

Trade Names

Lawyers
1104 N Westover Blvd Suite #7
Albany, GA 31707
(1) (Description of Registrant; if natural person, give name and full address: if firm or partnership, give name and address of each member of firm or partnership; if corporation, give name of corporation and its legal domicile. If limited partnership the firm name shall have added the word "limited" in parentheses).
Farah & Farah, P.A.
(FL domestic entity)
10 West Adams Street, Jacksonville, FL 32202
(2) (Describe the business owned or being or to be carried on and the county in which said business is chiefly carried on, and, if a corporation, it's legal domicile; and the trade name used).
Legal services
(3) This registration made and filed to comply with requirements of Act of General Assembly of Georgia, approved March 29, 1937, and amendment approved March 20, 1943.
Eddie Easa Farah, President
GEORGIA, DOUGHERTY COUNTY
Personally appeared before me
Eddie Farah an officer authorized to administer oaths, the undersigned, who being duly sworn deposes and says that the facts stated in the foregoing registration are true. Sworn to and subscribed
before me the 17 day of November 2025.
AMANDA DOWNS
MY COMMISSION #HH 602417
EXPIRES: November 16, 2026

Foreclosures

NOTICE OF SALE UNDER POWER
STATE OF GEORGIA
DOUGHERTY COUNTY
WHEREAS, Benjie P. Cook and Heidi M. Cook, as joint tenants with rights of survivorship and not as tenants in common, as borrower(s), executed a SECURITY DEED to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for HomeBridge Financial Services, Inc., a Corporation, Lender which was dated 11/22/2019, and recorded on 12/10/2019, in Instrument No.: D2019007612, Deed Book 4662, Page 345, securing the payment of a Note in the amount of \$196,200.00 in Dougherty County, Georgia Register of Deeds.
NOW, THEREFORE, notice is hereby given that the entire indebtedness has been declared due and payable as provided in said Security Deed by the Holder, and by virtue of the power of sale and authority vested in it, will on 16/2026 sell at public outcry to the highest bidder for cash Before the Courthouse door of the Dougherty County Courthouse, 225 Pine Ave, Albany, Georgia 31701 of Dougherty, the following described property situated in Dougherty County, Georgia, to wit:
LOT 114, DOUBLEGATE SUBDIVISION, SECTION III, PHASE III, ACCORDING TO A MAP OR PLAT OF SAID SUBDIVISION AS SHOWN AND RECORDED IN PLAT BOOK 6, PAGE 27 (NOW PLAT CABINET ONE, SLIDE B-70) IN THE OFFICE OF THE CLERK OF SUPERIOR COURT, DOUGHERTY COUNTY, GEORGIA.

THE ABOVE-DESCRIBED PROPERTY IS CONVEYED SUBJECT TO ANY AND ALL EASEMENTS AND RESTRICTIONS OF RECORD.
Tax Parcel ID: 005-2/00000/114
Being real property commonly known as
3720 GATEWAY AVE ALBANY, GA 31721

The debt remaining in default, this sale will be made for the purpose of paying the debt and all expenses of this sale including attorney's fees (notice of intent to collect attorney's fees having been given).

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 or unpaid bills and assessments for street improvements, curbing, garbage, water, sewage and public utilities which may be liens upon said property; and any outstanding taxes, assessments and other liens superior to the security deed being foreclosed hereby. To the best knowledge and belief of the undersigned, the above-described property is in the possession of the borrower and/or other persons with the consent and acquiescence of the borrower.

Except to the extent that the Holder may bind and obligate Mortgagors to warrant title to the Property under the terms of the Security Deed, conveyance of the Property shall be made without any representations or warranties whatsoever, express or implied. All sales are "as is", "where is".

The entire purchase price is due and payable at the conclusion of the auction in the form of certified funds. Insufficient funds will not be accepted. Amounts received in excess of the winning bid will be refunded to the successful purchaser. This property is being sold with express reservation that the sale is subject to confirmation by lender or Substitute Trustee.
Pursuant to O.C.G.A. § 44-14-162.2, the name, address and telephone number of the person or entity who shall have full authority to negotiate, amend, or modify all terms of the above-described mortgage is as follows:
Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 200-A Anaheim, CA 92806, Telephone No.: 800-561-4567

The foregoing notwithstanding, nothing in O.C.G.A. § 44-14-162.2 shall be construed to require Carrington Mortgage Services, LLC to negotiate, amend, or modify the terms of the Security Deed described herein.

