
- 5. June 28th - Big Bass Classic - Weiss (Hawgs Den)**  
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All entries must be taken at Grant's Sporting Goods two days prior to the tournament date. Payback is 100% and Big Fish will be taken from entry fee. **GOOD LUCK!**

**Any Questions - Call 706-278-5598**

# ATHLETE OF WEEK



**Mistry Watson/The Daily Citizen**  
Christian Heritage senior Damien Chaney, foreground, going up for a shot against Harvester Christian earlier in the season, averaged 26.7 points, 10 rebounds, 2.7 steals and 1.7 blocks in a three-game stretch against Colonial Hills, Furtach Prep and Flint River Academy from Jan. 13-17. Chaney scored a career-high 38 points in an 80-75 overtime over Furtach and for his efforts has been selected *The Daily Citizen's* Athlete of the Week.

## GOLF: BOB HOPE CLASSIC

# Historic play has Perez up by two

By Ken Peters

Associated Press Writer  
**A QUINTA, Calif.** — Pat Perez shot a 9-under 63 on Thursday to become the first player in PGA Tour history to play a 36-hole stretch in a tournament in 20, keeping him two strokes in front in the Bob Hope Classic.

After opening with a 61, Perez had nine birdies during a bogey-free second round and was at 124 through the first two days of the 90-hole tournament. Along with setting a PGA Tour low against par for consecutive rounds, his 36-hole total was the lowest ever to begin a tournament. Mark Calcavecchia was at 124 through two rounds of the 2001 Phoenix Open, but that was on a par-71 course. Perez had his opening 61 at the Palmer Course at PGA West, and followed it with the 63 on the Nicklaus Course at PGA West.

On another mild, still day in the desert, Perez's sizzling scoring still wasn't enough to give him a pad — six players were within four shots. Briny Baird aced the par-3, 140-yard seventh at the Nicklaus Course with a 9-iron on the way to his second 63 and an 18-under 126 total.

David Bergamini Jr. had a 64 and was another shot behind Tom Pernice Jr. (63), Chris Stroud (63), Richard Johnson (65) and Jason Dufner (65) were 16 under. The 32-year-old Perez, still chasing his first tour win, followed his sparkling opening round with another day of well-placed drives, pinpoint iron play and dead-ly accurate putting. He rolled in a 15-footer on No. 7, a 40-footer from the fringe on No. 11, a 20-footer on No. 14, and other birdie putts from 10 feet and in.

For the second straight day, he putted only 25 times. "I've played two unbelievable rounds and I'm very happy where I'm at," said Perez, enjoying the moment but fully realizing that two rounds won't get the job done in the 90-hole Hope.



**AP Photo**  
Pat Perez tips his cap to fans Thursday during the Bob Hope Classic in La Quinta, Calif. Perez shot 63 for 124 and a two-shot lead.

Asked about setting a standard, Perez said, "It means you can get hot for two days. I would like to have all kinds of records at the end of the week — three-day, four-day, five-day, trophy, Vegas, booze, all that stuff. That's what I want."

The tour records for three, four and five rounds certainly don't seem out of reach if the wind doesn't kick up over the next three days. The record for 54 holes is 189, a mark shared by a group including Calcavecchia. Tommy Armour III set the 72-hole mark of 254 in the 2003 Texas Open, and the 90-hole record is Joe Durant's 36-under 324 at the 2001 Hope.

Even if Perez falters, some of the players trailing him may have a shot at records.

"The course is set up for it, the pin placements are the hardest, and the weather's been perfect," Perez said. "Everything has to factor in when everybody's shooting low scores. It's not a mystery." Said Baird: "Yeah, it's the conditions. There's the wind; when the wind howled today, it howled two miles an hour. The greens aren't very firm, yet they are. If you're hitting a wedge, you're sucking them in. It's as easy as you could ask for."

## Celtics take down Magic

**THE ASSOCIATED PRESS**  
**ORLANDO, Fla.** — For much of the last week, Orlando coach Stan Van Gundy insisted the Boston Celtics are playing better defense than anyone in the NBA.

After Thursday night's game, his team won't disagree. Paul Pierce had 27

points and 10 rebounds, Glen Davis added a season-high 16 points and Boston disrupted everything Orlando wanted to do offensively by beating the Magic 90-80 in a matchup of two of the league's elite this season.

Kevin Garnett scored 16 points, he will help the Celtics (36-9) extend their winning streak to seven games.

# SCOREBOARD

## LOCAL

### Prep Schedule

**Today**  
Varsity basketball  
LaGrange Academy at Christian Heritage, 6 South Plauding at Murry County, 6 Southeast at Scoggins, 7 Northwest Whitefield at Dalton, 7

**Varsity wrestling**  
Dalton vs. North Atlanta, Westminster at Westminster, Atlanta, 5:30 Northwest Whitefield at Sham Stam II, Habersham Central, 5

**Varsity swimming**  
North Georgia regional at Dalton, TBA  
Junior varsity basketball  
Northwest Whitefield at Dalton, 4

**Saturday**  
Varsity swimming  
North Georgia regional at Dalton, TBA  
Varsity wrestling  
Dalton at Last Man Standing Tournament, Eagles Landing High, McDonough Northwest Whitefield at Sham Stam II, Habersham Central, 9 a.m.

**Junior varsity basketball**  
Murry County at Gilmer, 1  
Northwest Whitefield at Cass tournament

**Junior varsity wrestling**  
Murry County, Northwest Whitefield at Heritage-Catoosa tournament

**Freshman basketball**  
Murry County at Gilmer, 10 a.m.  
Carnegieville regional at Northwest Whitefield, 10 a.m.

**Middle school basketball**  
Christian Heritage tournament  
Gladden girls vs. Greater Gaines, 10 a.m.  
Christian Heritage boys vs. Dalton, 11 a.m.  
Christian Heritage girls vs. Dalton, noon  
Dalton vs. Greater Gaines, 11

## TELEVISION

**On Today**  
AUTO RACING  
10 p.m.  
SPEED — NASCAR, qualifying for All-Star Weekend at Nashville, Cal.  
2 p.m.  
ESPN — Winter X Games, at Aspen, Colo.  
9:30 p.m.  
ESPN — Winter X Games, at Aspen, Colo.

**8:30 a.m.**  
TGC — European PGA Tour, Qatar Masters, second round, at Doha, Qatar (same-day time)

**6:30 p.m.**  
TGC — PGA Tour, Bob Hope Classic, third round, at La Quinta, Calif.

**8:30 a.m.**  
TGC — Champions Tour, Mitsubishi Electric Championship, first round, at Kapalua-Honua, Hawaii

**9 p.m.**  
ESPN — Dallas at Detroit

**PREP BASKETBALL**  
9:30 p.m.  
ESPN2 — Fairfax (Calif.) vs. San Diego, at San Diego

**TENNIS**  
7 p.m.  
ESPN2 — Australian Open, early round, at Melbourne, Australia  
11:30 p.m.  
ESPN2 — Australian Open, early round, at Melbourne, Australia  
3:30 a.m.  
ESPN2 — Australian Open, early round, at Melbourne, Australia

## AFK

Pittsburgh 23, Baltimore 14  
Super Bowl  
Sunday, Feb. 1  
Tampa, Fla.  
Arizona vs. Pittsburgh, 8 p.m. (NBC)

Pro Bowl  
Sunday, Feb. 8  
At Honolulu  
AFC vs. NFC, 4:30 p.m. (NBC)

## HOCKEY

### NHL Glance

#### EASTERN CONFERENCE

W	L	OT	Pts	GF	GA
New Jersey	29	15	3	61	145
N.Y. Rangers	28	16	4	60	127
Philadelphia	25	19	5	59	151
Pittsburgh	23	21	4	50	144
N.Y. Islanders	13	29	4	115	291

#### WESTERN CONFERENCE

W	L	OT	Pts	GF	GA
San Jose	34	6	5	73	160
Edmonton	28	14	6	68	133
Chicago	25	12	8	58	114
Columbus	22	20	4	49	129
Nashville	20	23	4	43	111
St. Louis	19	23	4	42	133

### NFL Glance

#### EASTERN CONFERENCE

W	L	OT	Pts	GF	GA
Washington	30	15	5	121	142
Carolina	23	20	5	91	124
Florida	21	17	8	100	129
Tampa Bay	16	21	5	82	133
Atlanta	17	26	3	59	147

#### WESTERN CONFERENCE

W	L	OT	Pts	GF	GA
Detroit	25	12	8	58	114
Chicago	22	20	4	49	129
Nashville	20	23	4	43	111
St. Louis	19	23	4	42	133

### WEDNESDAY'S GAMES

#### Central Division

W	L	OT	Pts	GF	GA
Calgary	28	14	4	60	146
Edmonton	24	19	6	68	133
Vancouver	22	19	5	51	137
Minnesota	23	20	3	49	117
Colorado	23	23	4	47	140

#### Pacific Division

W	L	OT	Pts	GF	GA
San Jose	34	6	5	73	160
Phoenix	24	19	5	53	129
Anaheim	23	21	5	51	137
Dallas	20	18	7	47	130
Los Angeles	19	20	7	45	117

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#### Central Division

W	L	OT	Pts	GF	GA
Calgary	28	14	4	60	146
Edmonton	24	19	6	68	133
Vancouver	22	19	5	51	137
Minnesota	23	20	3	49	117
Colorado	23	23	4	47	140

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W	L	OT	Pts	GF	GA
San Jose	34	6	5	73	160
Phoenix	24	19	5	53	129
Anaheim	23	21	5	51	137
Dallas	20	18	7	47	130
Los Angeles	19	20	7	45	117

## GOLF

### Bob Hope Classic

Thursday  
La Quinta, Calif.  
Purse: \$5.1 million  
Played on four courses all Par 72  
PGA West (Palmer course) 6,530 yards  
PGA West (Nicklaus course) 6,804 yards  
Bermuda Dunes CC 7,017 yards  
Silver Resort 7,403 yards

**Second Round**

Pat Perez	61-63	— 124	— 20
Briny Baird	63-63	— 126	— 18
David Bergamini Jr.	64-64	— 127	— 17
Richard S. Johnson	63-65	— 128	— 16
Jason Dufner	63-65	— 128	— 16
Tom Pernice Jr.	65-63	— 128	— 16
Chris Stroud	65-63	— 128	— 16
Brad Adams	67-62	— 129	— 15
Steve Elkington	65-64	— 129	— 15
Derek Faltauer	65-64	— 129	— 15
Chris Couch	67-63	— 130	— 14
Vaughn Taylor	63-67	— 130	— 14
Cliff Krasnow	66-63	— 131	— 13
Bo Van Dyke	66-65	— 131	— 13
Bubba Watson	62-69	— 131	— 13
Ron Beem	66-65	— 131	— 13
Kevin Sutherland	64-67	— 131	— 13

David Mathis 66-66 — 132 — 12  
Scott Porey 66-66 — 132 — 12  
Ryji Imada 67-65 — 132 — 12  
Peter Lonard 66-67 — 132 — 12  
Chris DiMarco 66-68 — 132 — 12  
Moury S. Manly 67, 64, Cent. Connecticut 82  
Mark Wilson 66-68 — 132 — 12  
Mike Weir 66-70 — 132 — 12  
Chaz Reale 66-72 — 132 — 12  
D.J. Trahan 66-73 — 132 — 12  
Heath Slocum 66-75 — 132 — 12  
Steve Lowery 67-67 — 132 — 12  
Robert Garrigus 67-68 — 132 — 12  
John Merrick 66-68 — 131 — 11  
John Huhnerfuss 66-68 — 131 — 11  
Lucas Glover 66-68 — 131 — 11  
Glen Day 66-68 — 131 — 11  
69-67 Margaret  
Ben Crane 63-70 — 131 — 11  
Matt Kuchar 66-67 — 131 — 11  
David Tomes 66-68 — 131 — 11  
Keith Simpson 66-68 — 131 — 11  
Scott McCarron 66-68 — 131 — 11  
Nathan Green 66-68 — 131 — 11  
Stephen Ames 71-63 134 — 10  
Rick Price 66-70 — 134 — 10  
Olin Browne 64-74 — 134 — 10  
Woodie Watson 66-69 — 134 — 10  
Steve Marino 66-69 — 134 — 10  
Michael Letzig 66-68 — 134 — 10

## BASKETBALL

### NBA Glance

#### EASTERN CONFERENCE

##### Atlantic Division

W	L	Pct	GB
Boston	36	9	800
Philadelphia	20	21	486
Charlotte	19	23	452
New York	17	24	415
Toronto	16	26	385

##### Southwest Division

W	L	Pct	GB
Orlando	33	9	786
Atlanta	25	16	610
Miami	22	19	537
Washington	9	32	220

#### WESTERN CONFERENCE

##### Central Division

W	L	Pct	GB
Cleveland	32	8	800
Phoenix	24	17	585
Milwaukee	21	24	467
Chicago	18	25	419
Indiana	15	27	367

##### Southwest Division

W	L	Pct	GB
San Antonio	28	13	683
New Orleans	26	13	628
Houston	27	16	526
Dallas	24	18	574
Memphis	11	30	289

### WEDNESDAY'S GAMES

Charlotte 101, Memphis 86  
Boston 88, Miami 83  
New York 114, Phoenix 109  
Detroit 85, Toronto 78  
Milwaukee 113, Dallas 69  
New Orleans 102, New Jersey 92  
Houston 108, Utah 99  
Washington 110, Sacramento 107  
Cleveland 104, Portland 98  
St. Louis 108, L.A. Clippers 97  
Oklahoma City 122, Golden State 121

#### Thursday's Games

Boston 90, Dallas 82  
Houston at L.A. Lakers, late  
Milwaukee 113, Dallas 69  
New Orleans 102, New Jersey 92  
Washington at Indiana, 7 p.m.  
Phoenix at Charlotte, 7 p.m.  
New York at Detroit, 7 p.m.  
Milwaukee at Atlanta, 7:30 p.m.  
Memphis at New York, 7:30 p.m.  
New Orleans at Minnesota, 8 p.m.  
Toronto at Chicago, 8:30 p.m.  
New Jersey at San Antonio, 8:30 p.m.  
Cleveland at Golden State, 10:30 p.m.  
Oklahoma City at L.A. Clippers, 10:30 p.m.

## College Results

#### EAST

Brighton 60, New Hampshire 47  
Boston U. 80, UMBC 77, 207  
Bradgewater, Mass. 71, Worcester 87

Dayton 63, George Washington 61  
Fairleigh Dickinson 69, St. Francis, Pa. 56  
Felician 87, S. Connecticut 86, OT  
Louisville 67, St. Peter's 56  
Monmouth, N.J. 74, Long Island U. 73  
Mount St. Mary's, Md. 64, Cent. Connecticut 82  
North Carolina 68, Wake Forest 63  
Sacred Heart 70, Quinnipiac 66  
St. Francis, N.Y. 85, Wagner 62  
D. Tufts 66-68  
Vermont 79, Hartford 65  
West Virginia 75, Georgetown 58  
Chattanooga 72, UNC Greensboro 54  
Providence 86, Seton Hall 83, OT  
Georgia Southern 74, Wake Forest 53  
Louisiana-Monroe 94, Florida Atlantic 82  
69-67 Margaret  
North Texas 80, Fla. International 75  
Samford 55, Elon 51  
SUNBELT  
Charlotte 66, W. Carolina 52  
Butler 68, Ws.-Green Bay 59  
IPFW 80, W. Illinois 71  
Ill. Chicago 65, DePaul 61  
Lake Superior St. 76, N. Michigan 61  
Oakland, Mich. 75, IPFW 57  
Purdue 70, Minnesota 52

## TRANSACTIONS

### Thursday's Moves

#### BASEBALL

**BALTIMORE ORIOLES** — Agreed to terms with CF Greg Zaun on a one-year contract. Designated 1B Oscar Salazar for assignment.

**ATLANTA BRAVES** — Agreed to terms with C Alvin Rodriguez on a one-year contract.

**PHILADELPHIA PHILLIES** — Agreed to terms with OF Ryan Howard on a one-year contract.

**WASHINGTON NATIONALS** — Named Jeff Gabejar manager. Frankie Brivo, pitching coach, Sergio Morillo, hitting coach, and Wilton Perez, trainer for Vernon (N.Y.) and Joel Sanchez, pitching coach, Phil Saragovitz, hitting coach, and Cesar Cedeno, coach for the L.A. Clippers.

#### FOOTBALL

**LOS ANGELES D-FENDERS** — Added G Ryan Frerking to the roster. RB Mike Thomas to the roster. Waived C Rashad Byrd and G Curtis Terry.

**NBA DEVELOPMENT LEAGUE**  
LOS ANGELES D-FENDERS — Added G Ryan Frerking to the roster. RB Mike Thomas to the roster. Waived C Rashad Byrd and G Curtis Terry.

**NATIONAL FOOTBALL LEAGUE**  
CLEVELAND BROWNS — Named Bryan Cox defensive line coach. Jerome Henderson defensive backs coach. Andy Dickerson defensive quality control coach. Carl Smith quarterbacks coach, and Rocky Lee assistant strength and conditioning coach.

**NEW YORK GIANTS** — Named Jim Hermann linebackers coach. Signed DT Anthony Bryant.

**ST. LOUIS RAMS** — Named Pat Shurmur offensive coordinator and Kim Pajak defensive coordinator.

**SEATTLE SEAHAWKS** — Named Tim Lincecum defensive backs coach.

**TAMPA BAY BUCCANERS** — Named Jim Bates offensive coordinator.

#### HOCKEY

**National Hockey League**  
ANAHEIM DUCKS — Assigned LW Drew Miller, RW Ty Brode and D Brendan Mikkelson to Iowa (AHL).

**CHICAGO BLACKHAWKS** — Assigned D Niklas Hultin to Rockford (AHL).

**LOS ANGELES KINGS** — Assigned G Jonathan Bernier and F Kevin Weegar to Manchester (AHL). Recalled F Brad Richardson from Manchester.

**MONTREAL CANADIENS** — Assigned F Kyle Cloutier and G Greg Stewart to Hamilton (AHL).

**SAN JOSE SHARKS** — Assigned D Derek Joshi to Worcester (AHL).

**TAMPA BAY LIGHTNING** — Assigned RW Steve Downie and D Ty Waltton to Norfolk (AHL) and G Ryan Hultin from Norfolk to Mississippi (ECHL).

**American Hockey League**  
WIKES-BARRERSCANTON PENGUINS — Assigned RW Brian Jeffrey, last been reassigned to the team by Pittsburgh (NHL).

## COLLEGE RESULTS

#### EAST

Brighton 60, New Hampshire 47  
Boston U. 80, UMBC 77, 207  
Bradgewater, Mass. 71, Worcester 87

<b>ART</b> Ken Morrison Art <a href="http://www.kenmorrisonart.com">http://www.kenmorrisonart.com</a>	<b>INSURANCE</b> Insurance Advance Insurance Strategies <a href="http://www.advanceinsurancestrategies.com">www.advanceinsurancestrategies.com</a>
<b>AUTOMOTIVE</b> Al Johnson Volvo <a href="http://www.aljohnsonvolvo.com">www.aljohnsonvolvo.com</a>	<b>JEWELRY</b> Maryville Jewelers <a href="http://www.maryvillejewelers.net">www.maryvillejewelers.net</a>
<b>BANKING</b> First Georgia Bank <a href="http://www.firstgeorgiabankingcompany.com">www.firstgeorgiabankingcompany.com</a>	<b>KITCHEN &amp; BATH DESIGN</b> Georgia Kitchen and Bath Design <a href="http://www.georgiakitchenandbathdesign.com">www.georgiakitchenandbathdesign.com</a>
<b>BUSINESS SERVICES</b> A Total Resource <a href="http://www.exceptionalpeo.com">www.exceptionalpeo.com</a>	<b>MEDIA GROUP</b> Dalton Daily Citizen <a href="http://www.daltondailycitizen.com">www.daltondailycitizen.com</a>
<b>FINANCIAL PLANNING</b> Wachovia Securities <a href="http://www.agedwards.com/tc/jr.fitch">www.agedwards.com/tc/jr.fitch</a>	<b>REAL ESTATE</b> Peach Realty <a href="http://www.peachrealtyinc.com">www.peachrealtyinc.com</a>
<b>FUNERAL SERVICES</b> Ponders Funeral Home <a href="http://www.pondersfuneralhome.com">www.pondersfuneralhome.com</a>	<b>SCHOOLS</b> Dalton Beauty College <a href="http://www.daltonbeautycollege.com">www.daltonbeautycollege.com</a>
<b>HEALTH &amp; NUTRITION</b> <a href="http://www.exit333ga.com">www.exit333ga.com</a>	<b>SPEECH AND HEARING</b> Looper Speech & Hearing <a href="http://www.loopersch.com">www.loopersch.com</a>
<b>HOSPITALS</b> Gordon Hospital <a href="http://www.gordonhospital.com">www.gordonhospital.com</a>	<b>UTILITIES</b> Dalton Utilities / Optikn <a href="http://www.dutil.com">www.dutil.com</a>

**NASCAR QUIZ**

Q. What year did the Budweiser Shootout begin?  
**A.** The non-points event, originally known as the Busch Clash, was first held in 1979.

