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**-142A-
NOTICE OF SALE UNDER
POWER OF DEED TO SECURE
DEBT**
STATE OF GEORGIA
COUNTY OF JENKINS

Under and by virtue of the Power of Sale contained in the Deed to Secure Debt from David Terrance Arthur to First Southern National Bank dated August 28, 2007, and being recorded in Deed Book 6-D, Pages 158-162, Jenkins County, Georgia Records, given to secure an indebtedness in the original amount of \$132,531.00, and any and all extensions and renewals thereof, and any and all amounts now or hereafter owed to First Southern National Bank by said Grantor, the undersigned will sell, at public outcry, to the highest bidder for cash before the door of the Courthouse of Jenkins County, Georgia, during the legal hours of sale on the first Tuesday in November, 2008, the following described property to-wit:

All that certain tract or parcel of land situate, lying and being in the 1640th G.M. District of Jenkins County, Georgia containing 25.6 acres, more or less, being more particularly described as Tract 1 on that plat of survey dated December 1, 1993, prepared for "The Estate of Andrew Jackson, Jr." prepared by Steve Barger, Georgia Registered Land Surveyor No. 1871, and recorded in the Office of the Clerk of Superior Court of Jenkins County, Georgia in Plat Book 12, Folio 43, which plat and description are incorporated herein by reference and made a part of this description.

This tract is further identified on Jenkins County Tax Evaluation Map 18 as Parcel 54.

The indebtedness secured by said Deed to Secure Debt has been and is hereby declared due and payable in full by reason of default under the provisions of said Deed to Secure Debt and the terms of the Promissory Notes secured thereby, and sale will be made for the purpose of applying the proceeds thereof to the payment of the indebtedness and interest thereon, attorney's fees and expenses of sale, and the balance, if any, shall be applied as provided by law.

To the best knowledge and belief of the Lender, said property will be sold as the property of David Terrance Arthur and is being sold subject to any and all liens superior to this lien, outstanding ad valorem taxes, and easements, restrictions against the property, if any.

The undersigned will execute a deed to the purchaser as authorized by the aforementioned Deed to Secure Debt.

This 7th day of October, 2008.

FIRST SOUTHERN

NATIONAL BANK

As Attorney-in-Fact for

David Terrance Arthur

BY: W. KEITH MCGOWAN

FRANKLIN, TAULBEE, RUSHING,

SNIPES & MARSH, LLC

Attorney-at-Law for

First Southern National Bank

Georgia Bar No. 492935

12 Siebald Street

Post Office Box 327

Statesboro, Georgia 30459

(912) 764-9055

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

OC8,15,22,29c

**-141A-
SUMMARY OF PROPOSED
CONSTITUTIONAL
AMENDMENTS**

Pursuant to requirements of the Georgia Constitution, Attorney General Thurbert E. Baker, Secretary of State Karen C. Handel, and Legislative Counsel Samuel R. Brumby hereby provide the summaries of the proposed constitutional amendments that will appear on the November 4, 2008, general election ballot for consideration by the people of Georgia:

- 1 -

To encourage the preservation of Georgia's forests through a conservation use property tax reduction program.

House Resolution No. 1276

Resolution Act No. 702

Ga. L. 2008, p. 1209

() YES

() NO

Shall the Constitution of Georgia be amended so as to provide that the General Assembly by general law shall encourage the preservation, conservation, and protection of the state's forests through the special assessment and taxation of certain forest lands and assistance grants to local government?"

This proposal directs the General Assembly to provide for a new method of ad valorem tax assessment of forest land conservation use property. Such property will include only tracts of forest land which exceed 200 acres except where the General Assembly has provided by general law for exceptions to the 200 acre limit under certain circumstances. Subject to certain qualifications, an owner of such property will be able to enter into a covenant to restrict the use of the land to current use; and the land will then be taxed according to a formula based on current use, annual productivity, and real property sales data. A breach of the covenant will result in a government recapturing the tax savings and may result in other appropriate penalties.