Carrington Mortgage Services, LLC as Attorney in Fact for Benjie P. Cook and Heidi M. Cook
Attorney Contact:
Miller, George & Suggs, PLLC
3000 Langford Road, Building 100
Peachtree Corners, GA 30071
Phone: 404-793-1447
Fax: 404-738-1558

TS # 25-36955

THIS COMMUNICATION IS FROM A DEBT COLLECTOR

Foreclosures

ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

STATE OF GEORGIA
COUNTY OF DOUGHERTY

NOTICE OF SALE UNDER POWER

Because of a default under the terms of the Security Deed executed by Charles Gaught to Mortgage Electronic Registration Systems, Inc., as nominee for Quicken Loans, LLC dated June 30, 2021, and recorded in Deed Book 4854, Page 279, Dougherty County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Rocket Mortgage LLC FKA Quicken Loans, LLC, securing a Note in the original principal amount of \$234,474.00, 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, January 6, 2026, 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 the City of Albany, Dougherty County, Georgia and being more particularly described as all of Lot 92 in Lake Park Subdivision "D", Section One, according to a plat of the subdivision recorded in Plat Book 4, Page 133 (Plat Cabinet 1, Slide B-36), in the Office of the Clerk of Superior Court of Dougherty County, Georgia.

Said property is known as **2204 Star Lane, Albany, GA 31707**, 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 proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law.

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 secured creditor.

The property is or may be in the possession of , successor in interest or tenant(s).

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC as Attorney-in-Fact for Charles Gaughf

File no. 25-083461
LOGS LEGAL GROUP LLP*
Attorneys and Counselors at Law
211 Perimeter Center Parkway, N.E., Suite 130
Atlanta, GA 30346
(770) 220-2535
https://www.logs.com/
"THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE."

NOTICE OF SALE UNDER POWER

GEORGIA, DOUGHERTY COUNTY

By virtue of a Power of Sale contained in that certain Security Deed from VICKIE JENKINS to American General Financial Services, Inc. (DE), dated August 27, 2007, recorded August 29, 2007, in Deed Book 3384, Page 229, Dougherty County, Georgia Records, said Security Deed having been given to secure a Note of even date in the original principal amount of Thirty-Seven Thousand Eight Hundred Seventeen and 72/100 dollars (\$37,817.72), with interest thereon as provided for therein, said Security Deed having been last sold, assigned and transferred to OneMain Financial Group, LLC, successor by merger to OneMain Financial Services, Inc., there will be sold at public outcry to the highest bidder for cash at the Dougherty County Courthouse, within the legal hours of sale on the first Tuesday in January, 2026, all property described in said Security Deed including but not limited to the following described property:

ALL THAT LOT, TRACT OR PARCEL OF LAND SITUATED, LYING AND BEING IN DOUGHERTY COUNTY, GEORGIA, AND BEING MORE PARTICULARLY DESCRIBED AS LOT 96, COLONIAL VILLAGE SUBDIVISION, ACCORDING TO A MAP OR PLAT OF SAME RECORDED IN PLAT BOOK 2, PAGE 231, IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF DOUGHERTY COUNTY, GEORGIA, SUBJECT TO EASEMENTS, RESTRICTIONS, AND CONVENANTS OR RECORD, IF ANY.

Said legal description being controlling, however the property is more commonly known as **707 HOBSON ST, ALBANY, GA 31705.**

The indebtedness secured by said Security Deed has been and is hereby declared due because of default under the terms of said Security Deed. The indebtedness remaining in default, this sale will be made for the purpose of paying the same, all expenses of the sale, including attorneys' fees (notice to collect same having been given) and all other payments provided for under the terms of the Security Deed.

Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned. The sale will also be subject to the following items which may affect the title: any outstanding ad valorem taxes (including taxes which are a lien, whether or not now due and payable); the right of redemption of any taxing authority;

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matters which would be disclosed by an accurate survey or by an inspection of the property; all zoning ordinances; assessments; liens; encumbrances; restrictions; covenants, and any other matters of record superior to said Security Deed.

To the best of the knowledge and belief of the undersigned, the owner and party in possession of the property is VICKIE JENKINS, ESTATE AND/OR HEIRS AT LAW OF VICKIE JENKINS , JOCELYN J MOMENT, or tenants(s).

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the Security Deed.

The entity having full authority to negotiate, amend and modify all terms of the loan (although not required by law to do so) is: Select Portfolio Servicing, Inc., Loss Mitigation Dept., 3217 S. Decker Lake Dr., Salt Lake City, UT 84119, Telephone Number: 888-818-6032. Nothing in O.C.G.A. Section 44-14-162.2 shall be construed to require a secured creditor to negotiate, amend, or modify the terms of the mortgage instrument.