**NASCAR INSIDER**

# BACK to the BASICS

Longtime NASCAR insider H.A. 'Humpty' Wheeler offers ideas to boost fan support

By **RICK MINTER**  
Cox News Service

For most NASCAR journalists, getting a clear picture of the current situation in NASCAR can be pretty simple. A phone call to H.A. "Humpty" Wheeler works for most.

In a recent phone conversation, the former president of Lowe's Motor Speedway weighed in on a range of issues facing the sport today.

Not surprisingly, he started with the current economic slump, which he says isn't as "current" for motorsports as it might seem. "We've been dealing with a declining ticket-sales deal for eight to nine years," he said, explaining that it's natural for any sport to have a plateau period after several years of rapid growth.

Wheeler agreed with others who say NASCAR lost some of its core fan base as it grew, and he said it's going require the sport's decision makers to get back to the basics to repair the damage.

"It's going to take some grass-roots knowledge, not panels and surveys," he said.

One key element missing from the sport today, he said, is rivalries — like [Cale] Yarborough and Darrell Waltrip or Bobby Allison and

Richard Petty.

"We've got a good cast of drivers today, but we need more excitement," he said. "A lot of corporate decision making has homogenized things." He said those decisions are being made not just by sponsors but by the people who put on the races.

The ramp-up in driver salaries also has had a negative effect on fans, even though there's no likely solution for that issue. "How can fans relate to personal jets

and \$2 million motorhomes?" he asked.

Wheeler said the sport's most popular driver, Dale Earnhardt Jr., needs to pick up the pace if the sport is to continue to benefit from his star power.

"He's got to start winning and contending for titles,"

Wheeler said. "As a sport, we need him to win three or four races a year and battle up front."

Like many others, he's surprised that Earnhardt Jr. retains such solid fan support. "His popularity is astounding, given his record." Earnhardt Jr. has just one points win in the past two seasons.

Wheeler believes that the sport would be stronger if there was more standardization as far as colors and numbers on cars. He said special paint schemes confuse casual fans, and having drivers run one car number in Cup and another in Nationwide isn't for the best.

"When I think of Matt Kenseth, I'm looking for a black and yellow car," he said.



NASCAR

*"We've got to work on the product — the race itself from start to finish."*

"When I see car No. 99, I expect to see Carl Edwards in it."

The veteran promoter said he applauds tracks for lowering some ticket prices in the current economy, but he said the real changes need to come on the racetrack.

"We've got to work on the product — the race itself from start to finish," he said. "There's got to be a lot of dicing for the lead, and not just at the end."

Two ways to accomplish that are to run a wider tire, which he said Goodyear is interested in developing, and to slow down the cars on the intermediate, mile-and-a-half tracks, where the racing often

is lackluster.

He said comparatively slower speeds make the shows better at places like Daytona and Talladega, where restrictor plates limit horsepower, and at short tracks like Bristol and Richmond, where the size of the track limits top speeds.

Wheeler said the current emphasis on the points race and championship has taken away much of the drama from the individual events, and that's not what fans really want.

"Nobody buys tickets to a points race," he said. "Fans want to see people banging into each other on the racetrack."

## Toyota not immune from financial woes, official says

When Toyota first arrived on the NASCAR scene, the automaker was referred to by some as the "Bank of Japan" because of its perceived abundance of funds. But Toyota, which had been outperforming the American Big Three automakers, now finds itself struggling along with the rest to sell cars, and that likely will result in some cutbacks in its racing programs. Lee White, president and general manager of Toyota Racing Development, acknowledged that during a teleconference last week.

"There is probably not anything on



**LEE WHITE**

White said the cuts likely will be significant.

"We have a list of about 30 general ledger items that we're attacking within our own company to cut costs, because we've been tasked with a challenge of reducing our costs by al-

most 25 percent for the next fiscal year," he said.

White said the reduced spending will show up first in areas he described as "soft activities." He mentioned TV ads, print ads, track activation and show cars.

What he doesn't see Toyota, or Dodge, Chevrolet or Ford cutting is the number of cars on the racetrack.

"That is what it takes to gain the hearts and minds of the consumer and hearts and minds of the fans," he said. "I think you'll see the four manufacturers still out there, still being represented and still have cars going around the racetrack."

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## Rick Minter's OBSERVATIONS

Key story lines this week in NASCAR.

### Top rookie lands a ride

It has seemed in recent seasons that promising newcomers often wind up in fully sponsored competitive cars. That's not going to be the case this season for last year's Sprint Cup Rookie of the Year Regan Smith.

Smith, 25, lost his ride at Dale Earnhardt Inc. when the team merged with Chip Ganassi Racing despite flashes of brilliance. He was first under the checkered flag at Talladega last fall but had the win taken away when officials decided he made an improper move under the yellow line while racing with Tony Stewart, who was awarded the win.

For 2009, Smith will drive the No. 78 Furniture Row Racing Chevrolet. The team, which finished 42nd in car-owner points last year, plans a 12-race schedule, including two races at Daytona and two at Talladega.

"Furniture Row Racing is thrilled to obtain the driving services of Regan, who is one of the bright young talents in NASCAR," team President and General Manager Joe Garone said in a news release announcing Smith's hiring.

In the same release, Smith said he's glad to have a ride, even if it is with an underdog.

"Though it's a single-car team that battles heavy odds against the mega multi-car operations, the organization has always been highly respected in the garage for its use of some of the best equipment as well as an undying commitment to growing a winning team," he said. "That's all a driver can ask for."

Veteran driver Ryan Newman is in somewhat of a similar situation in that his No. 39 Chevrolet at Stewart Haas Racing doesn't have sponsorship for the entire season.

The U.S. Army's backing covers only 22 of the 36 points races plus the All-Star race.

Newman said last week that he's not really worried at this point.

"I know that the people at Stewart Haas Racing are continually working on the additional sponsorship to fulfill all 37 races," he said. "But in the meantime, hopefully we can come out of the box strong. My focus is Daytona, the Daytona 500, and in the end, they pay me to drive the race car, and that's my ultimate responsibility. But I do stay aware of sponsorship and things that I may be obligated to later in the year."

### Sadler: 'ready to play'

Elliott Sadler had to get his lawyers involved, but he managed to hang onto his ride in the No. 19 Dodge at Gillett Evernham Motorsports, where he had a two-year contract to drive the car. And he maintained on a teleconference last week that he doesn't believe he and his team, which tried to oust him in favor of A.J. Allmendinger, will be negatively impacted by the awkward situation in which they now find themselves.

"We're professionals, and when we show up to play, we should be ready to play," he said. "As far as the team is concerned and myself is concerned, it's in the past." He said the situation never came up during his recent visits to the shop.

"All the conversations were how can we go to Daytona, be competitive; how can we go to California, the next race, and be competitive, and things like that," he said.

### No slowing down for Kyle Busch

If there's any question about whether Kyle Busch (below right) plans to cut back on his racing schedule in 2009, the entry list for the SpeedFest at Lanier National Speedway in Braselton, Ga., on Jan. 24-25 ought to shed some light on the situation.

Busch has told track officials that he plans to compete in his own Late Model racer. He's an occasional competitor in the Champion's Racing Association, which is one of the circuits that will be present at SpeedFest.



NASCAR

## Junior 'keeping it close to home' in off-season

By **RICK MINTER**  
Cox News Service

Dale Earnhardt Jr., driver of the No. 88 Chevrolet for Hendrick Motorsports, met with reporters and fans during the recent Sprint Sound & Speed event in Nashville, Tenn. Here are excerpts of his remarks:

**• On what he did during the off-season:** "I took my family on a trip, which was good. First time me, Kerry, Kelly and my sister Taylor, have ever been anywhere together as a group, so that was pretty exciting for us. I guess we all had to grow up a little bit and get a little older to appreciate being around each other.

"I've just been kind of keeping it close to home. We've got the Whiskey River Bar down in Charlotte. I've been going down there and hanging out, keeping close to JR Motorsports, trying to get some more sponsorship into the [No.] 5 program to get that car running more races, staying in contact with [crew chief Tony Eury Jr.]

with what's going on with the [No.] 88 team.

"I took my uncles, Robert and Jimmy Gee, and Tony [Eury] Jr., to Missouri [and] went deer hunting the week of Christmas. That was fun."

**• On the recent string of mergers, including his former team Dale Earnhardt Inc. and Chip Ganassi Racing:** "It seems to be all the craze these days, merging together. We did it last year with Rick Hendrick and our [Nationwide] team. It's actually kind of fun. You can really consolidate some of your best parts and try to create an overall better team.

"It's unnecessary to make such a big deal out of it. I think it's just part of the way things are going right now. A lot of the teams are finding that to be sort of a godsend, to be able to keep competing in the sport. It's good for several teams that have been able to do that."

**• On advice his father gave him early on:** "It's common knowledge to stay away from drugs



NASCAR

Dale Earnhardt Jr. responds to questions during the recent Sprint Sound & Speed fan festival in Nashville, Tenn.

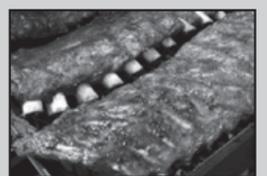
and putting yourself in a position to be in a crowd where people are doing those type of things. It's pretty dangerous business. When your dad's telling you that when you're a freshman in high school, you're so naive to how much of that stuff's truly out there.

"I kind of thank him for being

dedicated to making that clear and making sure I knew exactly how severe and serious that situation was because the older you get, the more you realize how often that stuff is found out in society and how close it is to you.

"I worry about my nephews and nieces and some of my family members just going down the right path, not falling into that same problem that a lot of people do, just trying to get clean and function without getting swept up in the wrong crowd, being around the wrong people, making the wrong decisions."

**• On who he thinks the top championship contenders will be this season, in addition to his teammate and defending champ Jimmie Johnson:** "Kyle [Busch] and Carl [Edwards] are very strong. Carl did an awesome job this past year. He's really turning into quite a representative for our sport. He's doing a good job. Those three guys are at the top right now as far as being the probables to be battling for the championship next year."



Grillin' up a deal.

### An offer too tasty to pass up?

A racetrack that hosts stand-alone Nationwide or Camping World Truck Series races would do about anything to get the sport's most popular driver, Dale Earnhardt Jr., to run one of its races.

Memphis Motorsports Park is trying to appeal directly to Junior's taste buds.

The track is offering a lifetime supply of one of Earnhardt Jr.'s favorite foods — Memphis barbecue — if he'll compete in just one race. The Nationwide Series runs at Memphis on Oct. 23-24.

— Rick Minter

**CROSSWORD**

**ACROSS**

47 Upper limit  
1 Hot tub  
4 Chances, for short  
7 Blubbers  
12 Dress (up)  
13 Dance flourish  
14 Say one's piece  
15 Lord's Prayer start  
16 Noted news-weekly, with "The"  
18 Lemieux milieu  
19 Toaster's word  
20 Masticate  
22 Screw up  
23 Test the waters  
27 Choose  
29 December stone  
31 Point of view  
34 Dastardly one  
35 Chat  
37 Fool  
38 Authentic  
39 Every iota  
41 Drink too much  
45 Thwart

**DOWN**

1 Unemotional  
2 Joey's place?  
3 Match  
4 Words-worth works  
5 Type of fence  
6 Animal track  
7 "Groovy"  
8 Spinning meas.  
9 Midafternoon, on a sundial  
10 Em halves  
11 Collection  
17 Bygone game-show host  
21 "The Right Stuff" author  
23 Watch this space?  
24 Expert  
25 "SNL" announcer Pardo  
26 Remnant  
28 Shell game item  
30 Conditions  
31 Performance  
32 Neither mate  
33 Wildebeest  
36 Indonesian island  
37 Niche  
40 Lifelong resident  
42 Alpha's antithesis  
43 Dad, in Devonshire  
44 Put on a pedestal  
45 Talk like  
46 Banjo supporter  
48 Chucklehead  
49 Foolhardiness personified  
50 1/6 fl. oz.  
51 "Uh-huh"

**Solution time: 25 mins.**

Y	A	O	A	G	E	S	F	L	A	P	
E	M	U	N	I	C	E	L	I	N	E	
S	I	T	T	I	G	H	T	A	M	E	N
R	U	M	O	U	R	T	O	W	N		
T	R	I	B	A	L	P	I	C			
B	U	G	L	I	T	V	A	M	P	S	
A	S	H	I	E	P	O	I	R	I	O	
R	E	T	I	E	O	L	D	D	N	A	
D	A	M	K	E	E	N	E	R			
I	C	E	D	T	E	A	A	L	I		
M	A	G	I	T	W	I	L	I	G	H	
A	M	O	S	R	A	R	E	H	O	I	
M	E	S	H	O	Y	E	R	T	E	X	

**Yesterday's answer 1-23**

1	2	3	4	5	6	7	8	9	10	11	
12			13			14					
15			16			17					
18			19								
20			21	22			23	24	25	26	
			27	28		29	30				
31	32	33				34					
35				36		37					
38				39	40			41	42	43	44
			45				46		47		
48	49	50	51						52		
53					54				55		
56					57				58		

**BRIDGE**

**Test your play**

First, you should conclude that the slam cannot be made if the trumps are divided 4-1. This is because if either defender had four trumps and you drew them, you'd have no more trumps and would automatically go down two. You therefore start by assuming a 3-2 trump division.

You next consider how the missing five hearts might be divided. Again you make an assumption before proceeding. Oddly enough, this time you assume that the hearts are not divided 3-2 because, if they are, you are sure to succeed with any reasonable line of play.

It is not that you don't want the hearts to be divided 3-2 — you'd be delighted if they were — but that you would like to arrange your play so as to guard against a 4-1 division if possible (you have no chance against a 5-0 break).

Once you assume the 4-1 heart division, you have to decide how to handle the case where North has the four hearts, and then the case where South has them. One approach to dealing with the problem is to imagine that North has a hand such as:

♠ 62 ♥ QJ73 ♦ 842 ♣ J1085

... and proceed from there.

At trick two, you cash the ace of hearts, on which South plays the ten. Next you enter dummy with a diamond and lead another heart. If South ruffs, you later play two rounds of trumps, cash the king of hearts, ruff a heart in dummy and so make the slam. If South does not ruff, you win the heart with the king, concede a heart to North and later ruff a heart high in dummy to produce 12 tricks.

If North has the singleton ten, jack or queen of hearts, the play is even simpler. After cashing the heart ace and seeing the ten, jack or queen appear on your left, you draw three rounds of trumps ending in dummy and then lead a heart. If South follows low, you finesse the nine; if South produces one of the two missing honors, you win with the king and return the nine.

If both defenders follow low on the ace of hearts at trick two, your best chance is to cross to dummy with a diamond and return a heart toward your K-9-8-5, playing the king if South follows suit.

**Tomorrow:** Making bricks without straw.

**CRYPTOQUIP**

F R N P N Q H U I I U A A N K P L H N  
 A N N Y I F K F Y R F Y U O N I P U F Y  
 P L X L P U . F R V N A A X L V  
 Q R S P A U X F Q O U Q I X - A S X .  
**Yesterday's Cryptoquip:** IF A FLOWER BUD MADE AN AUDIBLE NOISE AS IT OPENED UP, SURELY YOU WOULD CALL IT A SONIC BLOOM.  
 Today's Cryptoquip Clue: A equals S

**HOROSCOPE**

**Happy Birthday:** This is your year to make strides and put the past behind you. Progressive action will impress the people who have watched you slip and slide over the years, and you'll receive greater respect and the anticipation of good things to come. Don't look back. Your numbers are 4, 12, 17, 20, 21, 39, 46

**ARIES (March 21-April 19):** Don't take chances in any aspect of your life. Saying something you'll regret or making a snap decision will both lead to problems. Take a look at what you can reform in your life.

**TAURUS (April 20-May 20):** You can go after advancement and challenge anyone who stands in your way but don't take on too much or make promises you can't deliver. Someone in the background is watching and will step up to help if needed. 5 stars

**GEMINI (May 21-June 20):** A trip will pay off in experience and learning. This is an ideal time to reassess your lifestyle. Don't let anyone drop responsibilities in your lap that don't belong to you. Sometimes saying no works best. 3 stars

**CANCER (June 21-July 22):** You can't slow down or stop now when it comes to your future. Personally and professionally there are decisions to make. A change at home will be worth its weight in gold, so don't scrimp when the outcome will be so beneficial. 3 stars

**LEO (July 23-Aug. 22):** A little forethought will give you the edge when dealing with people who can help you. A loan can lead to closing a deal. Don't let a relationship with someone you work with take priority over a decision you must make. 3 stars

**VIRGO (Aug. 23-Sept. 22):** You can talk and network your way to the top. You will make an impact on

the people you approach and will be inspired by the response you get. Don't hold back when you have so much to gain from promoting and presenting. 5 stars

**LIBRA (Sept. 23-Oct. 22):** Look at both sides of every issue that arises before making a decision or taking sides. Not everything will be as you think. Before you get involved or move ahead, observe and evaluate the long-term effect. 2 stars

**SCORPIO (Oct. 23-Nov. 21):** Play to win. Not everyone will be fair but, as long as you are prepared, you will outmaneuver whoever steps in front of you. Love is in the stars — and you can make a difference to someone who has been there for you in the past. 3 stars

**SAGITTARIUS (Nov. 22-Dec. 21):** Don't let anyone fool you into thinking that he or she is going to do you a favor. Do your own work and solve your own problems. A demand will lead to unwanted change but, in the end, you will benefit. 3 stars

**CAPRICORN (Dec. 22-Jan. 19):** Don't be afraid to show a little emotion. You have as much right as anyone to get caught up in a moment of joy. A romantic encounter will lead to so much more if you follow through. A decision made now will alter your future. 3 stars

**AQUARIUS (Jan. 20-Feb. 18):** It's time to get rid of old debts whether they are financial, emotional or physical. Don't be afraid to admit you have made mistakes — you can clear a path that will lead to a brighter future. 3 stars

**PISCES (Feb. 19-March 20):** Don't let greed get in the way of doing the right thing. Go through the proper channels and avoid trouble later on. A personal deal will influence a business deal, so consider all areas of your life before making a final decision. 4 stars



**Eugenia Last**

**To Your Good Health**

**Diarrhea can follow antibiotic use**

**DEAR DR. DONOHUE:** After falling off my boyfriend's motorcycle, I was hospitalized and put on antibiotics. When I returned home, I started having diarrhea that wouldn't stop. I landed back in the hospital with a diagnosis of C. difficile infection. I was given other antibiotics and the diarrhea stopped. Now I am home again, but I think I have it back. What can I do to get rid of this? — J.F.



**Paul G. Donohue**

tract and result in diarrhea, a long with crampy stomach pain and a low-grade fever. The diarrhea occurs during or after antibiotic treatment.

If the antibiotics are being taken when diarrhea starts, the most effective treatment is stopping them. If diarrhea occurs after antibiotic treatment and is unrelenting, then treatment with antibiotics that target the C. difficile germ often can put an end to the infection. Metronidazole and vancomycin are the two drugs most often used.

As many as one in four patients has a relapse after

treatment. A second course of either antibiotic can be given again. If there are further relapses, a number of steps can be taken. One is changing the way that the metronidazole or vancomycin is given. An attempt to restore normal colon bacteria with probiotics is another method. Probiotics are foods, often cultured milk products like yogurt, that contain good bacteria. Intravenous gamma globulin is another way to end relapses.

You must call your doctor and let the doctor know you are having a relapse. As difficult as it is to get rid of C. difficile, it is not impossible, most of the time.

This illness goes by a number of names: C. difficile-associated disease, pseudomembranous colitis and antibiotic-associated colitis. It's not a rare complication of antibiotic use.

**DEAR DR. DONOHUE:** Since antibiotics don't work on viruses, what is the test to tell which you have? — E.L.

**ANSWER:** It's not always easy to differentiate a bacterial infection from a viral infection. Some generalizations can help, but they aren't infallible. Bacterial infections tend to raise body temperature higher than viral infections. Bacterial infections produce more pus. The white blood cell count is higher with bacterial infections.