The General Assembly is directed to appropriate funds to local government to partially offset any loss of local revenue.

The General Assembly has enacted a law to implement this constitutional amendment. This law will become effective only if the constitutional amendment is ratified by the voters. This law is 2008 HB 1211; Act No. 464, found at Ga. Laws 2008, p. 297.

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

- 2 -

To authorize local school districts to use tax funds for community redevelopment purposes.

Senate Resolution No. 996

Resolution Act No. 777

Ga. L. 2008, p. 1211

() YES

() NO

Shall the Constitution of Georgia be amended so as to authorize community redevelopment and authorize counties, municipalities, and local boards of education to use tax funds for redevelopment purposes and programs?"

This proposal affirms that the General Assembly may authorize counties, municipalities, and housing authorities to carry out community redevelopment.

The proposal also revises the Constitution's provisions relative to redevelopment powers and tax allocation bonds. As revised by the proposed amendment, the current provisions for community redevelopment, after providing for such powers, will contain revised provisions relative to tax allocation bonds. In general, tax allocation bonds are government borrowings which are repaid specifically from future growth in the property tax digest of an area under redevelopment.

Under the proposal a general law will be able to authorize the use of county, municipal, and school tax funds, or any combination thereof, to fund redevelopment purposes and programs, including repayment of tax allocation bonds. The general law may provide for such use of tax funds without regard to whether the local government approved such use before January 1, 2009. No county, municipal, or school tax funds may be used for such purposes and programs without approval by the applicable local governing body.

With respect to school taxes only, such taxes may be used for redevelopment purposes and programs only if: (1) they have been pledged for repayment of tax allocation bonds which have been judicially validated (approved by a court for issuance); or (2) such use is authorized by general law after January 1, 2009.

A copy of this entire proposed amendment is on file in the office of the judge of the probate court and is available for public inspection.

- 3 -

To authorize the creation of special Infrastructure Development Districts providing infrastructure to underserved areas.

Senate Resolution No. 309

Resolution Act No. 373

Ga. L. 2007, p. 775

() YES

() NO

Shall the Constitution of Georgia be amended so as to authorize the General Assembly to provide by general law for the creation and comprehensive regulation of infrastructure development districts for the provision of infrastructure as authorized by local governments?"

This proposal authorizes the General Assembly by general law to provide for the creation and regulation of infrastructure development districts. The purpose of such districts will be for the creation, provision, and expansion of such infrastructure services and facilities as may be provided for by general law.

Counties and municipalities affected by the creation of infrastructure development districts will have the authority to approve creation of such districts. The general law providing for the creation of the districts will provide for the establishment of an administrative or governing body for the districts. Such

administrative or governing bodies will be able to impose and collect fees and assessments within each district and to incur debt according to powers and limits set by statute.

The General Assembly has enacted a law to provide for the creation and regulation of infrastructure development districts. This law will become effective only if the constitutional amendment is ratified by the voters. This law is 2007 SB 200; Act No. 372, found at Ga. Laws 2007, p. 739.

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

OC15,22,29c

**-140A-
NOTICE OF SALE UNDER
POWER**

GEORGIA, JENKINS COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by Julie J. Gainey and William Bart Gainey to Argent Mortgage Company, LLC dated May 28, 2004 in the amount of \$51,350.00, and recorded in Deed Book 5H, Page 583, Jenkins County, Georgia Records; as last transferred to Wells Fargo Bank, N.A. as Trustee under Pooling and Servicing Agreement Dated as of October 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-MHQ1 by assignment; the undersigned, Wells Fargo Bank, N.A. as Trustee under Pooling and Servicing Agreement Dated as of October 1, 2004 Asset-Backed Pass-Through Certificates Series 2004-MHQ1 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 November, 2008, during the legal hours of sale, at the Courthouse door in Jenkins 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 situate, lying and being in the 1635th G.M. District of Jenkins County, Georgia, containing 1.00 acre, more or less, and being more particularly described by a plat of survey prepared by Warren E. Pothress, G.A. Registered Land Surveyor #1953, dated July 30, 1992, revised February 17, 2006, and recorded in Plat Book 17, Page 64, in the Office of the Clerk of Superior Court of Jenkins County, Georgia, which plat and description are incorporated herein and made a part of this description by reference.