ONEMAIN FINANCIAL GROUP, LLC, SUCCESSOR BY MERGER TO ONEMAIN FINANCIAL SERVICES, INC.
as Attorney in Fact for
VICKIE JENKINS

THE BELOW LAW FIRM MAY BE HELD TO BE ACTING AS A DEBT COLLECTOR, UNDER FEDERAL LAW. IF SO, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attorney Contact: Rubin Lublin, LLC
3145 Avalon Ridge Place, Suite 100,
Peachtree Corners, GA 30071
Telephone Number: (877) 813-0992
Case No. SPS-17-05668-7
Ad Run Dates 12/13/2025, 12/20/2025, 12/27/2025, 01/03/2026

riselaw.com/property-listing

Notice of Sale Under Power. State of Georgia, County of DOUGHERTY. Under and by virtue of the Power of Sale contained in a Deed to Secure Debt given by DENNIS DAVID GRAF AND PANDA GRAF to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR AB&T , dated 09/01/2017, and Recorded on 09/07/2017 as Book No. 4444 and Page No. 284 299, AS AFFECTED BY MODIFICATION AGREEMENTS BOOK 5040, PAGE 227 235 AND BOOK 5111, PAGE 245 254, DOUGHERTY County, Georgia records, as last assigned to PENNYMAC LOAN SERVICES, LLC (the Secured Creditor), by assignment, conveying the after described property to secure a Note of even date in the original principal amount of \$89,381.00, 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 DOUGHERTY County Courthouse within the legal hours of sale on the first Tuesday in January, 2026, the following described property: ALL THAT TRACT OR PARCEL OF LAND LYING IN LAND LOT 223 OF THE FIRST LAND DISTRICT OF DOUGHERTY COUNTY, GEORGIA, AND BEING ALL OF LOT 17 OF LORETTA HEIGHTS, ACCORDING TO A PLAT OF SAID SUBDIVISION AS SAME IS RECORDED IN PLAT BOOK 4, PAGE 127 (PLAT CABINET 1, SLIDE B 35), IN THE OFFICE OF THE CLERK OF THE SUPERIOR COURT OF DOUGHERTY COUNTY, GEORGIA. The debt secured by said Deed to Secure Debt has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Deed to Secure Debt. Because the debt remains in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Deed to Secure Debt and by law, including attorney's fees (notice of intent to collect attorney's fees having been given). PENNYMAC LOAN SERVICES, LLC holds the duly endorsed Note and is the current assignee of the Security Deed to the property. PENNYMAC LOAN SERVICES, LLC, acting on behalf of and, as necessary, in consultation with PENNYMAC LOAN SERVICES, LLC (the current investor on the loan), is the entity with the full authority to negotiate, amend, and modify all terms of the loan. Pursuant to O.C.G.A. § 44-14-162.2, PENNYMAC LOAN SERVICES, LLC may be contacted at: PENNYMAC LOAN SERVICES, LLC, 3043 TOWNSGATE ROAD, SUITE 200, WESTLAKE VILLAGE, CA 91361, 866 549 3583. Please note that, pursuant to O.C.G.A. § 44-14-162.2, the secured creditor is not required to amend or modify the terms of the loan. To the best knowledge and belief of the undersigned, the party/parties in possession of the subject property known as 931 BARBRAGALE AVE, ALBANY, GEORGIA 31705 is/are: DENNIS DAVID GRAF AND PANDA GRAF 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. T h e 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. PENNYMAC LOAN SERVICES, LLC as Attorney in Fact for DENNIS DAVID GRAF AND PANDA GRAF. THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL

BE USED FOR THAT PURPOSE. 00000010652436 BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP 4004 Belt Line Road, Suite 100 Addison, Texas 75001 Telephone: (972) 341 5398.

NOTICE OF SALE UNDER POWER

GEORGIA, DOUGHERTY COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by John Johnson Jr to Mortgage Electronic Registration Systems, Inc., as grantee, as nominee for Southstar Funding, LLC, its successors and assigns dated January 11, 2005, recorded in Deed Book 2917, Page 173, Dougherty County, Georgia Records, and as modified by that certain Loan Modification Agreement recorded in Deed Book 4955, Page 83, Dougherty County, Georgia Records, as last transferred to Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CIM Trust 2025-R1 by assignment recorded in Deed Book 5350, Page 040, Dougherty County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of FORTY-NINE THOUSAND SIX HUNDRED AND 0/100 DOLLARS (\$49,600.00), with interest thereon as set forth therein, there will be sold at public outcry to the highest bidder for cash before the courthouse door of Dougherty County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in January, 2026, the following described property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF
The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).
Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CIM Trust 2025-R1 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Fay Servicing, LLC, 425 S. Financial Place, Suite 2000, Chicago, IL 60605, 800-495-7166.
Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is John Johnson, Jr or a tenant or tenants and said property is more commonly known as 602 Bobbitt Dr, Albany, GA 31705. Should a conflict arise between the property address and the legal description the legal description will control.
The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee of CIM Trust 2025-R1
as Attorney in Fact for
John Johnson Jr

McCalla Raymer Leibert Pierce, LLP
1544 Old Alabama Rd
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT "A"

ALL THAT TRACT OR PARCEL OF LAND lying and being in Land Lot 241 in the First Land District of Dougherty County, Georgia, and being more particularly described as follows: The east one-half (1/2) of Lot 10 of Columbia Acres, according to a map or plat of said subdivision as same is recorded in Plat Book 1, Page 254 (Plat Cabinet 1, Slide A-32), in the Office of the Clerk of Superior Court, Dougherty County, Georgia. The described property is known as 602 Bobbitt Drive according to the present system of numbering of streets in Albany, Georgia.