Through experience, doctors learn how to tell which infections are bacterial and which are viral.

Some lab tests can make the distinction. Office tests often can distinguish a bacterial sore throat from a viral sore throat.

What's happening in the community also assists in

identifying the cause of an infection. If flu is prevalent, then people with flu symptoms, which are common in other infections too, can be accurately diagnosed as having the viral-caused flu.

**DEAR DR. DONOHUE:** My 84-year-old mother has osteoporosis, with a compression fracture of her backbone. Her doctor has referred her to a pain clinic. They have suggested epidural shots to control the pain. She is not happy about having a needle stuck in her back. Do you believe this is a good way to relieve pain? — C.P.

**ANSWER:** The dura is the tough outer covering of the spinal cord and spinal nerves. "Epidural" indicates the medicine is injected in the space above the dura. The injected medicine soothes and numbs nerves

**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.

emerging from the spinal cord and, in that way, takes away pain. Epidural pain control often is used for pain relief during labor and delivery.

No one likes the idea of being stuck with a needle. When pain cannot be controlled with oral medicines, then an epidural is a most satisfactory way to curb pain. If other methods have failed your mother, she should not be afraid to try an epidural.



**'SLUMDOG' NOMINATIONS**

AP PHOTO

'Slumdog Millionaire' co-director Loveleen Tandan, left, and actor Freida Pinto dance as they arrive for the premiere in Mumbai, India, Thursday. India's film industry celebrated Thursday as "Slumdog Millionaire" lived up to its rags-to-riches theme, receiving 10 Oscar nominations, including best director for Danny Boyle, best picture and two of the three song slots. The film, set amid the poverty of Mumbai's notorious slums, continued its surprise run of success since it swept its four categories at the Golden Globes, including the prize for best drama.

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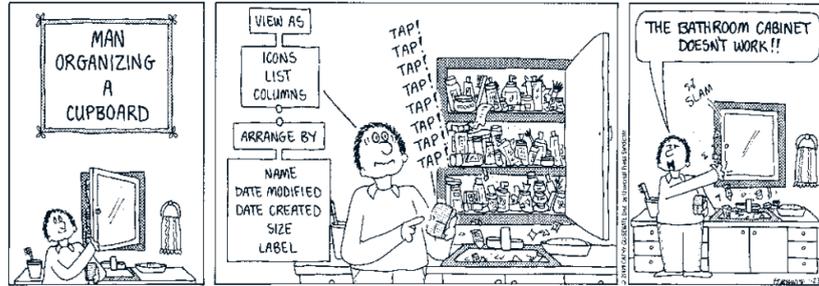
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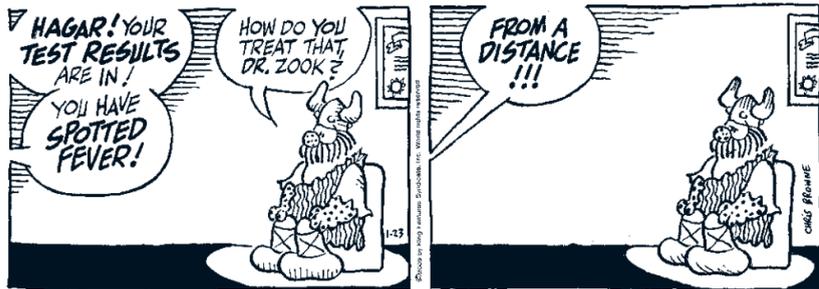
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FOR BETTER OR WORSE



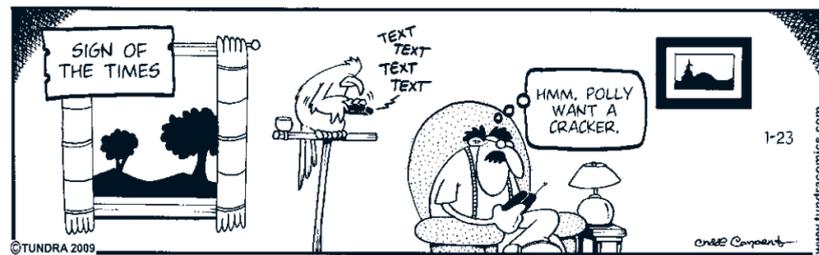
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DEAR ABBY

Heartbroken mom wants more than sex with kid's father

DEAR ABBY: My heart is broken. I don't know how to fix it, and sometimes I want to kill myself. I'm in love with my children's father and he knows it. "Brad" comes over to have sex with me, but we're not together. He tells me he's single, but I know he's with someone else. I want him to be honest — give me that much respect — because I have two kids by him.

Brad is the only person I'm having sex with. I told him I'm getting too old to play games. I'm trying to get on with my life, but still we have sex. When do I say enough is enough? I tell Brad I need to drop the kids off, and he tells me no. But I need some alone time, too. If I had known our relationship would turn out like this, I would never have gotten involved with him. I love him with all my heart. Please tell me what to do. — HEARTSICK IN KANSAS

become stronger until you finally accept that fact.

If you haven't already done so, contact the social services department in your state to ensure that Brad contributes something to the children's care. If you need alone time, trade favors with another single mother or a trusted friend or family member. But please, do not continue on the path you're on because it's leading you nowhere.



Jeane Phillips

DEAR ABBY: I work in an office where there are more men than women. We all share one bathroom. Fairness would dictate that the toilet seat be left up, as more males will need it that way; however, I can't escape the feeling that the seat's natural position is down. Do you know what is proper? — JUST WONDERING

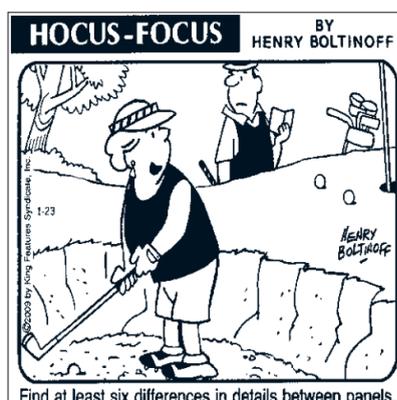
DEAR HEARTSICK: For the sake of your mental health and for your children's future, wake up and realize that you are not "in love" with Brad. You're in love with the fantasy of who you would LIKE him to be.

The person you have described is immature, a liar and so selfish he doesn't care who is hurt by his behavior — not you and not his children. He will never change. Allowing this man in your life is fruitless, and you will not

DEAR JUST WONDERING: I'm glad you asked. According to Emily Post, "In a unisex restroom, don't leave the toilet seat up."

Dear Abby is written by Abigail Van Buren, also known as Jeane Phillips, and was founded by her mother, Pauline Phillips. Write Dear Abby at www.DearAbby.com or P.O. Box 69440, Los Angeles, CA 90069.

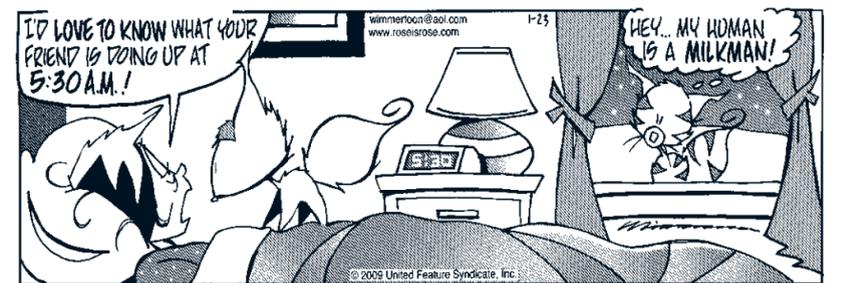
HOCUS FOCUS



PEANUTS



ROSE IS ROSE



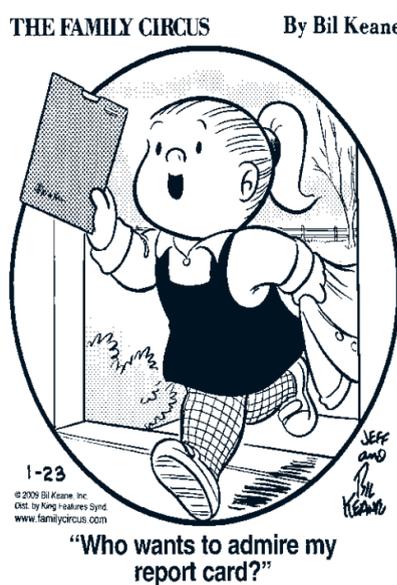
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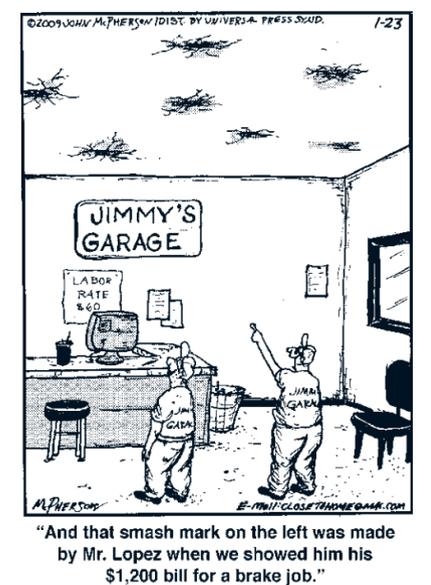
BABY BLUES



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CLOSE TO HOME



TENNIS: AUSTRALIAN OPEN

# Errant Williams stumbles

By PAUL ALEXANDER  
Associated Press Writer

MELBOURNE, Australia — Baffled by her lack of control, unable to assert herself, Venus Williams went tumbling out of the Australian Open.

She lost 2-6, 6-3, 7-5 Thursday in the second round to Carla Suarez



Navarro

Navarro, a 20-year-old Spaniard ranked No. 46 who made the most of a strong forehand

in a go-for-broke game.

"She was super consistent and aggressive and just went for her shots," said Williams, the reigning Wimbledon champion who was seeded sixth in the year's first major. "I wasn't in control of the points."

"I definitely noticed that she kept getting the first shot. I was definitely playing defense. I'm used to dictating the points. It was kind of a pattern that wasn't the best for me."

This was the biggest upset so far in the Australian Open, and it means there will be no Williams vs. Williams showdown in the semifinals. Serena Williams, seeded second, did her part, although she was far from pleased with her game in defeating Argentina's Gisela Dulko 6-3, 7-5.

Suarez Navarro reached the French Open quarterfinals last year as a qualifier, beating 2006 Australian Open and Wimbledon champion Amelie Mauresmo before losing to runner-up Jelena Jankovic.

She was out in the second round at Wimbledon, losing again to Jankovic, and the first round at the U.S. Open. She knew she'd have to come out swinging to advance further in her fourth major.



AP PHOTO

Sixth-seeded Venus Williams, returning a shot against Carla Suarez Navarro during their second round singles match at the Australian Open on Thursday, missed too many shots and lost to her 46th-ranked opponent

"You must be aggressive during all the match because, if not, she's going to take control of you," Suarez Navarro said through an interpreter. "In the first set I never thought that I was going to lose."

Williams was broken while serving for the match and dropped the last five games with the crowd cheering her opponent. The match ended when Williams netted a forehand.

"Probably one of her best matches she's ever played," Williams said.

With the possibility of an eighth Grand Slam singles gone, Williams will now team with her sister today in the second round of doubles against Ayumi Morita and Martina Muller.

Venus will not be the only one looking to blow off steam. Serena graded herself a "D-minus" after her victory over her 45th-ranked opponent, and she went straight to the practice courts.

Among the men, top-

ranked Rafael Nadal ousted Roko Karanusic of Croatia 6-2, 6-3, 6-2, and fourth-seeded Andy Murray, his potential semifinal rival, beat 51st-ranked Marcel Granollers of Spain 6-4, 6-2, 6-2 to finish the second round.

Nadal had a tour-best 46-10 record on hard courts last year, including a gold medal at the Beijing Olympics gold medal. He says he's growing more confident about winning his first Grand Slam title on the surface.

On Friday, second-seeded Roger Federer's quest to equal Pete Sampras' 14 Grand Slam singles titles could face an obstacle when he plays Marat Safin in the third round. Safin beat Federer in five sets in the 2005 semifinals en route to the Australian title.

Third-seeded Novak Djokovic upset Federer in the semifinals last year before claiming his first major. The Serb meets Bosnian-born American Amer Delic, who earned a

place in the draw as a lucky loser from qualifying.

Fifth-seeded Jo-Wilfried Tsonga, last year's surprising runner-up, survived a tough match against former top-10 player Ivan Ljubicic, beating the Croat 6-7 (4), 7-6 (8), 7-6 (7), 6-2.

He joined three other seeded Frenchmen advancing Thursday: No. 6 Gilles Simon, No. 12 Gael Monfils and No. 24 Richard Gasquet.

No. 9 James Blake won in straight sets for the second time, beating French qualifier Sebastien de Chaunac. Also winning were No. 13 Fernando Gonzalez, the 2007 runner-up, No. 14 Fernando Verdasco, No. 17 Nicolas Almagro and No. 31 Jurgen Melzer.

On the women's side, Olympic champion Elena Dementieva improved her 2009 winning streak to 12 matches by beating Iveta Benesova. Mauresmo, once ranked No. 1, topped Elena Baltacha, and Virginie Razzano eliminated No. 14 Patty Schnyder.

AUTO RACING

# NASCAR won't budge on car limit

By MIKE CRANSTON  
Associated Press Writer

CONCORD, N.C. — With teams scrambling to find sponsorships and raise enough money to run full schedules in this economic crisis, Roush Fenway Racing president Geoff Smith thinks NASCAR should reconsider its four-car limit in the Sprint Cup.

Not a chance, according to NASCAR president Mike Helton.

"We have not changed our mind on this," Helton said. "As a matter of fact, it's probably stronger than it's ever been, and we believe it's the right thing to do."



Helton

That move of a cap of ownership on cars ... was a piece of a bigger puzzle."

Roush Fenway will have five Sprint Cup cars this season for the final time before it has to meet NASCAR's car cap in 2010.

Smith, speaking to reporters at the Sprint Cup media tour, believes the recession will make it difficult for that divested fifth car to survive with a smaller team.

Smith also speculated sponsors may be hesitant to stick around if the car is transferred elsewhere.

"It's some vision that was misplaced about how to get new owners in the business," Smith said. "It's a difficult business to be in. Economically, it's very difficult even in the best of times. It takes a lot of capital to get people trained and engines developed."

Helton said multiple-car teams are not guaranteed success and could hinder NASCAR during an economic downturn.

"Imagine what it would be like if an owner who had

eight or nine teams had financial problems and shut his garage down?" Helton said.

But owner Jack Roush feels he's been unfairly singled out as the only team with more than four cars. Carl Edwards, Matt Kenseth, Greg Biffle, David Ragan and Jamie McMurray will drive for Roush Fenway this season.

"They'll have to think if changing their mind or losing face is offset by the fact that a sponsor might stay in and we may have one more team in the series," Roush said.

HALL OF FAME: NASCAR

announced its new Hall of Fame, scheduled to open next year in downtown Charlotte, N.C., will have five inductees a year.

A 20-member nominating committee will determine the list of no more than 25 candidates. That committee will then join 27 other former drivers, owners, crew chiefs, media members and other officials. A 48th ballot will represent the results of a nationwide fan ballot.

The first induction is scheduled for May 2010 when NASCAR comes to the Charlotte area for the All-Star race and Coca-Cola 600.

NEW ENGINES: After three years of work, Doug Yates has helped complete a new Ford racing engine, the first in decades for the car maker.

The engine, which will be slowly phased in this season, was unveiled Thursday. Yates and Roush Fenway Racing have an engine alliance.

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8T147A	2006	Ford	Mustang GT, 18,000 Miles	<b>\$19,997</b>
P5391	2008	Mercury	Gr Marquis LS, Leather	<b>\$14,995</b>
8C021A	2003	Chevy	K1500 S Cab., 4X4	<b>\$13,995</b>
P5372	2008	Ford	F150 Crew Cab, Certified	<b>\$19,885</b>
P5394A	2004	Ford	F150 XLT, Reg. Cab	<b>\$8,997</b>
P5398	2008	Ford	Focus SE, Sedan	<b>\$12,496</b>
P5375A	2008	Dodge	Charger 15K Miles, Local Trade	<b>\$18,600</b>
8T164A	2007	Chevy	Colorado Z71, 17K Miles	<b>\$18,625</b>
P5349	2007	Toyota	Corolla 4 Dr., Auto.	<b>\$13,595</b>
P5377	2007	Pontiac	G-6 4 Dr., V-6	<b>\$11,997</b>
P5360	2004	VW	Passat 4 Cyl., Auto.	<b>\$11,997</b>
P5297B	1999	Dodge	Ram Van 6 Cyl., Local	<b>\$5,795</b>
P5345A	2007	Pontiac	G-5 4 Cyl., 2 Dr.	<b>\$12,999</b>
	2008	Ford	Fusion Loaded	<b>Starting at \$12,995</b>

NEW SPECIALS

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Factory Retail Cash	<b>\$3,000</b>
Chatsworth Ford Discount	<b>\$826</b>
<b>Net after</b>	<b>\$17,494*</b>
<b>Factory Rebate</b>	

2009 Ford Ranger

XL Trim, Reg. Cab, 4X2, 4 Cyl., AM/FM Stereo, Air, 5 Speed w/O.D.

Stk# 9T013

Factory MSRP	<b>\$17,405.00</b>
A Plan Price	<b>\$15,978.45</b>
Factory Retail Cash	<b>\$500.00</b>
Ford Credit Bonus Cash	<b>\$500.00</b>
<b>Net after</b>	<b>\$14,978.45*</b>
<b>Factory Rebate</b>	

\*Net after Factory Rebate with Approved Credit @ FMCC.

 Q&A


**Keeping longhaired cats mat-free requires regular effort – and sometimes, professional help.**

## Matted cat may need a shave

**Q:** Our cat has a long, silky coat, and she is always getting mats, even though we try to stay on top of the grooming. I'm afraid they're out of hand now, with clumps in her "armpits," behind her ears and on the tops of her hind legs. I'm a little nervous about trying to cut them out. What can I do? I'm sure she's uncomfortable. — *O.F., via e-mail*

**A:** I hear you on the grooming front. I have two longhaired cats, Clara and Ilario. Ilario has a rougher coat texture that resists matting, but Clara has a silky coat that is always matting. I'm always looking for and grooming out those mats.

If your cat is really matted, the kindest thing is to have a groomer clip her short, into a "lion trim." Assuming she's an indoor cat, she'll be fine. If she's allowed out into the cold, you may need to work on the worst mats and leave the big trim until later.

Start with a relaxed cat, preferably after her big meal. Work a little cornstarch into the first mat, and then gently and carefully slide the bottom blade of a sharp set of scissors under the tangle, with the cutting edge facing out, and slice through the mat vertically. (Do not do this if your cat is anything other than relaxed!) Work in a direction away from the skin rather than cutting across the mat parallel to the skin. Repeat a couple of times. Then, holding the mat at the base to minimize pulling, pick apart the fur with a wide-toothed metal comb. When the mat is gone, follow with a narrower comb and brush to remove the debris that you find at the heart of the mess.

Be sure to praise and treat your pet for her patience as you go. Work in short periods, and stop before your cat has had enough. Watch her tail. If she starts flicking it in an agitated way, she's reaching the limits of her tolerance. You may spend a week or more in short sessions working out the mats, but so be it.

Once you get all the mats out, your next session can be a bath with a cat-friendly shampoo and cream rinse. With your cat clean and dematted, you should be able to keep mats from re-forming with regular attention.

But if the mats really are more than you can control, consider the services of a good groomer on a regular basis. While a severely matted longhaired cat will likely need the fresh start of a shave-down, a cat with a coat in good condition can be maintained in longhaired glory by a cat-experienced groomer.

— *Gina Spadafori*

(Do you have a pet question? Send it to [petconnection@gmail.com](mailto:petconnection@gmail.com).)

# Turning the PAGE

Last year produced some must-read books for pet lovers

By GINA SPADAFORI  
Universal Press Syndicate

While 2008 was a bad year for many (and good riddance to it), we don't want to turn the page on the year without mentioning a few books that belong on the shelves of every pet lover.

First up, Marion Nestle's "Pet Food Politics: The Chihuahua in the Coal Mine" (University of California Press, \$19). The Pet Connection team realized early during the 2007 pet-food recall that the numbers of sick and dead pets were in the thousands and that the problem of tainted Chinese ingredients went far beyond pet-food safety. And in fact, the pet-food deaths were the first of many problems with Chinese products – toys, milk products, toothpaste and more.