The above described property is a portion of that property identified on Jenkins County Tax Assessor Map 015 as Parcel 029.

Also included is that 1999 Redman Mobile Home having Serial Number 14902648A and 14902648B which mobile home is located on the above described property and has been permanently affixed so as to become a part of the real property.

which has the property address of **784 Hermans Road, Millen, Georgia**, together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

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

Notice has been given of intention to collect attorney's fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of Julie J. Gainey and William Bart Gainey 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.

Wells Fargo Bank, N.A.

as Trustee under Pooling and

Servicing Agreement Dated

as of October 1, 2004

Asset-Backed Pass-Through

Certificates Series 2004-MHQ1

Attorney in Fact for

Julie J. Gainey and

William Bart Gainey

Anthony DeMarlo, Attorney/apatterson

McCurdy & Candler, L.L.C.

(404) 373-1612

www.mccurdyandcandler.com

File No. 07-04641 /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.

-139A-

STATE OF GEORGIA
COUNTY OF JENKINS

NOTICE OF SALE UNDER POWER

Because of a default in the payment of the indebtedness secured by a Security Deed executed by Douglas M. Wiggins and April Wiggins to Mortgage Electronic Registration Systems, Inc. dated March 3, 2006, and recorded in Deed Book 5S, Page 374, Jenkins 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 \$67,737.00, 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, November 4, 2008, 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 situate lying and being in the 1635th G.M. District of Jenkins County, Georgia, containing 1.00 acre, more or less, and being more particularly described by a plat of survey prepared by Warren E. Pothress, G.A. Registered Land Surveyor #1953, dated July 30, 1992, revised February 17, 2006, and recorded in Plat Book 17, Page 64, in the Office of the Clerk of Superior Court of Jenkins County, Georgia, which plat and description are incorporated herein and made a part of this description by reference.

This property being bounded, now or formerly, as follows: On the North by lands of Myrtle Bolton and Gladys Jenkins; on the East by William Wasden; on the South by William Wasden; on the West by country road #18, n/k/a Perkins County Road.

The above described property is identified on Jenkins County Tax Assessor Map 022 as Parcel 059.

The above described property is the same as conveyed by J.A. Kimbrell to Jerry E. Wallace and Betty G. Wallace under Warranty Deed dated August 6, 1993, recorded in Deed Book 3K, Page 349 in the Office of the Clerk of Superior Court of Jenkins County, Georgia.

Jerry E. Wallace died intestate, a resident of Jenkins County, Georgia on April 15, 1997. There has been no administration of his estate. Weylon Robert Wallace, Jason Edward Wallace and Aaron Grant Wallace are all of the heirs of Jerry E. Wallace.

Said property is known as **926 Perkins Road, Millen, GA 30442**, 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 M. Wiggins and April Wiggins, the property, to the best information, knowledge and belief of the undersigned, being presently in the possession of Douglas M. Wiggins and April Wiggins, 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 M. Wiggins and

April Wiggins

File no. 08-005871

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.swertfege.net

*THE LAW FIRM IS ACTING AS A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

OC8,15,22,29c

-138A-

NOTICE OF SALE UNDER POWER
CONTAINED IN SECURITY DEED

STATE OF GEORGIA,
COUNTY OF Jenkins

Pursuant to a power of sale contained in a certain security deed executed by Willie L. Baker and Earlene Baker, hereinafter referred to as Grantor, to Group Financial Southeast recorded in Deed Book 4 C, beginning at page 20, 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 November, 2008, the property which, as of the time of the execution of said security deed, was described as set forth in the attached Exhibit "A".