The conveyance of the above-described property is made subject to the public utility easements and other easements, visible or of record, affecting the conveyed property; and to the valid and enforceable laws, ordinances and regulations governing and regulating the use of the conveyed property.

MR / CA January 6, 2026
Our file no. 21-04983GA-F18

21-04983GA

NOTICE OF SALE UNDER POWER

GEORGIA, CALHOUN COUNTY
Under and by virtue of the Power of Sale contained in a Security Deed given by Mildred Butler, Bennie C Butler to H&R Block Mortgage Corporation, a Massachusetts Corporation dated September 15, 2005, recorded in Deed Book 146, Page 302, Calhoun County, Georgia Records, as last transferred to Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT4, Asset-Backed Certificates, Series 2005-OPT4 by assignment recorded in Deed Book 220, Page 665, Calhoun County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of SIXTY-ONE THOUSAND TWO

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HUNDRED AND 0/100 DOLLARS (\$61,200.00), 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 Calhoun County, Georgia, or at such place as may be lawfully designated as an alternative, within the legal hours of sale on the first Tuesday in January, 2026, the following described property:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

The debt secured by said Security Deed has been and is hereby declared due because of, among other possible events of default, failure to pay the indebtedness as and when due and in the manner provided in the Note and Security Deed. The debt remaining in default, this sale will be made for the purpose of paying the same and all expenses of this sale, as provided in the Security Deed and by law, including attorney's fees (notice pursuant to O.C.G.A. § 13-1-11 having been given).

Said property will be sold subject to any outstanding ad valorem taxes (including taxes which are a lien, but not yet due and payable), the right of redemption of any taxing authority, any matters which might be disclosed by an accurate survey and inspection of the property, any assessments, liens, encumbrances, zoning ordinances, restrictions, covenants, and any matters of record including, but not limited to, those superior to the Security Deed first set out above. Said property will be sold on an "as-is" basis without any representation, warranty or recourse against the above-named or the undersigned.

Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT4, Asset-Backed Certificates, Series 2005-OPT4 is the holder of the Security Deed to the property in accordance with OCGA § 44-14-162.2.

The entity that has full authority to negotiate, amend, and modify all terms of the mortgage with the debtor is: Shellpoint Mortgage Servicing, 75 Beattie Place, Suite 300, Greenville, SC 29601, (800) 365-7107.

Note, however, that such entity is not required by law to negotiate, amend or modify the terms of the loan.

To the best knowledge and belief of the undersigned, the party in possession of the property is Mildred Butler and Bennie C Butler or a tenant or tenants and said property is more commonly known as 1332 Highway 41, Morgan, GA 39866-3312. Should a conflict arise between the property address and the legal description the legal description will control.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Deutsche Bank National Trust Company, as Trustee for Soundview Home Loan Trust 2005-OPT4, Asset-Backed Certificates, Series 2005-OPT4

as Attorney in Fact for
Mildred Butler, Bennie C Butler

McCalla Raymer Leibert Pierce, LLP
1544 Old Alabama Rd
Roswell, GA 30076
www.foreclosurehotline.net

EXHIBIT "A"

ONE ACRE TRACT OF LAND LOCATED IN LAND LOT 117 IN THE 3RD DISTRICT OF CALHOUN COUNTY, GEORGIA AND DESCRIBED AS FOLLOWS: BEGIN AT A POINT OF THE EAST RIGHT OF WAY LINE OF STATE ROUTE NO. 41 WHICH POINT IS NORTH 1 DEGREE 30 MINUTES WEST A DISTANCE OF 897 FEET, FROM THE POINT WHERE THE NORTH LINE OF SUSIE MAE LANG PROPERTY INTERSECTS SAID RIGHT-OF-WAY, SAID POINT BEING MARKED BY A METAL PIPE, AND FROM THIS POINT RUN THENCE NORTH 87 DEGREES 30 MINUTES EAST 210 FEET, THENCE NORTH 1 DEGREE 30 MINUTES WEST 210 FEET, THENCE SOUTH 87 DEGREES 30 MINUTES WEST 210 FEET TO THE EAST RIGHT-OF-WAY LINE OF STATE ROUTE NO. 41. THENCE SOUTH 1 DEGREE 30 MINUTES EAST ALONG SAID RIGHT-OF-WAY LINE 210 FEET TO THE POINT OF BEGINNING. SAID TRACT CONTAINS 1 ACRE, MORE OR LESS.