Dr. Nestle was also among the first to see a large problem, and she turned her attention to the "canary in the coal mine" aspect of the pet-food industry. Her "Pet Food Politics," written for an academic press, is a little dry at times, but the information and its implications are eye-opening. It's a call to action that we can all hope the new Obama administration hears before there's a repeat of the tragedy, perhaps next time with American children as the victims.

Sticking with the academic, Dr. Irene Pepperberg has long been known within the community of bird lovers, but her work became a national sensation only when her research partner, an African grey parrot named Alex, passed away at the age of 31 in 2007.

Pepperberg, a comparative psychologist, had dealt with the dismissal

of her colleagues for three decades regarding the parrot's ability to communicate, not just mimic or respond to cues. Although there certainly remain skeptics, Alex and Pepperberg convinced many that "bird brain" was not a pejorative.

"Alex & Me" (Collins, \$24) deftly blends the personal and the professional, the setbacks and the triumphs, the fight for recognition, and the bond between two souls that could be broken only by death. Alex told Pepperberg he loved her the night before he died. Anyone reading this book will love him, too.

Another lovefest has developed around Dewey Readmore Books, the library cat of Spencer, Iowa, who died of old age late in 2006. I've been a fan of Dewey's since Gary Roma's "Library Cats" documentary came out a few years back, and I'm certainly not alone. Dewey (named for the Dewey Decimal System in a contest by the small town) became a tourist attraction. Like all good animal stories, "Dewey: The Small-Town Library Cat Who Touched the World" (Grand Central, \$20) is really about people, especially librarian Vicki Myron, who wrote the book along with Bret Witter.

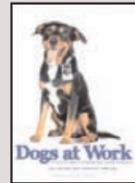
Dewey was dumped in the book-return as a kitten in the middle of winter. The throw-away kitten never wanted for anything again and gave much in return. I'm a sucker for libraries and orange kitties, but I defy anyone not to love the story of Dewey. Especially since he's one of a dying breed – between liability issues, allergies and people who just don't like cats, few libraries will ever see the likes of Dewey. And that's a shame. Public buildings may be



increasingly intolerant of resident pets, but workplaces have never been more pet-friendly. While people who own their own businesses have long had shop cats and taken their dogs to work with them, pet-friendly offices are a relatively new phenomenon. They seem to be most common in areas known for young workers and innovative work environments, notably those of the Silicon Valley, home to the nation's computer industry.

But even in those rule-averse offices, problems come up. Unruly dogs, accidents and other challenges can push a pet-friendly office to banning all animals. That's why I was so glad to see "Dogs at Work: A Practical Guide To Creating Dog-Friendly Workplaces" (Humane Society Press, \$22), written by experienced dog-trainer and author Liz Palika, and one of the bright young stars of the Humane Society of the United States, their chief economist Jennifer Fearing.

Together, the two have produced a can't-miss guide to creating a pet-friendly workplace that even those who don't like animals can tolerate. Other books worth noting for 2008 include "The Story of Edgar Sawtelle," a novel by David Wroblewski (Ecco, \$26), and "Saved: Rescued Animals and the Lives They Transform" by Karin Winegar with photographs by Judy Olansen (Da Capo Press, \$26).



## Read an interview with Marion Nestle

Dr. Marion Nestle's extensive background in human nutrition and food policy served her well when she decided to take on the issues with pet food.

As the Paulette Goddard professor in the Department of Nutrition, Food Studies and Public Health at New York University, she was already familiar with the regulations, the marketing and the companies involved in products for feeding both people and pets. She soon discovered even more parallels, with trends from the fatuous to the potentially dangerous in both markets.

When the pet-food recall of 2007 became the first wave of product-safety issues with Chinese imports, Nestle dug in to the story.

On our Web site, PetConnection.com, Christie Keith interviews Nestle about the 2007 pet-food recall, the production of food and what it means for us all, two-legged and four-legged both.



'Pet Food Politics' author Dr. Marion Nestle is best known for her writing on human food issues.



AVMA calls for end to cropping



The AVMA has gone on record in opposing the surgical altering of ears and tails, and is encouraging breed clubs to do the same.

• Will the United States follow other countries in making cosmetic surgery for dogs a thing of the past? The American Veterinary Medical Association is now on the record as opposing ear-cropping and tail-docking when performed for cosmetic reasons. The AVMA has gone further, calling on breed clubs to remove mention of the procedures from its standards for show dogs. Veterinarians say the procedures have no medical benefit for the animals.

• Fireflies are rapidly diminishing in many parts of the world because of light pollution. Male fireflies flash to attract females, and when a female winks back, the two meet and mate. *The New York Times* reports that light from buildings or other urban development, or even reflected light off low-lying clouds on a dark night, can blind or distract them, preventing mating.

• The legendary game guru behind Nintendo's products finds inspiration in his life – including his dogs. *The Wall Street Journal* reports that the popular Nintendogs game started with Shigeru Miyamoto's love of dogs, especially his Shetland sheepdog, Pick. — *Dr. Marty Becker and Mikkel Becker Shannon*



## 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](mailto:petconnection@gmail.com) or by visiting PetConnection.com.

 THE SCOOP

## Washable covers key to fighting smells, fur

Winter is the time when you really notice pet smells, since the house is shut up tight and you and the pets are inside. While a certain amount of tolerance is called for when you live with pets, there are a few tried and true tips for keeping messes and smell to a minimum:

— Stop mud at the door, with thirsty mats both inside and outside the threshold. Keep a towel at hand, and train pets to wait on the indoor mat for a quick paw-wipe.

— Get on pet stains right away, with as much gusto as you can. A stain delayed is a stain set for good. Use an enzyme-based cleaner, such as Nature's Miracle or Anti-Icky-Poo. Steam cleaners are great for neutralizing smell as well.

— Choose flooring that's easy to keep clean. Carpets are not that surface. Think easy-clean surfaces – tile, hardwoods or



Smooth flooring is easier to keep clean than carpets when you have pets.

laminated or even linoleum. Cover with washable throw rugs or indoor-outdoor area rugs that can be cleaned easily.

— When buying or re-upholstering furniture, consider high-quality leather, which wipes clean and stands up well to pets. If leather isn't in your plans, find attractive washable covers or throws to protect your furniture. These will catch the fur and smell,

and frequent washing will remove both.

— For fur you can't catch on a throw or washable cover, choose a powerful vacuum with attachments designed to lift pet hair. Several companies now market such appliances directly to pet lovers. For quick fur pickup, use masking tape wrapped sticky-side-out around your palm, or run a clean, slightly damp sponge across the fur-marked surface. — *Gina Spadafori*



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**120 WEST CUYLER ST. DOWNTOWN DALTON**

 PET TIP

## Walking the cat? Some people do

Many indoor cats can learn to enjoy an outdoor outing on leash. Choose a light leash and a harness designed for cats, not for dogs, since a cat will easily give a dog harness the slip.

Walking a cat isn't about heading out as with a dog, but rather consists of encouraging your pet to explore, with you following. Treats and praise can make a kitty more tolerant of the restrictions of harness and leash.

Never leave your cat tethered and unattended. This leaves him vulnerable to attack or to a terrifying time of hanging suspended from his harness should he try to get over a fence.

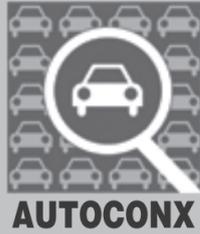
If your cat doesn't like the outings after you've given him time to warm up to the harness and leash, don't force him out. Instead, use toys and cat furniture to enrich his indoor environment.

— *Gina Spadafori*

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**103 Found**  
Good Hope Ch Rd. Young dog, black w/ brn trim, 30 lbs. Friendly, collar, no tag, needs home if owner can't be found 706-259-4604

**104 Lost**  
Lost Chihuahua answers to "Peanut" Tan w/ white patches. Male, wearing black collar in the rec. dept. area of Dalton. 706-980-3951.

LOST, LEISURE Lake Area, Beaverdale Cohutta Rd. St. Bernard, Female, Answers to Hannah. Reward, no questions ask. Missed greatly. 706-581-4262

**FINANCIAL**

**252 Business For Sale**  
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**  
Full Time & Relief House Parents needed. Apply online at [www.mercysdoor.net](http://www.mercysdoor.net) or email [smathis@mercysdoor.net](mailto:smathis@mercysdoor.net)

Legal Secretary needed. Experience required. Fax qualified resumes only to 706-529-3035

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Based in Austin, Texas  
Start the year with a change. We are looking for an 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](mailto:jobs@tigerturfworld.com)

**311 Health Care**

Personable and enthusiastic Dental Assistant. Experience preferred but not required. Must be bilingual (English/Spanish). Benefits are available. Fax resume to 706-226-4899

**PrimeCare Nursing Services** is seeking CNAs or experienced PSAs to care for clients living in Dalton, Chatsworth and surrounding areas. All shifts including weekends. Travel reimbursement and competitive salary. Must have reliable transportation and working phone. Appli in person at 1611 Martha Berry Blvd., Rome, Ga. 30162. Call 706-291-9151 ext. 14 for information.

**313 Management**

Produce Manager needed. Experience required. Apply in person at Save a Lot, Dalton, Ga.

**320 Trucking Opportunities**

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**320 Trucking Opportunities**

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**322 Sales**

50K 1st YEAR \* 75K 2nd YEAR The catch? You will have to work for it. NO LAZY BUMS OR DREAMERS!! B2B advertising sales helpful. Must be able to travel. 800-600-6200

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

**YARD SALES**



**SIGNS**

- Some towns regulate the size, quantity or location of yard sale signs. check your local ordinances.
- List your address and sale date(s) on all signs.
- Post your signs at main intersections, street corners and at the end of your driveway.
- Put a few signs up several days before the sale to raise awareness.
- Be consistent. Use the same colors and writing on your signs so people recognize them at a glance.
- Keep a list where you posted your signs. It will be helpful when it's time to take them down.

\*\*\*To place an ad in the Yard Sale Section of this newspaper: Call Laura 706-272-7707 or Jennfier 706-272-7703

**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

**PETS/LIVESTOCK**

**501 Pets for Sale**  
Min. Schnauzers AKC Reg. 5 Females. 6 wks. old. \$500 ea. 706-695-1207.

**502 Free Pets**

Loving home wanted for medium size, mixed breed, male dog. Has been neutered and has had shot. Very friendly will make great family pet. Call Karen 706-226-5229 - 423-400-7313

Loving homes wanted for 3 male rescued cats, approx. 6 mo. old, have been neutered, have had shots and are litter box trained. Call Karen 706-226-5229 - 423-400-7313

**ITEMS FOR SALE**

**607 Firewood**

Seasoned & green firewood Long bed pickup - \$50.00 - delivered. Call 706-694-8004

**611 Misc. Items For Sale**

Disney area stay. 7 days 6 nghts. 2 adult Diney tickets. Paid \$750. Sell for \$249. Good for 1 year. 404-225-0082

Trampoline, good condition, \$50.00 Call 706-226-5859 after 6pm

**701 Auctions**

**MEEK'S AUCTIONS** Chattanooga, Tn SUN JAN 25th 1pm Fabulous Antique Auction Country French Antiques & Beautiful English Items, Far too much to list WWW.LESMEEKSAUCTIONS.COM for Photos 423-875-9828 L.Meek TAL#2730 FL#2388

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**\*\*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

104 Cherry St. Tunnel Hill, Ga. 2 br, 1 ba, c/h/a, washer/dryer, microwave. \$85,000. Call: 706-280-1592. Owner financing is available.

3 yrs old, brick/vinyl, 3 br 2.5 ba, bonus. 2-car gar., hrdwd, sep. living & dining. Dalton city. Lease or sale \$234,900. Owner licensed w/GREC. 706-271-7965.

Elegant Private Estate on over 5 acres, approx. 4600 SF + unfinished basement w/workshop & garage. 4 BR 3.5 BA, office, lrg rec room, huge master suite on main floor, gourmet kitchen w/granite countertops & stainless appl. Breakfast bar & prep area, tons of cabinet space. Perfect for the chef of the family. Lrg formal dining rm w/chandelier & judges panels, the ideal home for entertaining, and large gatherings will accommodate up to 100 people with over 2000 sq. ft. of exterior porches and decks. Lrg gunite pool, 8 person hot tub, too many amenities to mention here. Pictures are available Don't you owe it to yourself while rates are at historic lows, Price adjusted by \$75,000. NOW ONLY \$475,000 or make offer. 706-264-1932

**705 Homes For Sale**

Foreclosure. 2 or 3 bdrms on 2 acres. Lrg workshop, good condition, Varnell area. \$88,200 or make offer. Call 706-264-1932

Foreclosure. 3 BR 1.5 BA, in-ground pool, hardwood floors, all kit. appliances. Privacy fence, good location, close to mall. \$99,800 or make offer. Call 706-264-1932

Foreclosure. Lrg 3 bdrm 2 bath manufactured home on 3/4 acre lot. Permanent foundation, great condition. Steal it at \$48,600 or make offer. Resaca area. Call 706-264-1932

Foreclosure: Bargain. \$54,900. 2 bd house, lrg master, completely remodeled, CHA, new windows, vinyl siding. Close to town. Hwy 41 area Make offer! 706-264-1932

Local builder has new house in Chatsworth for sale or lease with option to purchase and will assist in cleaning up your credit so you may purchase, monthly rent \$900.00. 706-259-8622

**NEW YEAR SPECIAL.** Great Westside location. 3Br 1.5Ba. Newly remodeled. \$92,700. 706-673-2615, 706-280-9246

**No Credit Check. Owner Financing. Rent to Own or Lease Purchase. STOP RENTING TODAY MOVE IN TOMORROW!!!!** Don Babb 706-463-2333 [hfh@vol.com](mailto:hfh@vol.com) or Mark Burnett 706-529-5901 **DALTON**

2303 First Street (behind Carolyn Baptist Church) 2 BR 1 BA w/garage \$89,900, \$1,000 dn, as low as \$650 mon.  
1911 Bobby Drive, 3BR 2BA, \$115,000 \$1000 dn, as low as \$895 mon  
2015 James Court 3 or 4BR, 2BA, \$99,900 \$1000 down, as low as \$750 month as is.  
300 Sycamore Circle (next to Queen Carpet) 4BR 1BA \$110,000 \$1000 down, as low as \$750 month  
1211 Nelson St. 2BR 1BA, \$69,900, \$1,000 as low as \$425 mon  
373 Wolfe St. Cohutta 4 BR 2 BA. \$85,000, \$1,000 dn, as low as \$595 mon.

**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

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2 & 3 bdrm Luxury Condo for sale or lease 1 level, walk in closets, lrg rms cable/int wired vinyl dividers between units on cut-de sac. Starting at \$129,900 owner fin & rent to own fin avail. Appr. Avail 706-259-7474

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**726 Commercial Buildings**

**check this out**  
\*19,000 sq.ft. - 2105 E. Walnut Ave. Retail space, Next to Hobby Lobby, across from Mail. \*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 wrhg, offices w/ c/h/a. Perry 706-275-0862

16,000 SF commercial bldg. 7 dock doors w/sprinklers. Dalton City, Owner finance avail. \$274,900. C-21 Belk Realtors, Julie Sane 706-271-7965

27,500 sq. ft. 228 Conn. 3 carport with Pilot (formerly Troy's Carpet) \$6,500 month. 13,500 sq. ft. 2908 So. Dixie Hwy \$2,600 month. Call 706-463-2746

**UNIVERSAL Sudoku Puzzle**

Complete the grid so that every row, column and 3x3 box contains every digit from 1 to 9 inclusively.

1				7	
8	4		5		3
	7	3			2
3	9			8	
5					4
		6			5 9
4				2 5	
2		7		3	6
	3				7

DIFFICULTY RATING: ★★★★★

Look for the solution to today's Sudoku Puzzle on page 18C of the classifieds.

**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 wkdys 9-5:30.

1st floor office space Kinard Complex Thornton Ave. 2500 sq. ft. Call 706-280-6750.

31,000 sq ft. Masonry building, 4 loading docks & offices. 1 block off 4 lane Abutment Rd. on Callahan Rd. 706-226-6245

Available 11,000 sq. ft. inc. 1,000 ft. offices, 2 docks, sprinkler, clear span, conv. location in Dalton. 706-275-8555

**FOR LEASE: Auto Repair Shop. 815 E. Walnut Ave. Barrett Marketplace Shopping Center - former Aamco**  
Transmission. Ideal for all types of auto repair. Includes equipment plus furnishings & office. \$5250 month. 706-279-1380 wkdys 9-6

Restaurants for rent: \*410 S. Hamilton (fmrly Bailey's Diner) incl. equipment \$3,495 mo. 30 day setup time - Free Rent. \*801 E. Walnut Ave. Barrett Marketplace \$2995/Mo. \$2000 dep. (fmrly El Taco) fully furnished. 706-279-1380 wkdy 9-5:30

**728 Commercial Rental**

**umc**  
Lakeland Rd., Dalton - 160,000 SF warehouse with 2 shipping offices. Fire sprinklers. High bay lighting. 16 dock doors. Large back lot.  
Gi Maddox Pkwy., Chatsworth - 31,500 SF warehouse with additional 1,500 SF office space. 22 FT high ceiling. 4 dock doors. Large secure fenced lot.  
Duvall Rd., Chatsworth - 175,000 SF warehouse with additional 2,500 SF office space. Fire sprinklers. 14 dock doors. 20-22 FT ceiling. Large secure fenced lot. 1/4 mile from Hwy 411.  
Watson St., Rome - 8,100 SF office building with additional 1,900 SF separate building. Office furniture included. Fire spinklers. Large parking lot with carport. 1 block off Shorter Ave.

All property is privately owned. Visit [www.tmarealty.com](http://www.tmarealty.com) for additional information and properties or call **706-876-1108.**

**Office space for lease. Available Now!** 1400 sq. ft. suite and 2,500 sf. suite. 800 College Dr. 706-226-6245 8:30a-5:00p

Office space, 2nd floor. Kinard Complex Thornton Ave. 1,500 sq. ft. Call 706-280-6750.

Office: 2700 S.F. Excellent condition. 1143 E. Walnut Ave. Call: 706-581-1037

**The Daily Photo**

Submitted by  
Tiffany Whitton of Dalton, GA  
To submit your photo, email photo, name and city to [lauramartin@daltoncitizen.com](mailto:lauramartin@daltoncitizen.com)

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**728 Commercial Rental**  
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

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**HUGE TOWNHOME SUPERIOR AMENITIES**  
**706-279-1801**

\$100 off 1st month rent. 3 BR, \$580/mo., \$300/mo. Appliances, c/h/a, W/D hookup, close to mall, no pets. 706-278-4209 or 706-463-1344 or 706-280-9861

**\$120/wk. 1bd, new carpet & paint, close to hospital. Also 1 & 2 bd S. 41 Hwy. Power, water & cable furn'd. Deposit Required. Denise 706-463-1598 or En Español 706-463-0945.**

\*\*\*\*1st month rent free\*\*\*\* Security deposit of \$350. and proof of income required 2bd/1ba \$350 1bd/1 ba \$300. Contact Rodney 706-218-2732 or Arthur 706-264-6703. Pets ok \$25 extra a month.

\*\*1 bd house off S. Bypass on Collins Rd. New carpet. \$150/dep. \$125/wk, power & water furnished. 706-463-0672



\*\*1130/1132 Burleyson 2 BR, 1 BA \$485/mon, \$240/dep. \*\*707-2 Lance 2 BR, 1.5 BA. Newly remodeled. 1st week FREE w/1 yr. lease. 706-279-1380 wkday 9-5:30

\*1 BR Apt. No Deposit. 1st floor, no pets. Washer & dryer hookups. 4808 South 41 Hwy. Call: 706-217-5175

\*2 bd 1 ba, lrg kit & living area. on cul-de-sac, CHA, separate wash room, kit, appl. furnished. \$450 month. 706-280-7161.

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. effic. Cable TV, phone, microwave, kit, supplies, linens, utilities furniture North Tibbs Road. \$149/weekly, 278-7189.

