

File No.: TMS-21-02728

RECORD AND RETURN TO:  
Rubin Lublin, LLC  
3145 Avalon Ridge Place  
Suite 100  
Peachtree Corners, GA 30071  
(770) 246-3300

CROSS INDEX TO DEED BOOK 647,  
PAGE 291, ELBERT COUNTY,  
GEORGIA RECORDS

STATE OF ARIZONA

COUNTY OF MARICOPA

**DEED UNDER POWER                      RECORD SECOND**

THIS INDENTURE, dated January 4, 2022, by RONALD FLOYD BROWN ("Borrower") acting through his or her duly appointed agent and attorney in fact HOMESTAR FINANCIAL CORPORATION ("Lender") as Party of the First Part, and 321 PROPERTIES LLC as Party of the Second Part:

**WITNESSETH:**

WHEREAS, executed and delivered to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS GRANTEE, AS NOMINEE FOR HOMESTAR FINANCIAL CORP., ITS SUCCESSORS AND ASSIGNS, that certain Security Deed dated May 31, 2019, and recorded June 13, 2019 in Deed Book 647, Page 291, Elbert County, Georgia Records, conveying the after-described property, as last transferred to HOMESTAR FINANCIAL CORPORATION, by Assignment, if required, pursuant to O.C.G.A. §44-14-162, to secure the payment of a Promissory Note of even date therewith, in the original principal amount of Eighty Thousand Eight Hundred Eight and 00/100 dollars (\$80,808.00); and

WHEREAS, default in the payment under said Note occurred, and whereas by reason of said default, Lender elected, pursuant to the terms of said Deed and Note, and declared the entire principal and interest immediately due and payable; and

WHEREAS, Lender did perform a diligent search of the bankruptcy records for each known Borrower and determined that Lender was not subject to an automatic stay in bankruptcy both at the time foreclosure proceedings commenced and the time the Property was sold; and

WHEREAS, the entire indebtedness remaining in default, and in accordance with the terms of said Security Deed, Lender did advertise said property for sale once a week for four (4) weeks immediately preceding the sale in the newspaper in Elbert County, Georgia, wherein the Sheriff carried his advertisement, namely The Elberton Star; and

WHEREAS, notice was given in compliance with Georgia Laws 1981, Volume I, Page 834, codified as O.C.G.A. §§ 44-14-162.2 and 44-14-162.4. The notice required was rendered by mailing a copy of the Notice of Sale Under Power that was submitted to the publisher of The Elberton Star, to the Borrower and any other "Debtor" (as defined by O.C.G.A. § 44-14-162.1) at least thirty (30) days prior to the foreclosure sale date of January 04, 2022; and

WHEREAS, Lender did expose said land for sale to the highest bidder for cash on the first Tuesday in January, 2022, within the legal hours of sale at the Elbert County Courthouse and offered said property for sale at public outcry to the highest bidder for cash when and where Party of the Second Part bid Ninety-Five Thousand Eight Hundred and 00/100 dollars (\$95,800.00) and;

WHEREAS, said property was auctioned off to the Party of the Second Part for the aforementioned sum of money in cash.

NOW, THEREFORE, in consideration of the premises and said sum of money and by virtue of and in the exercise of the power of sale contained in the Security Deed, the Party of the First Part has bargained, sold, granted and conveyed, and by these presents does hereby bargain, sell, grant and convey to the Party of the Second Part, said Party's representatives, heirs, successors and assigns, the following described property:

ALL THAT TRACT OR PARCEL OF LAND, WITH IMPROVEMENTS THEREON, LYING AND BEING IN THE 315TH G.M. DISTRICT OF ELBERT COUNTY, GEORGIA, CONTAINING 1.64 ACRES, MORE OR LESS, BEING COMPRISED OF LOT NO. 7, CONTAINING 0.78 OF AN ACRE, AND LOT NO. 8, CONTAINING 0.86 OF AN ACRE, AS MORE PARTICULARLY SHOWN AND DELINEATED ON A PLAT OF SURVEY DATED AUGUST 30, 1971 PREPARED BY TEASLEY PAUL & ASSOCIATES, REGISTERED SURVEYORS, RECORDED IN PLAT BOOK 8, AT PAGE 182 IN THE OFFICE OF THE CLERK OF SUPERIOR COURT OF ELBERT COUNTY, GEORGIA. SAID PLAT AND THE RECORDATION THEREOF ARE BY REFERENCE INCORPORATED HEREIN AND MADE A PART OF THIS DESCRIPTION.

THIS PROPERTY IS NOW OR WAS FORMERLY KNOWN AS 1895 HARTWELL HWY, ELBERTON, GA 30635.

Together with all rights, members and appurtenances thereto, also all the estate, right, title, interest, claim or demand of Party of the First Part, or said Party's representatives, heirs, successors and assigns, legal, equitable or otherwise whatsoever, in and to the same.

THIS CONVEYANCE IS SUBJECT TO 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; all restrictive covenants, easements, rights-of-way and any other matters of record superior to said Security Deed.

TO HAVE AND TO HOLD the said property and every part thereof unto the Party of the Second Part and said Party's representatives, heirs, successors and assigns, to said Party's own proper use, benefit and behoof in FEE SIMPLE, in as full and ample a manner as said Party of the First Part or said Party's representatives, heirs, successors and assigns, did hold and enjoy the same.

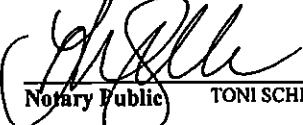
IN WITNESS WHEREOF, Lender as Attorney in Fact for Borrower has affixed its hand and seal on this 17<sup>th</sup> day of JANUARY, 2022, to be effective as of the date first above written.