PARCEL NO. H-23-42

MR / MA January 6, 2026
Our file no. 25-19389GA-F18

25-19389GA

NOTICE OF SALE

GEORGIA, DOUGHERTY COUNTY.
By virtue of a power of sale contained in that certain Deed to Secure Debt from MANCIE WILLIAMS to THE CITY OF ALBANY, GEORGIA, A MUNICIPAL CORPORATION, (DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT) dated May 28, 2004, and recorded in Deed Book 2809, Pages 17-19 in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, said Deed to Secure Debt has been given to secure that certain Promissory Note dated May 28, 2004, between MANCIE WILLIAMS and THE CITY OF ALBANY, GEORGIA, A MUNICIPAL CORPORATION, (DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT) in the amount of \$45,232.50, as well as all extensions, renewals and modifications thereof, together with any and all other indebtedness, of any type or description, then or thereafter owing by MANCIE WILLIAMS, there will be sold by the undersigned, at public outcry, to the highest bidder for cash, before the courthouse door at Albany, Dougherty County, Georgia, within the legal hours of sale on the first Tuesday in January, 2026, the following described property: All that tract or parcel of land lying and being in the City of Albany, Dougherty County, Georgia, and more particularly described as All of Lot 39 of Hampton East 1 Subdivision, according to a Plat of said Subdivision as recorded in Plat Cabinet 1, Slide C49H in the Office of the Clerk of the Superior Court of Dougherty County, Georgia. Said property is known as **1336 Montego Court** according to the present system of numbering in the

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City of Albany, Georgia.
Notice is given that the City of Albany, Georgia, ATTN: Betty J. Jackson, Post Office Box 477, Albany, Georgia 31702, telephone number (229) 483-7650, is the entity with authority to negotiate, amend, and modify the terms of the above-referenced Deed to Secure Debt.

The indebtedness secured by the aforementioned Deed to Secure Debt has been, and is hereby declared immediately due and payable in full because of the failure of MANCIE WILLIAMS to maintain payments upon said indebtedness owing to THE CITY OF ALBANY, GEORGIA, A MUNICIPAL CORPORATION, (DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT) in accordance with its terms. Said indebtedness remaining in default, this sale shall be made for the purpose of paying such indebtedness, as well as all expenses of this sale, including attorneys' fees.

The above-described property will be sold as the property of MANCIE WILLIAMS, his heirs, successors or assigns and will be sold subject to the following items which may affect the title to said property: all zoning and subdivision ordinances and/or regulations; matters which would be disclosed by an accurate survey or an inspection of the property; all liens for solid waste and the like; all real property ad valorem taxes or assessments, which may constitute liens upon said property; all liens which, under applicable law, would take priority over the Deed to Secure Debt described above; and all easements, restrictions, rights-of-way, security deeds or other encumbrances of record which have priority over the referenced Deed to Secure Debt.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE CITY OF ALBANY, GEORGIA, A MUNICIPAL CORPORATION, (DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT), as Attorney-In-Fact for MANCIE WILLIAMS DREW, ECKL & FARNHAM, LLP By:DAVID W. ORLOWSKI Georgia Bar No. 554325 Attorneys for THE CITY OF ALBANY, GEORGIA, A MUNICIPAL CORPORATION, (DEPARTMENT OF PLANNING & COMMUNITY DEVELOPMENT) Post Office Box 607 Albany, Georgia 31702-0607 (229) 431-3036

NOTICE OF SALE

JOHN APOLLON, Executor of the Last Will and Testament of the Estate of Patricia Kalkavouras, did on March 27, 2023, execute and deliver an Executor Deed, being recorded in the office of Clerk of Superior Court of Dougherty County, Georgia, Book 5075, page 169-170. Additionally, security deed was recorded in the office of the Clerk of Superior Court of Dougherty County, Georgia, Book 5075, page 171-177.

By virtue of the power of sale contained in that Security Deed, there will be sold at public outcry before the Courthouse door in Dougherty County, Georgia, by the undersigned, during the legal hours of sale, JANUARY 7, 2026., to the highest bidder for cash, the following described tract of property to wit;

The above-described tract of land is improved property known as 1800 Hilltop Drive, Albany, Georgia 31701.

ALL THAT TRACT OF LAND lying and being in Albany, Dougherty County, Georgia, and being more particularly described as follows: The south seventy (70) feet of Lot No. 176 in Green Acres Subdivision "B" as per map or plat recorded in Plat Book 2, Page 51, in the office of the Clerk of Superior Court, Dougherty County, Georgia; said portion of Lot No. 176 being further described as follows:

Commence at the northwest corner of said Lot No. 176 and go thence south along the east margin of Hilltop Drive a distance of 10 feet to a point, AND FROM THIS AS A POINT OF BEGINNING, go thence in an easterly direction parallel to the north boundary of said Lot No. 176 a distance of 180 feet to a point on the east boundary of said Lot No. 176; go thence in a southerly direction along the east boundary of said Lot No.176 a distance of 70 feet to a point which is the southeast corner of said Land Lot No. 176; go thence in a westerly direction along the south boundary of said Lot No. 176 (and which is the north boundary of Lot No. 175), a distance of 180 feet to the east margin of Hilltop Drive; go thence in a northerly direction along the east margin of Hilltop Drive and which is the west boundary of said Lot No. 176, a distance of 70 feet to the point of beginning.