**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**

**1st month, 1/2 off!** 2 bd, 1 ba, w/d hookup, c/h/a. Power, water, & cable furnished. Close to downtown. \$175/wk or \$650/mo. \$200/dep. 706-581-4615

**1st WEEK FREE!!** 2 bd, 2 ba. A/C, cable, parking, \$155 wk. No Pets! Renovated. **706-263-0743** or 484-225-4212

**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 - 601 Willis, \$465 mth, \$230 dp. \*503A Colter, 2BR 1.5BA \$445 mth, \$220 dp, 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

269 B Williams Rd. 2br 1ba duplex. Central h/a, w/d hookups, water furn, \$425/mo \$250/dep. Call 706-259-7718

271 Broadacre Rd. NW. 2 br, 2 ba., Central H/A, W/D hook ups, water & electric furnished. \$160 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

2Br/1Ba Duplex, Washer/dryer htps, c/h/a, kitchen appl's furn., 5min. from N.Bypass. \$450/mo, \$300/dep. 706-537-6584.

**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

Clearview Est. Cleveland Hwy area. 2BR 1BA. New paint, appli. furn., w/d hookup, ceiling fans. \$465 mon. \$250 dep. 1 yr lease. No Pets 706-259-5025

**Don't Down Size, Economize!** **1, 2, & 3 Bedroom units** Some Amenities May Include: \*Utilities Furnished \*Washer & Dryer In Each Apt \*Ceiling Fans \*Playground & Soccer Field \*Stove & Refrigerator \*Dishwasher \*Free Extended Cable TV \*On Site Managers **Call For Our Move-In Special 706-278-3776**

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.

**HUGE 4 bedroom apt.** In Dalton, \$590/month or \$150/wk. 706-260-9183

**751 Apartments**  
**LUXURY** 2 bdrm 2 bath Apts 1716 Dug Gap Rd. 843 Carbondale Rd. Call **706-277-2595**

Motel Rooms For Rent: 2107 S. Dixie Hwy. 41. Standard - \$95/wk. Lg.- \$125/\$135wk. 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**

Quiet, free utilities, 1 bedroom apartment. Washer/ Dryer furnished. \$155/week, \$50/dep. Call 706-529-6600.

**Secluded Townhouse** 2br/ 1.5ba, off Hwy 2 between Dalton & Ringgold, w/ d hkup, C/H/A, water & gar svs furn No pets, \$450 mo \$250 dep 706-581-2062.

**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

**STRAWBERRY COMMONS:** All utilities included w/washer & dryer hookup. 1 & 2 bd units. \$25 off of 1st weeks rent / 2nd wk free. 706-264-8867

Townhouse for Rent. 2BR 1.5 BA W/M/Dryer \$475.00 mth \$300.00 Deposit NO PETS. 706-483-9187

**UNDERWOOD LODGE**  
Furnished Efficiency with kitchenette. All Utilities & Cable!! Laundry Facility Available. Move In Specials \$70-\$90 for first week!  
706-226-4651

Upgraded spacious 2 bd @ 900 Vernon Ave. Call for rates! Partial utilities included. 706-279-3998

**Autumn Ridge APARTMENT HOMES**  
**WE HAVE A SWEETHEART OF A DEAL FOR YOU!**  
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

**Duplex**  
2BR, 1BA Duplex near I-75/Conn 3, C/H/A, W/D conn, \$420 mo. Or \$100 wk. Water included 706-673-4808 or 706-264-6786

**752 Homes For Rent**

**\$ Simple Management Services LLC \$ 706-508-4370 Se Habla Español**

**Over 40 Homes With Pictures to Choose From On Our Website At: www.picksimple.com**

**FOR RENT**  
\*\*DALTON - 1821 Crabapple 2 BR/1BA \$200 Dep \$650 Mth All Utilities Included!!  
\*\*DALTON: 111 Bogle St. 2 BR / 1 BA \$100 dep, \$140 a wk. All Utilities Included!!  
\*\*LaFayette - 404 Glenn St. 2 BR 1.5 BA \$400 Dep \$595 Mth  
\*\*COHUTTA - 2 BR / 1 BA Duplex \$100 Deposit \$100 Wk. Water Included!!

**RENT TO OWN**  
\*\*DALTON - 3347 Headrick Circle 3 BR / 2 BA \$99,000 w/ \$650 a mth \$1000 Down  
\*\*DALTON - 1437 Classic Chase 3 BR / 2 BA \$2500 Down, \$750 a Mth. \$104,900. \$300 a month towards equity  
\*\*DALTON - 609 E. Cuyler St. 3 BR / 1 BA \$1000 Down, \$625 a Mth, \$89,000  
\*\*COHUTTA - 4036 Parliament Dr. 5 BR / 3 BA \$2500 Down, \$1200 a Mth \$160,000.  
\*\*ROCKY FACE - 208 Ina Dr. 3 BR / 2 BA \$2500 Down, \$950 a Mth, \$130,000.  
\*\*RINGGOLD - 897 Pollard Rd. 3 BR / 1 BA \$1000 Down, \$595 a Mth, \$89,000

**Tired of Being a Landlord? Our Property Management Company Manages Over 100 Units in Northwest Georgia. Let Us Help You Today! Call NOW!!**

\*2 and 3 bedroom homes for rent starting at \$495 month. Call 706-463-2332 or 706-397-2087 hhf@vol.com

Lease/ Purchase. Large 2 Bdrm, 1 BA house. Nice yard, concrete drive, large 2 car garage, large laundry room, c/h/a. \$69,000 or \$1000 dn or trade as is \$745.94 month. 155 Farrar Rd. Cohutta, Ga. Call: 706-275-0460

**752 Homes For Rent**  
1 acre, 4 br, 1.5 bath. Hardwood floors, fireplace, refrigerator and stove furnished. 2 car carport, Country setting. 5 mins. to I-75, college & downtown. Great for share leases. All occupants must sign lease. Can rent to own or purchase. 706-673-4382

1st Week Rent Free. Apts., condos, mobile homes, and houses. Dalton, Chatsworth, and Tunnel Hill. Call 706-275-0460

2 bdrm home in city, stove, refrigerator, washer furnished. \$100/wk. ALSO, 1 bdrm apartment \$65/wk. 706-581-3620

2 BR, 1 BA home, New Hope school dist. Private & big yard Washer/dryer hookup, fridg, stove. \$99 wk, \$175 dep. 706-673-2599 between 9a-9p.

2.2 Br, 1.5 Ba. at 1909 Mineral Springs Rd. #7 off Dug Gap Rd. Near Kroger. C/H/A & appliances. \$400/dep., \$150/wk. Call: 706-275-0460.

3 bedroom, 2 bath home. Less than 2 years old. Eton Elem. school district. Open floor plan. All appliances stay. Will rent or lease purchase. \$755/mo. Call 706-271-6904

3 BR 2 BA, brick in the country -off Carbondale Rd. CHA, gas logs, eat in kitchen, living rm, den, screened porch, big level yard. \$750 mon. \$550 dep. References required. 706-277-9096

3 BR 3 BA home on Fort Mtn. for lease. \$1100 month. David-witt.com. 706-537-6523

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

New 3 bedroom, 2 bath 1200 sq. ft. home 606 McCharles \$500/dep. \$650/mo. No inside pets, references required. 706-463-1062

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

Westside area. Nice 2 Bdrm 1 Bath house, Kit Appliances, \$500/mo, \$300 Dep. 1-yr lease, Call Dovie at 278-1163.

**ATTENTION!**  
**Winter Special- 1st wk. FREE - 1 yr. lease - Sweetwater Rd.** 3 BR 2 BA, \$145wk, \$290dep. So. 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

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

Lease purchase. Doublewide, 3BR, 2Ba. C/H/A, appliances, & land in Chatsworth off 225 N. near Eton Elem. \$1200 down/trade \$580.07/mo. or \$65,000 cash, or As Is \$0 down. Only 2 left! Call 706-275-0460

**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

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, hrwd floors, refrig & stove. \$120 wk, \$200 dep. No Pets. 706-271-6718.

**778 Mobile Homes For Rent**  
3 BR 2 BA - 214 New Dr. CHA, \$145 wk, \$290 dep. 706-279-1380 weekdays 9-5:30  
Move In Specials Available. 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/ hwd floors. Country setting. Large lots & private pond. Carbondale area. \$110-\$135/wk. 706-217-2385.

Westside Area: 1 and 2 bedroom mobile homes. Beginning at \$65/weekly and \$240/monthly. Call 706-673-4000

**TRANSPORTATION**

**801 Antiques & Classics**

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

**806 Domestic Autos**

1996 Mustang convertible, red with new white top, white leather interior, auto and all power. V-6 with Flowmaster dual exhaust. Styled aluminum wheels. Glossy paint. New struts and shocks. 83k miles. Car is in exceptional condition. \$6000. Call: 706-226-1687

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

1997 Ford F250 Service Truck A/C, automatic, V8 diesel 243,303 miles. \$3,250. Call Pat Weller 706-259-3394 ext: 1268

98 Pontiac with V-6, power windows and locks, cd player and also has new tires. Asking \$2,200 or best offer. Call 706-218-8021

**807 Import Autos**  
1995 BMW, 325i. 4 door, automatic, white with tan leather interior. One owner. 100k miles. \$6,500. OBO. 706-581-8465

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, Harman/Kardon parking sensors, cruise control, auto air. Price \$21,000. Call: 706-313-1119.

**807 Import Autos**  
2006 Honda Accord EXL. Like new. Gray. Full warranty. 30k miles. Loaded. Leather seats, XM radio, sunroof, 34mpg. Like new. Great Cond. Must sell! No tax! \$18,495. obo. 706-614-7719

Drive the once in a lifetime most beautiful roadster ever built. 500 SL Mercedes Benz has every option both hard top & convertible w/only 85K miles & sold new for \$90,000. AC, heated seats, pwr everything, Bose stereo w/AM FM CD/Cass. Silver with beautiful black leather, Zebrano wood, Can be yours for only \$12,500 obo. More pics and Carfax 706-313-5525

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

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

**REDUCED!** 04 Nissan 350Z, Touring & Rdster, Red, automatic-5-speed. 71,000 miles, leather, heated seats, many extras! \$22,000. 706-217-9326.

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

2002 Yamaha 1100 V-Star with Cobra headers, floor boards, windshield, saddle bags, 19K miles. \$4,200. 706-280-2922

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

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, AM/FM radio & CD player, security system, garage kept, only 4,300 miles. Please call 706-581-3516.

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

**811 Utility Trailers**  
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.

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

**812 Sport Utility Vehicle**  
Like new. 2004 Explorer. V8 engine with 3rd row seat. Well maintained. Many extras. Only \$9,500. Call: 706-280-1431

**RECREATION**

**851 Boats**  
2001 21' Bullet Bass Boat. 225 Optimax. \$15,500. Call: 706-226-2161

2002 - 18 1/2 Bass Boat. 90 HP Merc w/trim. 3 bank charger. \$7,500. Call 706-226-2161

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

Great Family Fun!! 1996 Ebbtide 182. Bow rider. With trailer. \$6,900. OBO. Call: 706-463-2529

**856 Motorcycles & Bikes**

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

**901 Public Notices**

**NOTICE OF PUBLIC SALE**  
 UNDER THE PROVISIONS OF THE GEORGIA SELF-SERVICE STORAGE FACILITY ACT AND PURSUANT TO A STORAGE AGREEMENT BETWEEN MINI-WAREHOUSES OF PLEASANT GROVE AND VARNELL, OWNER, AND THE BELOW NAMED OCCUPANTS, THE PERSONAL PROPERTY OF SAID OCCUPANTS WILL BE SOLD AT PUBLIC SALE **FEBRUARY 9, 2009 AT 1:30 P.M.** AT OWNER'S PREMISES, 108 FRONTIER TRAIL, DALTON, GA, TO THE HIGHEST BIDDER FOR CASH: Marci Dyer VT-13 Mattress, Boxes, TV Maria Martinez VD-133 Washer, TV, toolboxes  
 John Tallent VS-21 Clothes, Cabinet  
 01/23 01/30

**PUBLIC NOTICE**  
**NOTICE OF QUALIFYING FEES FOR THE MUNICIPAL GENERAL ELECTION TO THE QUALIFIED VOTERS OF THE CITY OF DALTON**  
 Notice is hereby given that for the purpose of the City of Dalton Municipal General Election, the qualifying fees are three percent (3%) of the total gross salary of the office sought by the candidate or \$35.00 for non-salaried offices.  
 This 6th day of January, 2009.  
 Bernadette Chattam  
 City Clerk  
 The City of Dalton  
 01/23 01/30

**NOTICE OF PUBLIC SALE**  
 Under the provisions of the Georgia self-service Storage Facility Act and pursuant to a storage agreement between Mini Warehouses of North GA, Owner, and the below named Occupants, the personal property of said Occupants will be sold at public sale at 1:30 p.m. on FEBRUARY 9, 2009 at Owner's premises, 1006 Trammel Street, Dalton, GA, to the highest bidder for cash:  
 REBEKAH GOODLET J-19  
 FURNITURE, MIRROR  
 TJ BLACKWELL H-09 SPEAKERS, FANS  
 01/23 01/30

**NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT**  
**TO: WHOM IT MAY CONCERN**  
 CHRIS B HOLLAND has petitioned to be appointed Administrator(s) of the estate of HOMER BUD HOLLAND, 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 9, 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.  
 SHERI BLEVINS  
 PROBATE JUDGE  
 By: Samantha Splawn  
 Probate Deputy Clerk  
 205 N. SELVIDGE ST SUITE G  
 DALTON, GA 30720  
 706-275-7400  
 01/16 01/23 01/30 02/06

**NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT**  
**TO: WHOM IT MAY CONCERN**  
 RONALD KALISH has petitioned to be appointed Administrator(s) of the estate of JUANITA KALISH 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

**901 Public Notices**

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

**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

**\*\*STATE BOARD MEMBER TO HOLD PUBLIC HEARING JANUARY 27, 2009\*\***  
 Mr. Larry Winter to Host State Board of Education Ninth District Public Hearing  
 The State Board of Education will hold a public hearing for citizens in the Ninth Congressional District on Tuesday, January 27, 2009. The meeting will be held from 7:00 – 8:00 p.m. at the Forsyth County Schools Professional Development Center, Board Room, 1120 Dahlonga Highway, Cumming. Mr. Larry Winter, the Board's Ninth District representative, will conduct the hearing. Persons wishing to speak should sign in upon arrival. For more information contact Lynn Roberts at 404-657-7410.  
 The Georgia Department of Education does not discriminate on the basis of disability in admission to, access to, or operations of its programs, services or activities. Individuals who need assistance or auxiliary aids for participation in this public forum are invited to make their needs known to Ms. Roberts at (404) 657-7410.  
 01/16 01/23

**GEORGIA, WHITFIELD COUNTY PROBATE COURT**  
 Wayne Caldwell has petitioned to be appointed Administrator of the estate of Norene Ridley, deceased, of said County. (The petitioner has also applied for waiver of bond and/ or grant certain powers contained in O.C.G.A. 53-12-232.) All interested parties are hereby notified to show cause why said petition should not be granted. All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed with the court on or before February 16, 2009. 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.  
 SHERI H BLEVINS  
 JUDGE OF THE PROBATE COURT  
 By: Samantha Splawn  
 Deputy Clerk of the Probate Court  
 01/23 01/30 02/06 02/13

**901 Public Notices**

**NOTICE GEORGIA, WHITFIELD COUNTY PROBATE COURT**  
**TO: WHOM IT MAY CONCERN**  
 The petition of CLAYBURN ROGERS, for a year's support from the estate of CAROL SUE ROGERS, deceased, for decedent's surviving spouse having been duly filed all interested persons are hereby notified to show cause, if any they have, on or before FEBRUARY 16, 2009 why said petition should not be granted.  
 All objections to the petition must be in writing, setting forth the grounds of any such objections, and must be filed on or before the time stated in the preceding sentence. All pleadings/objections must be signed before a notary public or before a probate court clerk, and filing fees must be tendered with your pleadings/objections, unless you qualify to file as an indigent party. Contact probate court personnel at the following address/telephone number for the required amount of filing fees. If any objections are filed, a hearing will be scheduled at a later date. If no objections are filed, the petition may be granted without a hearing.  
 SHERI H BLEVINS  
 PROBATE JUDGE  
 By: SAMANTHA SPLAWN  
 DEPUTY CLERK  
 205 N. Selvidge St Suite G  
 Dalton, GA 30720  
 706-275-7400  
 01/23 01/30 02/06 02/13

**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.  
 SHERI H BLEVINS  
 JUDGE OF THE PROBATE COURT  
 By: Samantha Splawn  
 Deputy Clerk of the Probate Court  
 01/23 01/30 02/06 02/13



**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

**902 Mergers & Inc.**

**NOTICE OF INTENT TO INCORPORATE**  
 Notice is given that the Articles of Incorporation which will incorporate GREEN MOUNTAIN FORESTRY, L.L.C., will be delivered to the Secretary of State for filing in accordance with the applicable provisions of the Georgia Business Corporation Code. The initial registered office of the corporation will be 3925 Dunnagan Road, Rocky Face, Georgia 30740 and its initial registered agent at such address is Randall Allen.  
 01/16 01/23

**NOTICE OF INCORPORATIO**  
 Notice is given that Articles of Incorporation which will incorporate HENDERSONS OF COHUTTA, INC. 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 5263 Cohutta Varnell Road, Cohutta, GA 30710, and its initial registered agent at such address is Cindy Ogle.  
 01/23 01/30

**NOTICE OF INTENT TO INCORPORATE**  
 Notice is given that Articles of Incorporation which will incorporate THE HOUSE OF BEAUTY DAY SPA AND BOUTIQUE, INC. 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 will be located at 402 N. Selvidge Street, Dalton, Whitfield County, Georgia 30720, and its initial registered agent at such address is Robert G. McCurry.  
 The McCurry Law Firm, LLC  
 By: Robert G. McCurry  
 Attorney for THE HOUSE OF BEAUTY DAY SPA AND BOUTIQUE, INC.  
 01/23 01/30

**NOTICE OF INCORPORATION**  
 Notice is given that articles of incorporation which incorporate The Lock Guys, Inc., 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 4054 W. Parliament Drive, Cohutta, Georgia 30710, and its initial registered agent at such address is Jason C. Jaudon.  
 01/16 01/23

**903 Divorce**

**PETITION FOR DIVORCE BY PUBLICATION:**  
 UBLESTER CELIS, Plaintiff  
 v.  
 MARIA NUNEZ, Defendant  
 Whitfield County Superior Court, Georgia  
 Civil Action File No. 08-CI-2828-M  
 TO: MARIA NUNEZ, Defendant  
 named above:  
 You are hereby notified that the above styled action seeking a divorce was filed against you in the Superior Court of Whitfield County, Georgia, on September 16, 2008, and by reason of a Motion for Service By Publication and Order for same entered by the Court on October 6, 2008, you are hereby commanded and required to file with the Clerk of said Court, and serve upon Robert D. Jenkins, Sr., Plaintiff's Attorney, whose address is: 408 N. Selvidge Street, P. O. Box 6124, Dalton, Georgia 30722, an answer to the Petition for Divorce within sixty (60) days of the date of the Order for Service By Publication.  
 Witness the Honorable Cinday Morris, Judge of Whitfield County Superior Court  
 This 12th day of January, 2009  
 Melica Kendrick, Clerk  
 Superior Court of Whitfield County  
 01/16 01/23 01/30 02/06

**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 8 day of January, 2009.  
 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 ROSA LIDIA MALDONADO PLAINTIFF VS. AURELIO MALDONADO DEFENDANT CIVIL ACTION NO.: 08-CI-3830-A NOTICE OF PUBLICATION**  
**COUNTY OF WHITFIELD STATE OF GEORGIA.**  
**TO: AURELIO MALDONADO**  
 By Order for Service by Publication dated the 9th day of December, 2008, you are hereby notified that on December 22, 2008, ROSA LIDIA MALDONADO, filed Petition for Divorce.  
 You are required to file with the Clerk of the Superior Court, and to serve upon Plaintiff's attorney, Michael J. Tuck, Post Office Box 38, Chatsworth, Georgia 30705, an answer in writing, within sixty (60) days of the date of the Order for Publication.  
 WITNESS, the Honorable Judge of the Superior Court.  
 This 8 day of January, 2009.  
 Melica Kendrick  
 Clerk, WHITFIELD COUNTY SUPERIOR COURT.  
 01/16 01/23 01/30 02/06



**903 Divorce**

**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 serve upon Maruice M. Sponcier, Jr., Plaintiff's attorney, whose address is P.Co. 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**

**NOTICE**  
 The Petition of Mylana Ensley Seal to change the name of her minor child Gabriel Lewis Ensley to Gabriel Lewis Ensley Smith having been previously filed in Whitfield County Civil Action File Number 08CI-3631-J, pursuant to order by the Hon. Jack Partain, let any interested or affected person file objection to the petition on or before 16 February 2009.  
 JOHNSON LAW, P.C.  
 Todd M. Johnson  
 State Bar #395651  
 P.O. Box 48  
 Cohutta, GA 30710  
 (706)694-4298  
 01/16 01/23 01/30 02/06

**IN THE SUPERIOR COURT OF WHITFIELD COUNTY STATE OF GEORGIA.** Notice of Petition to change name. Georgia, Whitfield County. Notice is hereby given that Casey Anthony Peterson, the undersigned, filed his petition to the Superior Court of Whitfield County, Georgia on the 16th day of January, 2009, praying for a change in the name of petitioner from Casey Anthony Peterson to Casey Anthony Castorena. Notice is hereby given pursuant to law to any interested or affected party to appear in said Court and to file objections to such name change. Objections must be filed with said Court within 30 days of the filing of said petition. This 16th day of January, 2009  
 Melica Kendrick  
 Clerk of Superior Court  
 01/23 01/30 02/06 02/13

**IN THE SUPERIOR COURT OF MURRAY COUNTY, STATE OF GEORGIA NOTICE OF PETITION TO CHANGE THE NAME**  
 In re the Name Change of: Yanina Clemencia Vasquez  
 Civil Action No. 09-CI-39  
 Notice is hereby given that Yanina Clemencia Vasquez, filed a petition to change her name to Yanina Clemencia Argueta-Vasquez with the Superior Court of Murray County, Georgia. Notice is hereby given pursuant to Georgia Code Annotated, Title 19, Chapter 12, Section 1(b) to any interested or affected party to appear in said Court to file objections to such name change. Objections must be filed with said Court within 30 days of the filing said petition. This 13 day of January, 2009.  
 Carlos A. Calderin  
 Attorney for Petitioner  
 GA Bar No. 142293  
 PO Box 1051  
 Dalton, GA 30722  
 706-529-5981  
 01/16 01/23 01/30 02/06



# Picture This

or Mug It or Apron It  
or Key Chain It

## It's Here!

### THE DAILY CITIZEN

will be offering access on our website ([www.dailycitizen.com](http://www.dailycitizen.com)) not only to the photographs that appear in the paper, but dozens more! AND, using the photo(s) of your choice you will be able to create a one-of-a-kind gift!