Signed, Sealed and Delivered  
in the presence of:

**BY THE MONEY SOURCE AS ATTORNEY IN  
FACT FOR HOMESTAR FINANCIAL  
CORPORATION AS ATTORNEY IN FACT  
FOR RONALD FLOYD BROWN**

  
Unofficial Witness PATRICIA OLESEK

By:  (L.S.)  
Printed Name: THOMAS CLARK  
Title: VICE PRESIDENT

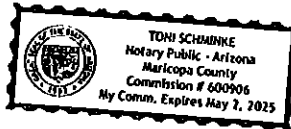
  
Notary Public TONI SCHMINKE

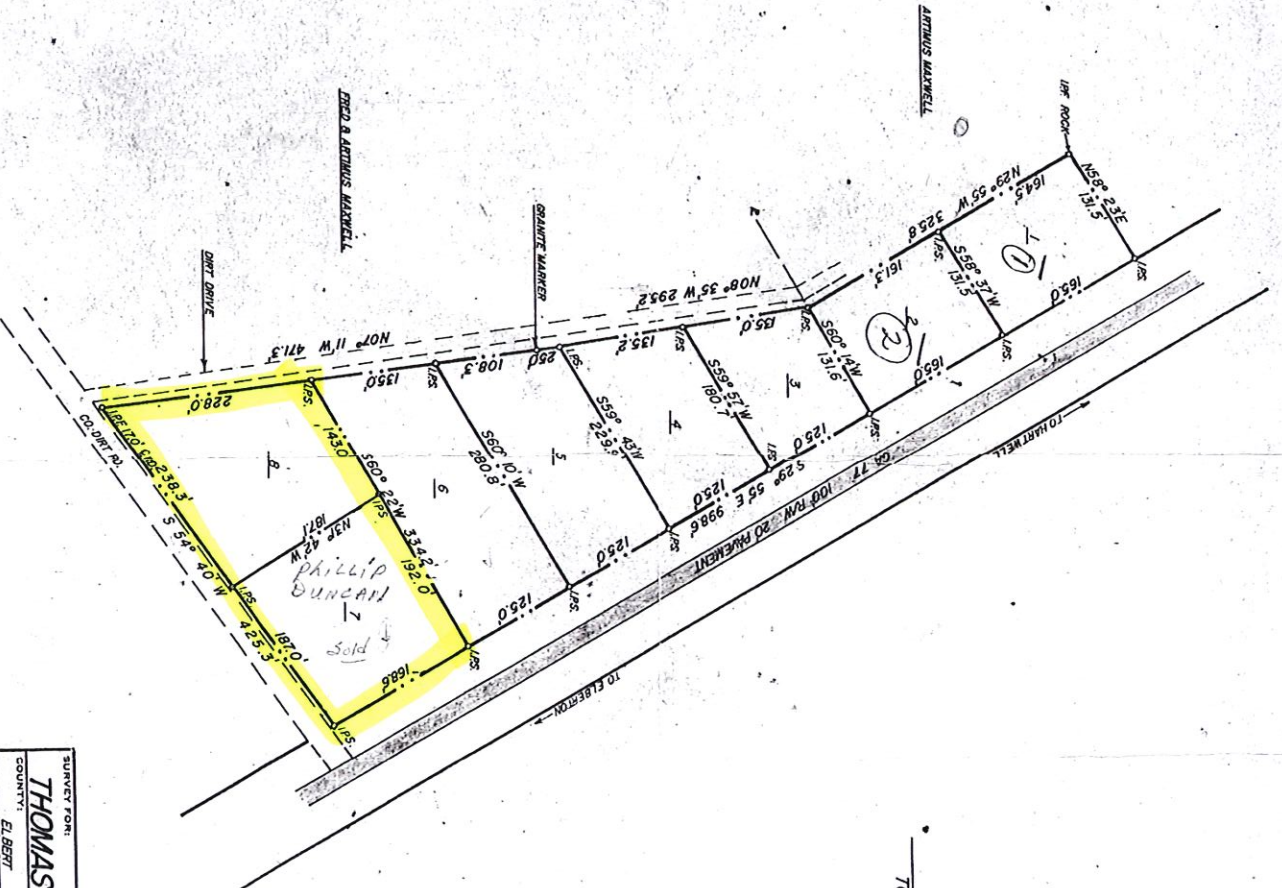
Attest:  (L.S.)  
Printed Name: CINDY COWDEN  
Title: VICE PRESIDENT

(Corporate Seal) N/A

My Commission Expires: 05.02.2025

(Notary Seal)





LOT 1 = 0.50 AC  
 " 2 = 0.49 AC  
 " 3 = 0.45 AC  
 " 4 = 0.59 AC  
 " 5 = 0.73 AC  
 " 6 = 0.88 AC  
 " 7 = 0.78 AC  
 " 8 = 0.86 AC  
 TOTAL = 5.28 AC

N.P. - IRON PIN SET  
 L.P. - IRON PIN FOUND  
 E. - PROPERTY LINE

STATE OF GEORGIA  
 ELBERT SUPERIOR COURT  
 I Certify This Has Been Filed  
 February 9, 1973 4:45 P.  
 Plat 8 Page 182  
 Recorded in Book 1972  
 February 9, 1972  
 Clerk of Court  
 CLERK/DUPRE-CLERK

SURVEY FOR:		THOMAS J. & JANET C. CARRINGTON	
COUNTY:	ELBERT	CMD:	315
DATE:	8-30-71	SCALE:	1"=100'
SURVEYED BY:		DRAWN BY:	L.E.
TEASLEY, PAUL & ASSOCIATES		APPROVED BY:	J.M.P.
ENGINEERING & SURVEYING		DRAWING NUMBER:	C-39-A
HARTWELL, GA.		FIELD BOOK:	32