PLUS all of Lot No. 175 in said Green Acres Subdivision "B" as per map or plat of record recorded in Plat Book 2, page 51, in the Office of the Clerk of Superior Court of Dougherty County, Georgia.

The above property is improved with a brick veneer dwelling known as 1800 Hilltop Drive, according to the present system of number in Albany, Georgia.

This being the same property as was conveyed by Regions Bank, as Executor of the Estate of Louise P. Stevens, and as Trustee of that certain Trust U/W William J. Stevens, to Patricia Kalka, as Grantee, by deed dated April 17, 2006, and recorded at Deed Book 3141, page 228, aforesaid records.

It is currently believed that the property is currently owned by LARRY HOLMES AND JUSTIN HOLMES.

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). The entity having full authority to negotiate, amend or modify all terms of the loan (although not required by law to do so) is: John Appalon, 4535 Whittall Avenue, St. Francis, Wisconsin, 53235, to discuss possible alternatives to avoid 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 Larry Holmes and Justin Holmes, or tenant(s); and said property is more commonly known as 1800 Hilltop Drive, Albany, Georgia 31701. The sale will be conducted subject to (1) confirmation that the sale is not prohibited under the U.S. Bankruptcy Code (2) final confirmation and audit of the status of the loan with the holder of the security deed and (3) any right of redemption or other lien not extinguished by foreclosure.

This 4th day of December, 2025.

Foreclosures

solely as Owner Trustee of SG Alternative Title Trust 2021-RLT1 as Attorney-in-Fact for WIL 1401 Whispering Pines LLC William. O Tate McCalla Raymer Leibert, Pierce, LLP 1544 Old Alabama Road Roswell, Georgia 30076 (678) 281-6473 william.tate@mccalla.com

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001273 229-431-2130 Petitioner, vs. **PART OF LOT 37, CITY OF ALBANY, DOUGHERTY COUNTY, GEORGIA, 407 SOCIETY AVENUE, ALBANY, GEORGIA, GREENLEO HR PROPERTIES, LLC, OR ITS SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2023 through 2024 in the amount of \$5,451.13 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000CC/00012/007. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land situate, lying and being in Dougherty County, Georgia and being more particularly described as: Begin at the northwest intersection of Jefferson and Society Street and run west along the north side of Society Street a distance of 159 feet to point on the north side of Society Street and from this as a starting point, run thence north 210 feet; thence west 70 feet, thence south 210 feet; thence east 70 feet to the point of beginning. Said lot being further known as 407 Society Avenue and being part of City Lot 37 on Society Avenue. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 182 ALBANY, GA 31702 SUCV2025001274 229-431-2130 Petitioner, vs. **LOT 226, RAWSON PARK, DOUGHERTY COUNTY, GEORGIA, 1211 N. MADISON STREET, ALBANY, GEORGIA, GREENLEO RESIDENTIAL, LLC OR ITS SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2023 through 2024 in the amount of \$6,260.97 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 00077/00024/008. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land situate, lying and being in the City of Albany, Dougherty County, Georgia and being more particularly described as all of Lot 226 of Rawson Park according to a plat of same recorded in Plat Book 1, Page 72 in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, same being improved property having a dwelling located thereon numbered 1211 North Madison Avenue, Albany, Georgia, according to the present system of numbering in the City of Albany, Georgia.

Foreclosures

Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001272 229-431-2130 Petitioner, vs. **LOT 5-B, BLOCK M, RADIUM SPRINGS, INC. SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 110 S. ROSEWOOD DRIVE, ALBANY, GEORGIA, WILLIAMS AND SONS REALTY AND MANAGEMENT, OR ITS SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2022 through 2024 in the amount of \$1,831.76 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 00010/00008/006. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land lying and being in Dougherty County, Georgia, being all of Lot 5-B, Block M, of Radium Springs, Inc. Subdivision, Section 2, according to a map or plat of said subdivision recorded in Plat Book 2, Page 35 (Plat Cabinet 1, Slide A-42) in the Office of the Clerk of the Superior Court of Dougherty County, Georgia. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001271 229-431-2130 Petitioner, vs. **LOT 52, FOREST PARK SUBDIVISION, ADDITION #2, DOUGHERTY COUNTY, GEORGIA, 2412 HABERSHAM ROAD, ALBANY, GEORGIA, MADELINE G. HAMILTON, OR HER ESTATE AND ANY OF HER RESPECTIVE HEIRS AT LAW, EXECUTORS, ADMINISTRATORS, SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2008 through 2024 in the amount of \$4,089.30 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 00214/00005/007. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All of Lot 52 of Forest Park Subdivision Addition #2 according to a map or plat of said subdivision as the same is recorded in Plat Book 4, Page 189, in the Office of the Clerk of Superior Court of Dougherty County, Georgia. Subject to restrictions and easements of record. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