**HERE ARE JUST A FEW THE OPTIONS:**

- Prints (from wallet-sized to 20" x 30")
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- Greeting Cards • Calendars • Trader Cards • Aprons • Sweatshirts
- T-shirts • Bags • Bookmarks • Mousepads • Buttons • Puzzles
- Coasters • Cutting Boards • Key Chains • Magnets

*The list is almost endless!*



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**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 of 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:  
WARREN FRANKLIN ACREE  
PO BOX 1191  
ELLIJAY, GA 30540  
01/02 01/09 01/16 01/23

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
RE: Estate of GROVER ALFRED BROOME  
All debtors and creditors of the estates of JESSIE MAE CLARK 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 13TH day of JANUARY, 2009  
Personal Representative:  
JUNE COLLETTE BROOME  
207 W TYLER ST  
DALTON GA 30720  
01/16 01/23 01/30 02/06

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
RE: Estate of JOHN EDWARD BURTON  
All debtors and creditors of the estates of JOHN EDWARD BURTON 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 JANUARY, 2009  
Personal Representative:  
MARY LYNN BURTON  
1110 LAKEMONT DR  
DALTON, GA 30720  
01/23 01/30 02/02 02/13

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
RE: Estate of JESSIE MAE CLARK  
All debtors and creditors of the estates of JESSIE MAE CLARK 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 13TH day of JANUARY, 2009  
Personal Representative:  
MARGIE HACKNEY  
1398 TUNNEL HILL RD  
DALTON GA 30721  
01/16 01/23 01/30 02/06

STATE OF GEORGIA  
COUNTY OF WHITFIELD  
NOTICE TO DEBTORS AND CREDITORS  
To all creditors of the ESTATE OF MINNIE RUTH COX late of Whitfield County, Georgia, deceased, you are hereby notified to render in your demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment  
DATED this 15th day of January, 2009  
GREGORY H. KINNAMON,  
ATTORNEY FOR RUTH COX JONES,  
EXECUTOR OF THE ESTATE OF MINNIE RUTH COX  
1/23 1/30 2/6 2/13

STATE OF GEORGIA  
COUNTY OF WHITFIELD  
NOTICE TO DEBTORS AND CREDITORS  
To all creditors of the ESTATE OF PRATER ALLEN GOSSAGE late of Whitfield County, Georgia, deceased, you are hereby notified to render in your demands to the undersigned according to law, and all persons indebted to said estate are required to make immediate payment  
DATED this 15th day of JANUARY, 2009  
GREGORY H. KINNAMON,  
ATTORNEY FOR CARRIE MAE GOSSAGE, ADMINISTRATOR OF THE ESTATE OF PRATER ALLEN GOSSAGE  
1/23 1/30 2/6 2/13

STATE OF GEORGIA  
WHITFIELD COUNTY  
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

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  
406 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 DEWEY ALLEN KING  
All debtors and creditors of the Estate of DEWEY ALLEN KING, deceased, late of Dalton, Whitfield County, Georgia, are hereby notified to render their demands and payments to the Personal Representative 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 13 day of Jan. 2009  
Personal Representative:  
DORIS ANN MCKINNEY  
3432 RED BUD RD NE  
CALHOUN, GA 30701  
01/16 01/23 01/30 02/06

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
All creditors of the Estate of James Marcus Boring Jr., late of Whitfield County, Georgia, deceased, 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.  
Syble Estes Boring, James Marcus Boring, III  
Kenneth Edwin Boring, and James Albert Hammock, Co-Executors of the Estate of James Boring, Jr., deceased.  
Suzanne G. Mason  
Abrams Davis Mason & Long, LLC  
100 Peachtree Street NE  
Suite 2860  
Atlanta, Georgia 30309-4530  
01/16 01/23 01/30 02/06

**906 Debts & Creditors**

NOTICE TO 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 13th Day of January, 2009.  
Robert E. Rutland Jr.  
Personal Representative  
38 Hirschfield Dr.  
Williamsville, NY 14221  
Minor, Bell & Neal, P.C.  
Attorneys for  
Robert E. Rutland, Sr. Estate  
01/16 01/23 01/30 02/06

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

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
RE: Estate of BERNICE SMITH SUGGS  
All debtors and creditors of the estates of BERNICE SMITH SUGGS 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 12TH day of January, 2009  
Personal Representative:  
DANIEL STEVE SUGGS  
305 DRUID LANE  
CHATTANOOGA, TN 37405  
01/16 01/23 01/30 02/06

STATE OF GEORGIA  
WHITFIELD COUNTY  
NOTICE TO DEBTORS AND CREDITORS  
RE: Estate of NANCY TOLLIVER WILLIAMS  
All debtors and creditors of the Estate of NANCY TOLLIVER WILLIAMS deceased, late of Dalton, Whitfield County, Georgia, here 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 30th day of September 2008  
Personal Representative:  
MAYBELLE NUNLEY  
2998 REBECCA CIRCLE  
ROCKY FACE, GA 30740  
01/16 01/23 01/30 02/06

**908 Bids**

**BID NOTICE:**  
Boys & Girls Clubs of Gordon, Murray, & Whitfield Counties will receive bids on an ground mounted outdoor sign not to exceed 10ft in size.. The sign will be located at 1013 Underwood St. Dalton, GA. Bids will be received at PO Box 309 Dalton, GA 30722 until January 30th. Boys & Girls Clubs of Gordon, Murray, & Whitfield Counties reserves the right to reject any or all bids.

The Whitfield County Board of Commissioners will receive sealed Proposals until 3:00 PM EDT on February 17, 2009 for the following: RFP#002-09-535 - Business Continuity/Disaster Recovery Planning Services  
The proposals will be opened and read publicly in the Board of Commissioners Office. Anyone interested is invited to attend. Whitfield County reserves the right to accept or reject any or all proposals for any reason, to waive technicalities, and to make an award deemed in its best interest. The Request for Proposal document is available at www.whitfieldcountygga.com or at the Board of Commissioners Office, 301 West Crawford Street, Dalton Georgia or by calling Melva Smith at 706-275-7508.  
01/23 01/30

The Whitfield County Board of Commissioners will receive sealed bids until 2:00 PM EDT on January 30, 2009 for the following: ITB#001-09-390 - One (1) Type 3 Ambulance  
The bids will be opened and read publicly in the Board of Commissioners Office. Anyone interested is invited to attend. Whitfield County reserves the right to accept or reject any or all bids for any reason, to waive technicalities, and to make an award deemed in its best interest. The Invitation to Bid document is available at www.whitfieldcountygga.com or at the Board of Commissioners Office, 301 West Crawford Street, Dalton Georgia or by calling Melva Smith at 706-275-7508.  
01/14 01/23

**909 Trade Names**

STATE OF GEORGIA  
COUNTY OF WHITFIELD  
The undersigned does hereby certify that Charlie Calhoun conducting a business as Lucas Technology Consulting, LLC in the City of Dalton, County of Whitfield in the State of Georgia, under the name of Lucas Technology Consulting and that the nature of the business is technology consulting and that the names and addresses of the persons, firms or partnership owning and carrying on said trade or business are Charlie Calhoun P.O. Box 1472, Rocky Face GA 30740.  
01/16 01/23

**910 Foreclosures**

**NOTICE OF SALE UNDER POWER**  
GEORGIA, WHITFIELD COUNTY  
Because of default in the payment of the indebtedness, secured by a Security Deed executed by Pennie Conner to Mortgage Electronic Registration Systems, Inc. dated April 21, 2005 in the amount of \$96,300.00, and recorded in Deed Book 4513, Page 227, Whitfield County, Georgia Records, and 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 189 of the 11th District and 3rd Section of Whitfield County, Georgia, and being designated as Lot No. 2 of London Village Subdivision Recreation area according to a plat of survey dated August 26, 2000, prepared by Joseph Russell Evans, GRLS# 2168, for Buddy Acres as recorded in Plat Cabinet C, Slide 2122, Whitfield County, Georgia records; which plat is incorporated herein and made a part hereof, which has the property address of 795

**910 Foreclosures**

Kings Row, Cohutta, 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.  
This 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 Pennie Conner 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  
Pennie Conner  
Anthony DeMarlo, Attorney/awilby  
McCurdy & Candler, L.L.C.  
(404) 373-1612  
www.mccurdycandler.com  
File No. 07-13270 /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 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-THOUSAND SIX HUNDRED THIRTY AND 00/100 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 this mortgage with the debtor: 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  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
MR/kjf 2/3/09  
Our file no. 52469308-FTT  
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 274 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 Russell 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 54 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 - FTT  
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-THOUSAND SIX HUNDRED THIRTY AND 00/100 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 this mortgage with the debtor: 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  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
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www.foreclosurehot

**910 Foreclosures**

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

b. 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.

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 of notice to 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 personality 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 SHORWAY ON SHUGART, LLC, a Georgia limited liability company

By: CWC/Capital Asset Management LLC, as Special Servicer under and pursuant to that certain Pooling and Servicing Agreement dated as of December 1, 2006, among CWC/Capital Commercial Funding Corp., as Depositor, Wachovia Bank, National Association, as Master Servicer, CWC/Capital Asset Management LLC, as Special Servicer, and Wells Fargo Bank, N.A., as Trustee

By: its attorney-at-law: **/Slobodan Stupar/** Slobodan Stupar Kilpatrick Stockton LLP 1100 Peachtree Street, Suite 2800 Atlanta, Georgia 30309-4530 404-815-6430

**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 896 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., 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 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/awilyb 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

**910 Foreclosures**

NOTICE OF SALE UNDER POWER GEORGIA, WHITFIELD COUNTY

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Under and by virtue of the Power of Sale contained in a Security Deed given by Joe D. Allen to 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/vb/ 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 from the point of intersection of said right of way line 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, running south 87 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 09 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/car 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

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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/tmw 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, recorded 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/tmw 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/car 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 subdivision 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/car 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/r/c6 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; thence south 03 degrees 00 minutes west a distance of 110.0 feet to an iron pin; thence north 70 degrees 23 minutes west a distance of 199.4 feet to an iron pin on the east right of way of Valley Brook Drive; thence along said right of way north 06 degrees 04 minutes east a distance of 25.0 feet; thence continuing along said right of way in a northerly direction (along arc having a 384.26 foot radius) a distance of 95.0 feet to the point of beginning.

MR/r/c6 2/3/09 Our file no. 52725508 - FT1 01/09 01/16 01/23 01/31

**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 6, 2003 in the amount of \$10,200.00, and recorded in Deed Book 3907, 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 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.

The Bank of New York Trust Company N.A. as successor to JP Morgan Chase Bank, NA as Trustee. 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 Hugo H. Alvarez to Mortgage Electronic Registration Systems, Inc., dated September 15, 2004, recorded in Deed Book 4333, Page 129, 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 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: 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 Hugo H. Alvarez or a tenant or tenants and said property is more commonly known as 110 Avis 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 Hugo H. Alvarez McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/vb/ 2/3/09 Our file no. 52496708-FT1 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 127 of the 12th District and 3rd Section of Whitfield County, Georgia, being Lot Nos. 86 and 87 of McCulley Subdivision, Plat 4, as per plat of same recorded in Plat Book 4 Page 5, Whitfield County, Georgia land records, being more particularly described as follows: Beginning at the northwest corner of the intersection of the right of way line of Brenda Drive with the right of way line of Avis Drive; thence west along the north side of the right of way line of said Brenda Drive, 200.00 feet to an iron pin; thence north 200.00 feet to a corner; thence east 200.00 feet to an iron pin located on the west side of the right of way line of Avis Drive; thence south along said drive, 200.00 feet to the beginning point.

For prior title, see Deed Book 4194 Page 105, Whitfield County, Georgia land records. MR/r/c6 2/3/09 Our file no. 52496708 - FT1 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 that certain Security Deed, dated April 7, 2006, executed by MARIA S. CALDERON DE PINEDA to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., recorded in Deed Book 4744, Page 166, Whitfield County, Georgia Deed Records, and securing a Note in the original principal amount of \$152,000.00, Mortgage Electronic Registration Systems, Inc., the current holder thereof, has declared the entire amount of said indebtedness evidenced by the Note immediately due and payable and, pursuant to the power of sale contained in said Security Deed, will, on the first Tuesday in February, 2009, to-wit: **February 3, 2009**, during the legal hours of sale, before the Whitfield County Courthouse door, sell at public outcry to the highest bidder for cash, the following described real property:

All that tract or parcel of land lying and being in Land Lot No. 276 in the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 9 of Red Hill Subdivision, Phase according to a plat of survey prepared by N.B. DeLoach, Georgia Registered Land Surveyor No. 1347, dated November 4, 2004, and recorded in Plat Cabinet D, Slide 89, 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.

The afterdescribed real property is also known as **373 Old Ginn Road, Commerce, Georgia**, according to the present system of numbering houses in Whitfield County, Georgia. This 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 as to the amount and status of the loan with the holder of the Security Deed including but not limited to a determination that the borrower has not reinstated the loan prior to the foreclosure sale.

Said real property will be sold subject to any outstanding ad

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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 EOCC Asset Backed Certificates, Series 2001-1F Attorney in Fact for Dennis E Bagley and Patricia Bagley Anthony DeMarlo, Attorney/awilwy McCurdy & Candler, L.L.C. (404) 373-1612 www.mccurdyandcandler.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 175 feet 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/sm5 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 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 Ameriquet Mortgage Company recorded in Deed Book 4691, beginning at page 11, and reformatted in 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 and 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 registered holder of Ameriquet 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 Driv

**910 Foreclosures**

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. Citi/R/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. Darnell 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' RW); and the north right of way line of Williams Road (60' RW); 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. 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. 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. 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. 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. 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. 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. 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. 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. 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. 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.

**910 Foreclosures**

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 275 OF THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA; AND BEING LOT 34 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 Lender Contact: 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 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/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

**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 Alfredo Morales Brito to Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc., dated March 18, 2004, recorded in Deed Book 4199, Page 284, Whitfield County, Georgia Records, as last transferred to Suntrust Mortgage, Inc. by assignment recorded in Deed Book 5273, Page 224, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of NINETY-THREE THOUSAND NINE HUNDRED FIFTY AND 0/100 DOLLARS (\$93,950.00), 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. 329 in the 12th District and 3rd Section of Whitfield County, Georgia, and being more particularly described as follows: Beginning at a point on the east side of Riverbend Public Road at the southwest corner of the property conveyed by Roy L. Evans to C. L. Bagley and Mattie Bagley by deed of record in Deed Book 74 Page 369, Whitfield County, Georgia Land Records; thence south along the east side of Riverbend Road a distance of 132 feet to an iron stake located at the northwest corner of the property of Joe Brewer (said brewer property being described in Deed Book 10, Page 409 and as corrected at Deed Book 575, Page 83, Whitfield County, Georgia Land Records); thence east along the property of Joe Brewer a distance of 190 feet to an iron stake; thence north 135 feet to an iron stake located at the southeast corner of said Bagley Property; thence west along the Bagley Property line a distance of 177 feet to the point of beginning.

This being the same property conveyed by Roy Evans to Betty Jean chance and Lois Marie chance by warranty deed dated April 27, 1953, recorded in Deed Book 74, Page 329, Whitfield County, Georgia Land Records.

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 Alfredo Morales Brito or a tenant or tenants and said property is more commonly known as 1979 Riverbend 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. Suntrust Mortgage, Inc. as Attorney in Fact for Alfredo Morales Brito Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure\_sales.asp MSP/kjf 2/3/09 Our file no. 11630008-FT2 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 Kathy J. Burns and Randall H. Burns to Countrywide Home Loans, Inc., dated September 1, 1998, recorded September 4, 1998, in Deed Book 3026, Page 262-268, Whitfield County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Eighty-Eight Thousand and 00/100 dollars (\$88,000.00), 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 described property:

A TRACT OR PARCEL OF LAND DESCRIBED AS BEGINNING AT THE NORTHEAST CORNER OF THE INTERSECTION OF END DRIVE AND SUMMIT CIRCLE; THENCE NORTH ALONG THE EAST SIDE OF END DRIVE 175 FEET TO THE PROPERTY NOW OR FORMERLY OF D.L. HARRIS; THENCE EAST ALONG THE SOUTH LINE OF HARRIS LOT 180 FEET; THENCE SOUTH 175 FEET TO THE NORTH SIDE OF SUMMIT CIRCLE; THENCE WEST ALONG THE NORTH LINE OF SUMMIT CIRCLE 180 FEET TO THE POINT OF BEGINNING, AND BEING IN LAND LOT 7, 13TH DISTRICT, 3RD SECTION, WHITFIELD COUNTY, GEORGIA. Said property is commonly known as 332 Summitt Circle, Dalton, GA 30720.

The indebtedness secured

**910 Foreclosures**

MR/kjf 2/3/09  
Our file no. 5261108-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. 5261108 - 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 115, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia, and being more particularly described in 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 45 Seconds East, 201.03 feet to an iron pin; thence North 89 Degrees 28 Minutes 20 Seconds East, 310.00 feet to an iron pin, thence South 31 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 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 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 Attorney DeMarlo, Attorney/planicnik McCurdy & Candler, L.L.C. (404) 373-1612  
www.mccurdycandler.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.  
01/09 01/16 01/23 01/30

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 4838, 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 Hardywick 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.

**910 Foreclosures**

Wachovia Mortgage Corporation as Attorney in Fact for Jose Camacho  
McCalla Raymer, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
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 Laura Bridges Cook to Mortgage Electronic Registration Systems, Inc., dated June 13, 2005, recorded in Deed Book 4533, Page 73, Whitfield County, Georgia Records, as last transferred to Countywide Home Loans Servicing LP by assignment to be recorded in the Office of the Clerk of the 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 (\$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).

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: Countywide Home Loans, 2270 Lakeside Blvd, Richardson, TX 75082, 1-888-237-7773. 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  
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.  
01/09 01/16 01/23 01/30

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.