All that tract or parcel of land lying and being in the 1639th G.M. District of Jenkins County, Georgia. Containing 0.260 acre, more or less, as more particularly described by reference to a plat of same prepared by Walter K. Maupin, Georgia Registered Surveyor No. 1036, dated September 9, 1987, and recorded in the Office of the Clerk of the Superior Court of Jenkins County, Georgia, in Plat Book 10, Page 299, which plat is incorporated herein and made a part of this description by reference **4622 Highway 26 S. Millen, GA 30442**

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. State Home Mortgage, as loan servicer is the entity with authority to negotiate, amend and modify the terms of the Note and Security Deed. State Home Mortgage's address is: P.O. Box 133049, Atlanta, Georgia 30333. State Home Mortgage may be contacted by telephone at (404) 679-0574. To the best of the undersigned's knowledge and belief, the party in possession of the property is believed to be Willie L. Baker and Earlene Baker or tenant(s).

Georgia Housing and

Finance Authority,

As Transferee and Assignee,

As attorney-in-fact

for the aforesaid Grantor

J. Michael Campbell

Attorney at Law

990 Hammond 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.

SHM/Willie L. Baker and Earlene Baker /07-52702F2

OC8,15,22,29c

-137A-

NOTICE OF SALE UNDER POWER
GEORGIA, JENKINS 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 Robert A. Reeves, Sr. and Wendy T. Reeves to Wells Fargo Home Mortgage, Inc., dated June 3, 2003, recorded in Deed Book 5B, Page 517, Jenkins 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 Jenkins County, Georgia Records, conveying the after-described property to secure a Note in the original principal amount of THIRTY-TWO THOUSAND FIVE HUNDRED SIXTY-FIVE AND 0/100 DOLLARS (\$32,565.00), 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 Jenkins County, Georgia, within the legal hours of sale on the first Tuesday in No-

vember, 2008, the following described property: SEE EXHIBIT A ATTACHED HERETO AND MADE A PART HEREOF

All that tract or parcel of land situate, lying and being in the 1635th G.M. District of Jenkins County, Georgia, containing 0.30 acres, more or less, and as is more particularly described in that plat of survey prepared by Troy Smith and Associates dated October 5, 1993, which plat is recorded in the Office of the Clerk of Superior Court Jenkins County, Georgia, in Plat Book 13, Folio 20, and which is incorporated herein and made a part of this description. This parcel is bounded, now or formerly, by other lands as follows: North by John Paul Sharkey; East by a ten foot alley; South by Charlie H. Gay; and west by Harvey Street.

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 Robert A. Reeves, Sr. and Wendy T. Reeves or a tenant or tenants and said property is more commonly known as **524 Harvey Street, Millen, Georgia 30442**.

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

Robert A. Reeves, Sr. and

Wendy T. Reeves

McCalla Raymer, LLC

1544 Old Alabama Road

Roswell, Georgia 30076

www.foreclosurehotline.net

MR/ms8 11/4/08

Our file no. 52129308-FT7

OC8,15,22,29c

-135A-

STATE OF GEORGIA
COUNTY OF JENKINS

Default having been made under the terms of a Security Deed between JENNIFER CHANCE and MILTON LAKE to O.F.A. INVESTMENTS, INC., a Georgia Corporation, recorded in the Office of the Clerk of Superior Court for Jenkins County, Georgia, in Deed Book 6-I, Pages 456-459, the said O.F.A. INVESTMENTS, INC. has declared the balance due and payable and, in exercise of the powers contained in said security deed, will sell at public outcry to the highest bidder for cash on the first Tuesday in November 2008, to-wit: November 4, 2008, between the legal hours of sale before the courthouse door of Jenkins County, Georgia, the following described property to-wit:

All that lot or parcel of land, with improvements thereon, situate, lying and being in the State of Georgia, County of Jenkins, being known and designated as Lot 17, containing 8.43 acres, more or less, Regan Franklin Estates, Phase III, as shown on a plat recorded in the Office of the Clerk of Superior Court of Jenkins County, Georgia, in Plat Book 12, Page 155. Reference is hereby made to said plat for a more complete and accurate description