Foreclosures

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001270 229-431-2130 Petitioner, vs. **LOT 4, BLOCK "S", AVALON SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 1506 LINCOLN AVENUE, ALBANY, GEORGIA, GREENLEO RESIDENTIAL RENTAL, LLC, OR ITS SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2023 through 2024 in the amount of \$2,165.88 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 00004/00035/015. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land situate, lying and being in the City of Albany, Dougherty County, Georgia and being all of Lot 4, Block "S" of Avalon Subdivision, according to map or plat of the Resubdivision of Block "S" and "U" of Avalon Subdivision as recorded in Plat Book 2, Page 124, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001269 229-431-2130 Petitioner, vs. **LOT ONE, MUSE-REDFEARN SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 711 MUSE AVENUE, ALBANY, GEORGIA, G. O. TERRY AND MARION TURNER TERRY, OR THEIR ESTATE AND ANY OF THEIR RESPECTIVE HEIRS AT LAW, EXECUTORS, ADMINISTRATORS, SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2016 through 2024 in the amount of \$8,659.89 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000CC/00009/009. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All of lot number One (1) of the Muse-Redfearn subdivision as recorded in the office of the Clerk of the Superior Court of Dougherty County, Georgia, in Plat Book No. 1, Page No. 116. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827

Foreclosures

ALBANY, GA 31702 SUCV2025001268 229-431-2130 Petitioner, vs. **PART OF LOT 9, MUSE AND REDFERN SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 706 MUSE AVENUE, ALBANY, GEORGIA, JAMES TURNER TERRY, OR HIS ESTATE AND ANY OF HIS RESPECTIVE HEIRS AT LAW, EXECUTORS, ADMINISTRATORS, SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2016 through 2024 in the amount of \$2,165.69 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000CC/00010/002. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land lying and being in the City of Albany, Dougherty County, Georgia, and being all of Lot 8 and the south one-half of Lot 9 of Muse and Redfern Subdivision according to a map or plat of said Subdivision as same is recorded in Plat Book 1, Page 116, in the Office of the Clerk of Superior Court of Dougherty County, Georgia. Said property, upon information and belief, according to the present system of numbering in place in Albany, Dougherty County, Georgia, is currently known as 706 Muse Avenue. The above-described Property is conveyed subject to any and all easements and restrictions of record. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001267 229-431-2130 Petitioner, vs. **LOT 10 AND PART OF LOT 9, MUSE-REDFEARN SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 712 MUSE AVENUE, ALBANY, GEORGIA, JAMES TURNER TERRY, OR HIS ESTATE AND ANY OF HIS RESPECTIVE HEIRS AT LAW, EXECUTORS, ADMINISTRATORS, SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2016 through 2024 in the amount of \$9,358.68 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000CC/00010/001. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that tract or parcel of land lying and being in the City of Albany, County of Dougherty, State of Georgia, and being Lot No. 10 and the North half of Lot No. 9 of the Muse-Redfearn Subdivision in the City of Albany, and being more particularly described as follows: Beginning at a point at the Southeast intersection of Park Avenue and Muse Street, thence East along Park Avenue 103.5 feet, thence South 105 feet, thence West 104.81 feet to Muse Street, thence North along the East side of Muse Street 105 feet to the point of beginning, being known as 712 Muse Street, and being the home property of J. C. Terry. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s)

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for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001266 229-431-2130 Petitioner, vs. **LOT 9, BLOCK 4, LINCOLN MEMORIAL PARK, DOUGHERTY**

COUNTY, GEORGIA, 1400 LEE ST. ALBANY, GEORGIA, FIRST STEP TRANSITIONAL LIVING FOUNDATION, ITS SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents. **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2012 through 2024 in the amount of \$20,417.81 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000HH/00059/001. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" All that certain property situated in the County of Dougherty, and State of Georgia being described as follows: All that tract or parcel of land lying and being in the City of Albany, Dougherty County, Georgia, and being more particularly described as follows: all of Lot 9, Block 4, of Lincoln Memorial Park Subdivision, according to a map or Plat of said Subdivision as same recorded in Plat Book 1, Page 231, in the office of the clerk of Superior Court, Dougherty County, Georgia. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

IN THE SUPERIOR COURT OF DOUGHERTY COUNTY STATE OF GEORGIA SHONNA COLLEY JOSEY, TAX DIRECTOR OF DOUGHERTY COUNTY, GEORGIA, CIVIL ACTION FILE NUMBER P.O. BOX 1827 ALBANY, GA 31702 SUCV2025001265 229-431-2130 Petitioner, vs. **PART OF LOT 56, BLOCK "F" MAPLE CITY SUBDIVISION, DOUGHERTY COUNTY, GEORGIA, 1219 MULBERRY AVENUE, ALBANY, GEORGIA, WOODROW WILSON MITCHELL, OR HIS ESTATE AND ANY OF HIS RESPECTIVE HEIRS AT LAW, EXECUTORS, ADMINISTRATORS, SUCCESSORS OR ASSIGNS, WHOMSOEVER, WHOSE NAMES AND/OR ADDRESSES ARE KNOWN OR UNKNOWN, Respondents.** **NOTICE OF PETITION FOR IN REM FORECLOSURE**