**910 Foreclosures**

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 3285, 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 Attorney in Fact for 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 NINETY-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:  
as that tract or parcel of land lying and 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  
Merris, Schneider, Prior, Johnson & Freedman, LLC  
1587 Northeast Expressway  
Atlanta, Georgia 30329  
(770) 234-9181  
www.msplaw.com/foreclosure\_sales.asp  
MSP/m11 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 22 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**

**910 Foreclosures**

**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

**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, FA, 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 11006 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/car 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, Whitfield County, Georgia land records.  
MR/car 2/3/09  
Our file no. 52380508 - 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 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

**910 Foreclosures**

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 Cargal, 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 CONTAINED IN SECURITY DEED STATE OF GEORGIA, COUNTY OF WHITFIELD**

Pursuant to a power of sale contained in a certain security deed executed by German Esquivel, Jr. and Alicia Esquivel, hereinafter referred to as Grantor, to U.S.A Mortgage Inc. recorded in Deed Book 2805, beginning at page 185 and modified at Deed Book 5206, Page 270 and modified at Deed Book 5020, Page 336, 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; Midland Mortgage Co. as loan servicer is the 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 German Esquivel, Jr and Alicia Esquivel.  
MidFirst Bank, As Transferee and Assignee, As attorney-in-fact for the aforesaid Grantor  
Raymond S. Martin  
Attorney at Law  
Drive  
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: German Esquivel, Jr and Alicia Esquivel- Midland Mortgage Co.  
M08-15054 / 46101660  
**EXHIBIT "A"**

All that tract or parcel of land lying and being in Land Lot No. 202 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lots Nos. 154, 155, 156 and 157 of Dantler Subdivision, as shown by a plat of record in Plat Book 1, page 161 (Plat Cabinet A, Slide 40), 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 Roan Street 221.8 feet eastwardly along the northerly side of Roan Street and an extension thereof from its intersection with the center line of Dantler Avenue; thence north 0 degrees 1 minute east 140 feet to an iron pin; thence north 88 degrees 17 minutes east 100 feet to an iron pin; thence south 143.19 feet to an iron pin on the northerly side of Roan Street; thence north 89 degrees 55 minutes west along the northerly side of Roan Street 100 feet to the point of beginning.  
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 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: 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/rc6 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 185 feet to an iron pin and the point of beginning.  
MR/rc6 2/3/09  
Our file no. 53202108 - FT1  
01/09 01/16 01/23 01/30

**910 Foreclosures**

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,

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**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 court 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. Midland Mortgage Co. as loan servicer is the 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 Law 990 Hammond Drive Suite 800 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 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, 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 believed to be Guadalupe Hernandez or a tenant or tenants and said property is more commonly known as 1968 Dawnvale 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/ms8 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

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**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 100/100 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 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: 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 Concourse 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  
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, 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 believed to be Guadalupe Hernandez or a tenant or tenants and said property is more commonly known as 1968 Dawnvale 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/ms8 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

**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 hereby 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, being 2.21 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 1627, 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.  
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

**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 Christopher D. Gazaway to Mortgage Electronic Registration Systems, Inc. dated March 18, 2005, recorded in Deed Book 4461, Page 103, Whitfield County, Georgia Records, as last transferred to Branch Banking & Trust Company by assignment recorded in Deed Book 5246, Page 229, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED SIXTEEN THOUSAND THREE HUNDRED SEVENTY-FIVE AND 0/100 DOLLARS (\$116,375.00), 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: Branch Banking & Trust Company, 301 College Street, PVN #101729, Greenville, SC 29601, 880-827-3722. 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 Christopher D. Gazaway or a tenant or tenants and said property is more commonly known as 705 West Dug Gap Mountain Road, 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.  
Branch Banking & Trust Company as Attorney in Fact for Christopher D. Gazaway  
McCalla Raymer, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
MR/kjf 2/3/09  
Our file no. 51732408-FT7  
**EXHIBIT A**  
All that tract or parcel of land lying and being in Land Lot 310 of the 12th District and 3rd Section of Whitfield County, Georgia, being Lot 42 of Valley Brook Subdivision, being more particularly described according to a plat of survey prepared by W. Anderson Baker, Ruth Powell Baker and Decatur Federal Savings and Loan Association by Peter L. Bakkm, GRLS #1096, dated October 19, 1988, being more particularly described according to said survey as follows:  
Beginning at an L.C. pin located in the south right of way of Dug Gap Mountain Road, said point being located in an easterly direction, as measured along said right of way line, a distance of 177.0 feet from the point of intersection of said right of way line and the east right of way line of Parkway Drive; thence running north 88 degrees 00 minutes east, along the south right of way line of Dug Gap Mountain Road a distance of 87.0 feet to an iron pin located in said right of way line; thence running south 04 degrees 30 minutes 00 seconds west a distance of 176.40 feet to an iron pin; thence running south 87 degrees 59 minutes 30 seconds west a distance of 80.10 feet to an iron pin; thence running north 02 degrees 15 minutes 51 seconds east a distance of 176.10 feet to an iron pin located in the south right of way of Dug Gap Mountain Road, which is the point of beginning.  
MR/kjf 2/3/09  
Our file no. 51732408 - FT  
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, 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 believed to be Guadalupe Hernandez or a tenant or tenants and said property is more commonly known as 1968 Dawnvale 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/ms8 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 42, Section 3607 of the united states code and (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

**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 195, 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. 12 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  
Spencer & Tharpe, LLC  
P.O. Box 34722-0398  
Dalton, GA 30722-0398  
(706) 278-5211  
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 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 42, Section 3607 of the united states code and (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 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  
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. 419 and 420 in the original Highways Subdivision containing 0.77 acres, together with improvements thereon, and being more particularly described according to a plat of survey prepared William R. Gibson and Phyllis A. Gibson and Decatur Federal Savings and Loan Association by Marcus Eugene Cook, Georgia Registered Land Surveyor No. 1935, dated January 24, 1984, and being more particularly described according to said survey as follows: Beginning at an iron pin located in the east right-of-way line of Third Street (106.5' R/W), said point being located in a northerly direction 202.7 feet, as measured along the east right-of-way line of Third Street, from the intersection 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' R/W); thence running south 00 degrees 28 minutes 55 seconds east, along the west right-of-way of Robin Drive, a**

**910 Foreclosures**

**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 when due 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 & Bruvavs  
2800 North Durk 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.**

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 4

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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-of-way of Riverbend Road with the center line of which Road is 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 west a distance of 268.06 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).

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 Donald L. Gravitt or a tenant or tenants and said property is more commonly known as 1500 Riverbend 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.

Chase Home Finance, LLC as Attorney-in-Fact for Donald L. Gravitt Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.mspplaw.com/foreclosure\_sales\_a sp MSP/ssh 2/3/09 Our file no. 11788508-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 William Scotty Griggs to Mortgage Electronic Registration Systems, Inc., dated September 11, 2007, recorded in Deed Book 5080, Page 23, 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).

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 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 Our file no. 52605208-FT7 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 c. 2168, dated April 23, 1986, being more particularly described according to said survey as follows: Beginning at an iron pin located in the east right of way line of driftwood Lane (50' r/w), said point 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

**910 Foreclosures**

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 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, on 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 Ocampo by Joseph R. Evans, GR/3 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 west 108 feet 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 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 Sponcer & Tarpe, 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 Gilberto 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 Gilberto 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 Gilberto 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

**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 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 FOURTEEN THOUSAND AND 0/100 DOLLARS (\$114,000.00), 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 being in Land Lot Nos. 274 and 275 in the 21st 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).

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 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.

Suntrust 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 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.mspplaw.com/foreclosure\_sales\_a sp 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 Leandro Martinez and Ester Martinez to Long Beach Mortgage Company, dated April 16, 2004, recorded in Deed Book 4220, Page 275, Whitfield County, Georgia Records, as last transferred to Deutsche Bank National Trust Company, as Trustee for Long Beach Mortgage Loan Trust 2004-3, Asset-Backed Certificates Series 2004-3 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 THREE HUNDRED TWENTY AND 0/100 DOLLARS (\$85,320.00), 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 Leandro Martinez and Ester Martinez or a tenant or tenants and said property is more commonly known as 207 Golden Rod 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.

**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 Maria E. Guzman to Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, dated August 30, 2005, recorded in Deed Book 4585, Page 0156, Whitfield County, Georgia Records, as last transferred to Wachovia Mortgage Corporation by assignment recorded in Deed Book 5273, Page 222, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED TWENTY-FOUR THOUSAND NINE HUNDRED AND 0/100 DOLLARS (\$124,900.00), 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 Maria E. Guzman or a tenant or tenants and said property is more commonly known as 201 Van Buren 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 E. Guzman McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/mcs 2/3/09 Our file no. 51658908-FT1 EXHIBIT A

A certain tract or parcel of land lying and being in Land Lot 215 of the 12th District and 3rd Section of Whitfield County, Georgia, being known as Lots 15 and a portion of Lot 16 of Clifton Heights Subdivision as per plat of said subdivision recorded in Plat Book 2, Page 88, Clerk's Office, Whitfield County, Georgia, and being more particularly described in a plat by E. Martin Smith, Registered Land Surveyor No. 923, dated March 10, 1983 and revised March 18, 1983 as follows:

Beginning at the southeast corner of the intersection of VanBuren Drive with Clifton Drive; thence north 75 degrees 15 minutes east along the south side of Clifton Drive 143 feet; thence north 84 degrees 45 minutes east along the south side of Clifton Drive 100 feet; thence north 88 degrees 30 minutes east along the south side of Clifton Drive 90 feet; thence leaving the south side of Clifton Drive and running south 21 degrees 15 minutes west 159 feet along the westerly line of Lot 14 in said subdivision to an iron pin; thence north 86 degrees 15 minutes west along the south line of Lot 15 in said subdivision 133.65 feet to an iron pin; thence north 85 degrees 52 minutes west 67.55 feet to an iron pin located south of a concrete drive; thence north 90 degrees 00 minutes west 83.47 feet to an iron pin located south of a concrete drive and located on the east side of VanBuren Drive; thence north 10 degrees 00 minutes east along the easterly side of VanBuren Drive 73.28 feet to the point of beginning.

Being that identical property conveyed to J. M. Feighery by deed of record in Deed Book 550, Page 184, Whitfield County Clerk's records and being that identical property affected by boundary line agreement of record in Deed Book 550, Pages 242-244. \*\*\*IF Notice given TF\*\*\* MR/mcs 2/3/09 Our file no. 51658908 - FT1 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 Charles J. Harris to Compass Mortgage Inc. dated March 20, 2003, and recorded in Deed Book 3895, Page 163, 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 \$113,223.00, the holder thereof pursuant to said Deed and Note hereby 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 Nos. 23, 24, and 49 in the 11th District and 3rd Section of Whitfield County, Georgia, and being Lot No. Five (5) Timberland Heights Subdivision, as shown by plat of record in Plat Cabinet C, Slide 2579, being a Re-Subdivision of Tag Heights Subdivision as shown by plat of record in Plat Cabinet C, Slide 2176, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia.**

For prior title, see deed recorded in Deed Book 3665, Page 257, in the Office of the Clerk of the Superior Court of Whitfield County, Georgia. Said property is known as 231 Tag Drive, Cohutta, GA 30710, together with all fixtures and personal property attached to and constituting a part of said property, if any.

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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. SWERTFEGGER, JR. SHAPIRO & SWERTFEGGER, 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.**

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 boundary of Linda Lane an 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 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).

**910 Foreclosures**

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 and lying and being in Land Lot 263 of 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 is referenced 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



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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/hp 2/3/09  
Our file no. 51659208-F1  
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 TF\*\*  
MR/hp 2/3/09  
Our file no. 51659208 - F1  
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, 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

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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, 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, 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, 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. 9 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, 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.  
Wachovia Mortgage Corporation as Attorney in Fact for  
Victor Maciel and Rebecca Curiel  
McCalla Raymer, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
MR/hp 2/3/09  
Our file no. 51994808-F1  
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/hp 2/3/09  
Our file no. 51994808 - F1  
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 Emilio P Martinez and Irma N Martinez to Mortgage Electronic Registration Systems, Inc. dated November 29, 2007 in the amount of \$121,698.00, and recorded in Deed Book 5125, Page 113, 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 199 of the 12th

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District and 3rd Section of Whitfield 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 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 Juana C. Martinez or a tenant or tenants and said property is more commonly known as 206 Cessna 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  
Juana C. Martinez  
McCalla Raymer, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
MR/car 2/3/09  
Our file no. 52108208-F15  
EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 252 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 on the west side of Cessna Drive 725.43 feet southwardly along the west side of Cessna Drive from the southwest corner of the intersection of Cessna Drive and Airport Road; thence south 1 degrees 52 minutes east along the west side of Cessna Drive 100 feet to an iron pin; thence south 88 degrees 8 minutes west 150 feet to an iron pin; thence north 1 degree 52 minutes west 100 feet to a third iron pin; thence north 88 degrees 8 minutes east 150 feet to the point of beginning.  
MR/car 2/3/09  
Our file no. 52108208 - F15  
01/09 01/16 01/23 01/30



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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 4866, 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 TH 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 11 SECONDS WEST 159.41 FEET TO AN IRON PIN; THENCE SOUTH 89 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 36 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 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 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 1-800-275-2524. 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 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 Bank 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

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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).

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 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  
1587 Northeast Expressway  
Atlanta, Georgia 30329  
(770) 234-9181  
www.msplaw.com/foreclosure\_sales.a.sp  
MSP/kjf 2/3/09  
Our file no. 11

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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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Branch Banking & Trust Company, 301 College Street, PVN #101729, Greenville, SC 29601, 880-827-3722. 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 Sergio Naranjo and Cindy Naranjo 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.foreclosurehotline.net MR/mw 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 191.32 feet to an iron pin; thence running north 89 degrees 37 minutes 50 seconds west a distance of 75.00 feet to an iron pin; thence running north 01 degree 06 minutes 50 seconds east 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/mw 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 \$99,934.00, and recorded in Deed Book 4318, Page 50, 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. 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 00 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 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 5078, 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 a tenant or tenants and said property is more commonly known as 1959 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.

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.foreclosurehotline.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 0/100 DOLLARS (\$341,100.00), 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.

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Our file no. 5575108-FT5 EXHIBIT A All that tract or parcel of Land lying and being in Land Lot No. 338 in the 12th District and 3rd Section of Whitfield County, Georgia, and being Lot No. 79 of Hickory Hills Subdivision, Phase V, being more particularly described according to a pint of survey prepared by Joseph R. Evans, GRLS No. 2168, dated December 12, 1994, and being more particularly described according to said survey as follows: Beginning at an iron pin located in the northwest right of way of Wren Way (50 R/W), said point being located in a northerly direction, as measured along said right of way line, a distance of 735.0 feet from the intersection of said right of way line and a 50 foot future road; thence running north 39 degrees 45 minutes 58 seconds west a distance of 348.22 feet to an iron pin; thence running north 12 degrees 02 minutes 41 seconds east 304.00 feet to an iron pin; thence running south 78 degrees 12 minutes 00 seconds east a distance of 244.25 feet; thence running south 21 degrees 16 minutes 00 seconds east a distance of 55.18 feet thence running south 41 degrees 35 minutes 00 seconds east a distance of 96.46 feet; thence running south 14 degrees 29 minutes 02 seconds west a distance of 387.51 feet to an iron pin; thence running in a southwesterly direction, along the northwest right of way line of Wren Way, along an arc to the left a distance of 69.52 feet to an iron pin, which is the point of beginning.

MR/car 2/3/09 Our file no. 5575108 - 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 Jesus Olmedo a/k/a Jesus Olmedo to Mortgage Electronic Registration Systems Inc., as nominee for Wachovia Mortgage Corporation, dated May 16, 2005, recorded in Deed Book 4504, Page 0057, 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-SEVEN THOUSAND EIGHT HUNDRED AND 0/100 DOLLARS (\$97,800.00), 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: 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 Jesus Olmedo a/k/a Jesus Olmedo or a tenant or tenants and said property is more commonly known as 2530 Dug Gap 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.

Wachovia Mortgage Corporation as Attorney in Fact for Jesus Olmedo a/k/a Jesus Olmedo McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/hw 2/3/09 Our file no. 52243808-FT1

EXHIBIT A All that tract or parcel of land lying and being in Land Lot No. 6 of the 13th District and 3rd Section of Whitfield County, Georgia, and being more particularly described as per plat of survey prepared by Joseph R. Evans, Registered Land Surveyor, dated \_\_\_\_\_, 1994, as follows: To find the true point of beginning, begin at the intersection of the west right of way of Dug Gap Road and proceed northerly along the west right of way of Dug Gap Road 462.31 feet to an iron pin found; thence proceed north 82 degrees 30 minutes west 175.32 feet to an iron pin placed; thence proceed north 82 degrees 30 minutes west 185.84 feet to an iron pin placed; thence proceed north 82 degrees 30 minutes west 125 feet to an iron pin placed and the true point of beginning of the tract herein conveyed; thence north 82 degrees 30 minutes west 100 feet to an iron pin found; thence north 03 degrees 15 minutes east 125.24 feet to an iron pin found; thence south 82 degrees 30 minutes east 100 feet to an iron pin placed; thence south 03 degrees 15 minutes west 125.24 feet to an iron pin placed and the true point of beginning.

Also conveyed herein is a perpetual non-exclusive easement for ingress and egress across that 15 feet in width easement described hereinabove and appurtenance to the above described property and other properties lying east thereof for purposes of ingress and egress to and from Dug Gap Road; said 15 feet in width easement being shown on the plat by Joseph R. Evans as having a north line which north line has a western terminus located at the southwest corner of the above conveyed tract of land and which north line proceeds south 82 degrees 30 minutes east from the southwest corner of the above conveyed tract of land a distance of 586.16 feet to an iron pin found on the west right of way of Dug Gap Road.

Subject to rights of other in the 15 feet in width easement for ingress and egress described hereinabove and further subject to and together with those rights and obligation outlined in road maintenance agreement at Deed Book 2560, Page 302, Whitfield County, Georgia Clerk's records, which said agreement pertains to the 15 feet in width easement for ingress and egress.

MR/hw 2/3/09 Our file no. 52243808 - FT1 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 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 SIXTEEN THOUSAND AND ONE HUNDRED AND 0/100 DOLLARS (\$16,100.00) AND 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 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 ADDITIONS 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 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 44.81 FEET TO AN IRON PIN PLACED; THENCE SOUTH 88 DEGREES 14 MINUTES 58 SECONDS EAST A DISTANCE OF 135.79 FEET TO AN IRON PIN PLACED ON THE WEST LINE OF AN ALLEY; THENCE ALONG THE WEST LINE OF SAID ALLEY SOUTH 09 DEGREES 40 MINUTES 40 SECONDS EAST A DISTANCE OF 71.75 FEET TO AN IRON PIN PLACED; THENCE NORTH 76 DEGREES 48 MINUTES 24 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 (\$11,453.00), 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:

**910 Foreclosures**

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 Quilian 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/bp 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 Quilian 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 Quilian 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.

**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 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 superior to the Security 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. Saehan Bank, As Attorney-in-Fact for OL-RICH GA, INC. Michael A. Brochstein, Esq. Eric Stein & Bentley, P.C. 2095 Piedmont Road, N.W. 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

**910 Foreclosures**

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 3794, Page 039, Whitfield County, Georgia Records; as last transferred to

**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 Roberto L Pacheco 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

All that 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 as in 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.

This 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.mccurdyandcandler.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.  
MR/ho 2/3/09  
Our file no. 52495708 - FT1  
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 Roberto L 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 Poate.

MR/ho 2/3/09  
Our file no. 52495708 - FT1  
01/09 01/16 01/23 01/30

**910 Foreclosures**

**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 Roberto L. Pacheco aka Roberto Pacheco Lopez and Maria A Pacheco aka Maria Pacheco Lopez to Mortgage Electronic Registration Systems, Inc., dated June 10, 2005, recorded in Deed Book 4524, Page 0326, Whitfield County, Georgia Records, as last transferred to HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6, 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 NINETY-SEVEN THOUSAND AND TWO HUNDRED AND 100 DOLLARS (\$97,200.00), 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 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 Team 11000, 12855 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 Roberto L. Pacheco aka Roberto Pacheco Lopez and Maria A. Pacheco aka Maria Pacheco Lopez or a tenant or tenants and said property is more commonly known as 816 Summer Hill Drive, 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, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2005-HE6, Asset Backed Pass-Through Certificates as Attorney in Fact for Roberto L. Pacheco aka Roberto Pacheco Lopez and Maria A. Pacheco aka Maria Pacheco Lopez  
McCalla Raymer, LLC  
Attn: Ocwen Team  
Six Concourse Parkway,  
Suite 3200  
Atlanta, GA 30328  
Our File#GA01FDE081000176

**"EXHIBIT A"**

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.35 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, SLIDES 3057-3058, WHITFIELD COUNTY, GEORGIA LAND RECORDS, REFERENCE TO WHICH PLAT IS HEREBY MADE AND INCORPORATED HEREIN BY REFERENCE FOR MORE COMPLETE DESCRIPTION  
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 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.

SunTrust Mortgage, Inc. as Attorney in Fact for

MR/ho 2/3/09  
Our file no. 52495708 - FT1  
01/09 01/16 01/23 01/30

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Misael Zamora a/k/a Misael Zamora Paniagua  
McCalla Raymer, LLC  
1544 Old Alabama Road  
Roswell, Georgia 30076  
www.foreclosurehotline.net  
MR/cn 2/3/09  
Our file no. 52721808-FT2 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/cn 2/3/09  
Our file no. 52721808 - 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 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/kjf 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 above 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 State Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

Building set back lines and easements as shown on recorded 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/kjf 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 THREE THOUSAND NINE HUNDRED TWENTY AND 0/100 DOLLARS (\$103,920.00), 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 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 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 audit of the status of the loan with the holder of the security deed.

SunTrust Mortgage, Inc. as Attorney in Fact for

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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 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/kjf 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/kjf 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 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).

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property is more commonly known as 114 Altamonte Ave, 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 Maria C. Poraj McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/ho 2/3/09 Our file no. 52262608-FT1 EXHIBIT A

All that tract or parcel of land lying and being in Land Lot No. 276 in the 12th District and 3rd Section of Whitfield County, Georgia and being Lot 20 of Red Hill Subdivision, Phase 1 according to a plat of survey prepared by N. B. DeLoach, Georgia Registered Land Surveyor No. 1347, dated November 4, 2004, and recorded in Plat Cabinet A, Slide 104, Whitfield County, Georgia, and being referred to which plat is hereby made and incorporated herein by reference for a more particular description of said property.

MR/ho 2/3/09 Our file no. 52262608 - FT1 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 Douglas Charles Pritchett and Angela Sue Pritchett fka Angela S. Smith to Union Planters Bank, NA dated March 1, 2004, and recorded in Deed Book 4185, Page 81, 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 \$32,215.00, 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. 86 in the 12th District and 3rd Section of Whitfield County, Georgia, being Tract No. 2 according to plat dated July 13, 1998, revised September 8, 1998, prepared by Joseph R. Evans, GRLS No. 2168, and being more particularly described according to said survey as follows:**

**To find the true point of beginning, begin at an iron pin on the South right of way line of Haig Mill Road, said iron pin being located 49 feet West of the point of intersection of said right of way with the centerline (if extended) of Oak Hill Drive, as measured along and with the South right of way line of Haig Mill Road; thence continuing along said right of way South 85 degrees 42 minutes 19 seconds West 91.44 feet to a point; thence continuing along said right of way North 88 degrees 20 minutes 02 seconds West 64.99 feet to the true point of beginning; thence continuing along the South right of way of Haig Mill Road, North 88 degrees 20 minutes 02 seconds West 95.03 feet to a point; thence continuing along said right of way North 84 degrees 36 minutes 31 seconds West 2.90 feet to a point; thence South 02 degrees 11 minutes 33 seconds West 285.25 feet to an iron pin; thence South 87 degrees 31 minutes 12 seconds East 103.33 feet to an iron pin; thence North 01 degree 06 minutes 42 seconds East 286.53 feet to a point in the South right of way line of Haig Mill Road and the true point of beginning.**

Said property is known as 489 Haig Mill Road 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 Douglas Charles Pritchett and Angela Sue Pritchett fka Angela S. Smith, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Angela Sue Pritchett fka Angela S. Smith and Douglas Charles Pritchett, 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 Douglas Charles Pritchett and Angela Sue Pritchett fka Angela S. Smith**

File no. 08-008984 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

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 ENCORE CREDIT CORP. A CALIFORNIA 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 BELGIN DRIVE ACCORDING TO THE PRESENT SYSTEM OF NUMBERING HOUSES IN WHITFIELD COUNTY,

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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 in possession of the subject property known as 1229 BELGIN 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 Addison, Texas 75001-4417 Telephone: (972) 341-5398. 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 Michelle Quinn to Summit Home Mortgage, 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 (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: 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 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 I 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. as nominee for Suntrust Mortgage, 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

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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 172 (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. Sunatrust 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

**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 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 plan 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 10 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 are 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

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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 Elda 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 Elda 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 Elda Ramirez McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/kj 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 eastwardly 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 northerly 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 eastwardly

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 10 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 10 feet to the point of beginning. MR/kj 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 HUNDRED TWENTY 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.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: PHH Mortgage Corporation, Mailstop SV01, 4001 Leadenhall Rd, Mount Laurel, NJ 08054, 800-750-2518. 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 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.

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 Rascon or a tenant or tenants and said property is more commonly known as 1104 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/r6 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/r6 2/3/09 Our file no. 52506008 - FT1 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 Platte 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

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HUNDRED SIXTY-THREE 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 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 Pedro Roman and Anna Roman 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 Brenda Salacios 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 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, 866-428-6089. 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 Brenda Salacios or a tenant or tenants and said property is more commonly known as 1125 Windsor 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 Brenda Salacios McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/rc6 2/3/09 Our file no. 53226008-FT1

EXHIBIT A A certain tract or parcel of land lying and being in Land Lot No. 202, 12th District, 3rd Section of Whitfield County, Georgia, and being Lot No. 8, Windsor Place Subdivision, as per plat of survey for Dallas I. Lee and Vernon J. Lee and Dallas W. Higginbotham, by Joseph R. Evans, Georgia Registered Land Surveyor No. 2168, dated July 20, 1992, and more particularly described as follows:

Begin at an iron pin found in the cul-de-sac of Winds Drive (50-foot right-of-way) at a point which is a distance of 651.16 feet east along the north right-of-way of Windsor Drive from the west right-of-way of Brentwood Drive; thence along said cul-de-sac an arc distance of 51.89 feet to a railroad spike found; thence south 89 degrees 41 minutes west a distance of 42.0 feet to an iron pin found; thence north 01 degrees 18 minutes west a distance of 178.98 feet to an iron pin found; thence south 89 degrees 55 minutes east a distance of 70.18 feet to an iron pin found; thence south 00 degrees 00 minutes 13 seconds west an iron pin found and the point of beginning.

MR/rc6 2/3/09 Our file no. 53226008 - 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 Jennifer Waleksa Salazar to Mortgage Electronic Registration Systems, Inc., dated July 18, 2007, recorded in Deed Book 5047, Page 176, Whitfield County, Georgia Records, as last transferred to SunTrust Mortgage, Inc. by assignment recorded in Deed Book 5273, Page 221, Whitfield County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of ONE HUNDRED THOUSAND THREE HUNDRED TWENTY-FIVE AND 0/100 DOLLARS (\$100,325.00), 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 Jennifer Waleksa 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 Waleksa Salazar McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosurehotline.net MR/cj 2/3/09 Our file no. 52153508-FT2

EXHIBIT A All that tract or parcel of land lying and being in Lot 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 a 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 4756, Page 222, 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 described property:

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 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 2906 PAGE 51, DEED BOOK 2970 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 3604 PAGE 208 WHITFIELD COUNTY, GEORGIA LAND RECORDS; OR AS HEREAFTER AMENDED AS HEREIN 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, PTX-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 29, 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/ve 2/3/09 Our file no. 52778908-FT2

EXHIBIT A A certain 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 said 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/ve 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 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 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, 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.

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/mt1 2/3/09 Our file no. 53230908-FT3

EXHIBIT A All that tract or parcel of land lying and being in Land Nos. 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/mt1 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 1/100 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).

**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: 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 Crestview 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 by that deed dated 04/02/2001 and recorded 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 \$117,100.00, 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 of 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 westward 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.**

**The 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, 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.

**910 Foreclosures**

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).

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 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 Morris, Schneider, Prior, Johnson & Freedman, LLC 1587 Northeast Expressway Atlanta, Georgia 30329 (770) 234-9181 www.msplaw.com/foreclosure\_sales.asp

MSP/cj 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

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.foreclosureonline.net MR/smkn 2/3/09

Our file no. 52720608-FT7 EXHIBIT A

All that tract or parcel of land situated in the 11th District and 3rd Section of Whitfield County, Georgia and a part of Land Lot 291 and designated as Lot 35 of Stonington Estates, Phase II, as shown on survey of Marcus Eugene Cook, Georgia registered Land Surveyor No. 1936, 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 MR/smkn 2/3/09

Our file no. 52720608-FT7 EXHIBIT A

**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 ("Recorded"), 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") by 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

**910 Foreclosures**

(\$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 at 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 216 of the 12th District and 3rd Section of Whitfield County, Georgia, as more particularly described on Exhibit "A", attached hereto and by reference made a part hereof (the "Real Property"); and Together with all buildings, improvements, and tenements erected on the property, and all vacated alleys and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock appurtenant to the property, and all fixtures, machinery, equipment, engines, boilers, incinerators, building materials, appliances and goods of every nature whatsoever located in, on or, or used, or intended to be used in connection with the property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light; and all elevators, and related machinery and equipment, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, and curtains, rods, mirrors, cabinets, paneling, rugs, attached floor coverings, furniture, pictures, antennas, trees and plants, and all other personal property necessary for the operation of the real estate; all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the real property covered by the Security Deed; and all of the foregoing, together with the Real Property, are herein referred to as the "Property".

The indebtedness secured by the Security Deed has been and is hereby declared due because of default under the terms of said Note and Security Deed including but not limited to the nonpayment of principal and interest when due. The indebtedness remaining in default, this sale will be made for the purpose of applying the proceeds thereof to the payment of the indebtedness secured by the Security Deed, accrued interest and expenses of the sale and all other payments provided for under the Security Deed, including attorneys' fees as provided in the Note and Security Deed, notice of intention to collect attorneys' fees having been given as provided by law; and the remainder, if any, shall be applied as provided by law.

To the best of Holder's knowledge, the parties in possession of the Real Property are tenants holding under Debtor. Said property will be sold as the property of Debtor subject to all unpaid real estate ad valorem taxes and other governmental assessments and to all prior restrictions, rights-of-way, and easements of record, if any, appearing of record prior to the date of the Security Deed and those appearing after the date of the Security Deed and consented to by the grantee therein.

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, as ATTORNEY-IN-FACT FOR STRAWBERRY COMMONS LLC, a California limited liability company BRYAN CAVE LLP

Johnny D. Latzak, Jr., Esq. One Atlantic Center Fourteenth Floor 1201 West Peachtree Street, NW Atlanta, Georgia 30309 (404) 572-6600 5321628.2.DOC EXHIBIT "A"

Legal Description ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT NO. 216 IN THE 12TH DISTRICT AND 3RD SECTION OF WHITFIELD COUNTY, GEORGIA, AND DESCRIBED MORE PARTICULARLY AS A 3.09 ACRE TRACT PER PLAT OF SURVEY PREPARED BY JOSEPH R. EVANS, GEORGIA REGISTERED LAND SURVEYOR NO. 2168 DATED 06/26/2003, AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTHERLY SIDE OF BURGESS DRIVE (A 50 FOOT RIGHT OF WAY) 635.2 FEET EASTWARDLY ALONG THE SOUTHERLY SIDE OF BURGESS DRIVE FROM THE SOUTHEAST CORNER OF THE INTERSECTION OF BURGESS DRIVE AND GRADE DRIVE; THENCE NORTH 72 DEGREES 04 MINUTES 58 SECONDS EAST ALONG THE SOUTHERLY SIDE OF BURGESS DRIVE 542.95 FEET TO AN IRON PIN; THENCE SOUTH 05 DEGREES 03 MINUTES 18 SECONDS EAST 293.89 FEET TO AN IRON PIN ON THE NORTH LINE OF PINE HILLS SUBDIVISION; THENCE SOUTH 80 DEGREES 36 MINUTES 47 SECONDS WEST ALONG THE NORTH LINE OF PINE HILLS SUBDIVISION 440.88 FEET TO AN IRON PIN; THENCE CONTINUING SOUTH 85 DEGREES 25 MINUTES 21 SECONDS WEST 95.51 FEET TO AN IRON PIN; THENCE NORTH 03 DEGREES 26 MINUTES 22 SECONDS WEST 205.60 FEET TO AN IRON PIN AND THE POINT OF BEGINNING. THIS CONVEYANCE IS MADE SUBJECT TO ALL ZONING ORDINANCES, EASEMENTS, RESTRICTIONS OF RECORD, INSOFAR AS THE SAME MAY LAWFULLY AFFECT THE ABOVE-DESCRIBED PROPERTY. 01/09 01/16 01/23 01/31

**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

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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 or a tenant or tenants and said property is more commonly known as 1505 Bentgrass Unit 3, 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 Adrienne Strawser a/k/a Adrienne D. Strawser

McCalla Raymer, LLC 1544 Old Alabama Road Roswell, Georgia 30076 www.foreclosureonline.net MR/rc6 2/3/09

Our file no. 52506208-FT1 EXHIBIT A

This 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 Code No. 1505, Plat Book 7 of The Villas at Hammond Creek, a condominium on 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, dated December 19, 2005, and recorded 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 No. 1505, Plat 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-FT 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 MARISELA TARIN to dated REGIONS BANK D/B/A REGIONS MORTGAGE, recorded in Deed Book 4577 Page 179, 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 north 293 feet to the north side of McHan Drive; thence west along the north side of McHan Drive 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 MCHANE 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: 1-800-986-2462. 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 (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 May 31, 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, within 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

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of the 12th District, 3rd Section of Whitfield County, Georgia, and being Lot 15 of Cross Creek Subdivision, as shown on that 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 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 attorney's 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 aspect 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. 6259 Dogwood Road, Suite 100 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** P.C. 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 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.

Liiton Loan Servicing, L.P. as Attorney in Fact for Gabriel Contreras Zamora

McCurdy & Candler, L.L.C. 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.**

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

**910 Foreclosures**

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.asp

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 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.

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.

Liiton Loan Servicing, L.P. as Attorney in Fact for Gabriel Contreras Zamora

McCurdy & Candler, L.L.C. 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.**

Under and by virtue of the Power of Sale contained in a Security De



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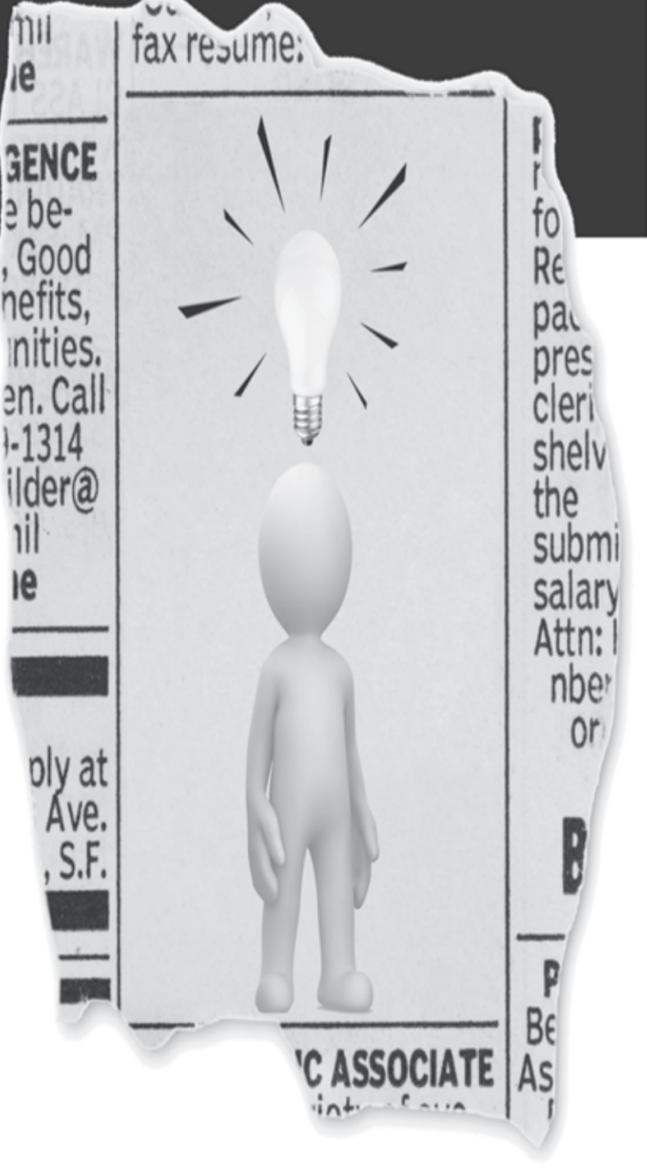
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# Homeless ministry tends their feet, dignity

By **DIONNE WALKER**  
Associated Press Writer

ATLANTA — Bryan Flournoy sits in a downtown church, sipping coffee and taking inventory of his life: He's 33 and homeless. He's a stranger in Atlanta, where a bus dropped him off from California last month. He needs a place to live, and he needs it yesterday.

In a few minutes, he'll be hoofing across the city, looking for work.

For now, his feet soak in hot water as a preacher buffs them with a pumice stone.

Every Monday afternoon for the last year, the Rev. Bob Book and his wife, Holly, have transformed the Church of the Common Ground into a spa for the homeless. They scrub the feet of the city's forgotten, mirroring the act of Jesus washing his disciples' feet.

The service, repeated at clinics and churches elsewhere, isn't simply symbolic — it helps stave off foot infections, which affect the homeless disproportionately and can lead to more serious health problems. Men and women also leave with polished dogs and a shot of self-esteem that volunteers hope can help them turn their lives around.

Book says the ritual is patterned after services practiced by many Christian congregations leading up to Easter. He takes it further with about 35 homeless men and women each week: Five at a time, they get a soak, pumice, nail trim, massage and a fresh pair of socks. Volunteers wearing gloves provide apricot scrub, ointments, air freshener for shoes, nail polish and even



AP PHOTO

Father Bob Book works on David Lindsay's toe nails at the Common Ground Church in Atlanta. Once a week Father Book and other volunteers wash and scrub the feet of Atlanta's homeless.

insoles.

The church doesn't tackle medical issues; Book tells people with serious foot conditions to come back when there's a doctor volunteering time at the church.

"The worst ongoing thing is the fungus that goes on with people's feet. It eats away and destroys the toenails and just makes it very hard for people to walk," says Book, who once saw a black man whose feet were white from days in soggy shoes.

That was almost certainly trench foot, a common homeless condition that can lead to bacterial infection, says Dr. Jessie Gaeta, who practices internal medicine with Boston Health Care for the Homeless, which has operated a foot clinic for 25 years. Similar clinics run by religious groups and medical practices have popped up in Nashville, Tenn., and Orlando, Fla., among other cities.

The American Podiatric Medical Association esti-

mates more than 75 percent of Americans have foot pain, with infections four times more frequent in homeless people.

"It's much more than cosmetic. These are really functional problems," said Gaeta, who has seen everything from fungal infections to maggot infestation. Foot problems often exacerbate other health issues in the homeless.

"Even a simple callus or blister in a diabetic patient is likely to become infected and

can result in necrosis, and result in the need for amputation," she says.

Burly but gentle, Book massages Pamela Parks' feet on a recent Monday. He doesn't push religion. If visitors take an interest — commenting on a painting of Jesus washing feet, for instance — he may talk about his faith. And he always says a silent prayer over the feet, for their owners.

"Usually, the last thing I include is that they find their

way to Christ," he says.

Between bites of a peanut butter-and-cookie snack, Parks explains her struggle with job loss, crack addiction and a bad relationship.

"Once he hurt me, I just gave up," she says.

She now sleeps in an abandoned house and makes money where she can, which lately means selling Barack Obama pens and calendars along a highway. It keeps her on her feet.

"Sometimes I walk two or three days because I'm scared to go home," she says before slipping on her boots.

When it's Anthony Barnes' turn, volunteer Rick Hutchison slathers a mentholated ointment on Barnes' tired feet.

"Everybody's got their own technique," he says. "And everybody's got their own challenge."

He'd know.

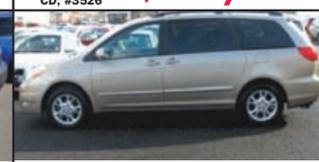
Two years ago, Hutchison says, he was "drinking and drugging." He bounced through Kentucky, California and New York before landing in a recovery center across the street from Common Ground. Eventually, he straightened up and began volunteering. He worries about men drifting like he was, and hopes sprucing up their feet motivates them to fix up their lives, too.

Barnes had a job at a car parts factory and his own home, but lost both in October. Finding a new job has been tough because he has a felony record.

In this moment, though, as he slides his feet into saddle shoes, he feels rejuvenated.

"Having my feet (done) gives me a little patience," Barnes says, "to keep walking."

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