To Whom It May Concern, and to those Respondents named above: Take notice pursuant to the provisions of O.C.G.A. § 48-4-78(f), that Shonna Colley Josey, solely in her capacity as the Tax Director for Dougherty County, Georgia filed the above-styled petition on December 19, 2025, in the Office of the Clerk of the Superior Court of Dougherty County, Georgia, in Albany, Georgia, seeking authority to conduct an in rem foreclosure for failure of the payment of ad valorem taxes due for the years 2012 through 2024 in the amount of \$8,904.68 (amount includes principal amount of taxes owed and any accrued interest and penalties as of December 20, 2024) for real property located at the address identified above. The applicable parcel identification number is 000EE/00024/07A. A legal description of the property which is the subject of the action is attached hereto as Exhibit "A" and by this reference incorporated herein. This 19th day of December, 2025. PAGE, SCRANTOM, SPROUSE, TUCKER & FORD, P.C. By: S/Stephen G. Gunby Stephen G. Gunby Ga. Bar No.: 315212 Attorneys for Dougherty County Tax Director P.O. Box 1199 1111 Bay Avenue, Third Floor Columbus, Georgia 31901 (706) 243-5630 sgunby@pagescrantom.com EXHIBIT "A" Description of the Property All that tract or parcel of land lying and being in the City of Albany, Dougherty County, Georgia and being part of Lot 56 in Block "F" of Maple City Subdivision according to a map or plat of said subdivision as same is recorded in Plat Book 1, Page 3 in the Office of the Clerk of the Superior Court of Dougherty County, Georgia and being more particularly described as follows: Starting at the intersection of the west right-of-way of Central Street and the north right-of-way of Mulberry Avenue, go west 262.4 along said north right-of-way of Mulberry Avenue to the POINT OF BEGINNING: Continue west along said right-of-way 52.5 feet to a point;

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continue north 105 to a point; thence go east 52.5 feet to a point; thence go south 105 to the point of beginning. Together with all rights, title, and interest running with the above-described property but not taxed under a separate tax reference number as delineated on the tax maps of the petitioner for the year(s) for the taxes being foreclosed.

STATE OF GEORGIA COUNTY OF DOUGHERTY **NOTICE OF SALE UNDER POWER** Because of a default under the terms of the Security Deed executed by Maurice W. Jones, Jr. to Mortgage Research Center, LLC dba Veterans United Home Loans, a Missouri Limited Liability Company dated November 15, 2023, and recorded in Deed Book 5143, Page 252, as last modified in Deed Book 5272, Page 165, Dougherty County Records, said Security Deed having been last sold, assigned, transferred and conveyed to Planet Home Lending, LLC, securing a Note in the original principal amount of \$209,000.00, the holder thereof pursuant to said Deed and Note thereby secured has declared the entire amount of said indebtedness due and payable and, pursuant to the power of sale contained in said Deed, will on the first Tuesday, February 3, 2026, 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 380 in the First Land District of Dougherty County, Georgia, and being more particularly described as follows:** Commence at the intersection of the east line of said Land Lot 380 with the north right of way line of the Lily Pond Road, and run thence south 88 degrees 09 minutes 00 seconds west along the north right of way line of said Lily Pond Road a distance of 1,420 feet to the POINT OF BEGINNING; continue thence south 88 degrees 09 minutes 00 seconds west along the north right of way line of said Lily Pond Road a distance of 150 feet to a point; run thence north 01 degree 12 minutes 29 seconds west a distance of 300 feet to a point; run thence north 88 degrees 09 minutes 00 seconds east a distance of 150 feet to a point; run thence south 01 degree 12 minutes 29 seconds east a distance of 300 feet to the point of beginning; said property being described according to a plat of the property of Ricky Allen Bready and Carolyn Marie Carter Bready, dated July 23, 1987., by Malcolm Burnsed, Registered Land Surveyor.

Said property is known as **1415 Lily Pond Road, Albany, GA 31701**, 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 proceeds of said sale will be applied to the payment of said indebtedness and all expenses of said sale as provided in said Deed, and the balance, if any, will be distributed as provided by law. 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 secured creditor. The property is or may be in the possession of **Maurice W. Jones, Jr. and LaToya L Jones, successor in interest or tenant(s).** Planet Home Lending, LLC. as Attorney-in-Fact for Maurice W. Jones, Jr.

File no. 25-083549 LOGS LEGAL GROUP LLP* Attorneys and Counselors at Law 211 Perimeter Center Parkway, N.E., Suite 130 Atlanta, GA 30346 (770) 220-2535 https://www.logs.com/ *THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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So all the generations from Abraham to David are fourteen generations, from David until the captivity in Babylon are fourteen generations, and from the captivity in Babylon until the Christ are fourteen generations.

MATTHEW 1:17

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Americanisms

“When peoples care for you and cry for you, they can straighten out your soul.”

— Langston Hughes

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