



MACOMB COUNTY LEGAL NEWS



www.macomblegalnews.com

VOLUME 61, No. 32

MONDAY, FEBRUARY 15, 2010

ONE DOLLAR

AT A GLANCE

Town Hall meeting on tap in New Haven

State Rep. Jennifer Haase, D-Richmond, will hold a jobs and local resources town hall meeting on Monday, February 22, from 7 p.m. to 9 p.m. at New Haven Elementary School, 57701 River Oaks Drive.

Residents can learn about job search assistance, worker retraining programs at local colleges, foreclosure prevention and services available from state and local community service agencies.

The event is co-hosted by New Haven Village President Jamie Kincaid, Lenox Township Supervisor Ron Trombly and Macomb County Commissioner Brian Brdak.

Representatives from the Michigan State Housing Development Authority and the Macomb County Community Services Agency will be on hand as well as officers from local financial institutions

Law firm offers help for LSAT preparation

Warner, Norcross, & Judd LLP is now accepting applications for its Law School Admissions Test Preparation Scholarship Program.

Now in its third year, the Warner Norcross program provides scholarships to enable selected minority college students in Michigan to attend a study course designed to prepare them to take the LSAT. Studies have shown that students who take a formal LSAT prep course score higher on the test, which determines entrance into law school.

Recipients will receive scholarships of up to \$1,500 for tuition for an LSAT Preparation Course offered by Kaplan Test Prep and Admissions. To be eligible for a scholarship, applicants must:

- Be a Michigan resident or currently attending a Michigan college or university.
- Be a junior or senior.
- Have a cumulative GPA of 2.5 or higher.
- Have a demonstrated financial need.
- Take the LSAT prep course by Dec. 1, 2010.

Deadline for application is Sunday, May 30. Applications are available online at www.wnj.com/files/upload/LSAT

The LSAT program is one of two scholarship initiatives offered by the firm to promote diversity in the legal profession. Warner Norcross also annually sponsors a Minority Scholarship Program that provides financial support to a selected law, paralegal and legal secretarial student.

Fannie, Freddie to start buying back bad loans

WASHINGTON (AP) — Government controlled mortgage finance companies Fannie Mae and Freddie Mac say they will buy back troubled loans contained in securities they have already sold to investors.

The two companies are repurchasing mortgage loans for which borrowers have missed at least four months of payments. At the end of last year, Fannie had about \$127 billion of such loans, while Freddie Mac had about \$70 billion.

The two companies guarantee the mortgage securities they sell to investors. Buying the delinquent loans back would cost less than making those guarantee payments, both companies said.

Fannie Mae, based in Washington, and its McLean, Va., rival Freddie Mac have been run under tight government oversight since they almost collapsed in September 2008. They have required \$111 billion in federal aid to stay afloat.

The Obama administration recently pledged to cover unlimited losses through 2012 for both companies, lifting an earlier cap of \$400 billion. That gave Fannie and Freddie more leeway to buy back delinquent loans.

"It is my expectation that any net additions to their retained mortgage portfolios would be related to this activity," the companies' chief regulator, Edward DeMarco, said in a letter sent to Congress recently.

MORE INSIDE

- Crossword Puzzle2
- Legal Notices3
- Marriage Licenses.....2



6 5625 10171 7

Ready and able Attorney maintains commitment to pro bono work

By SHEILA PURSGLOVE
Legal News

Charlie Borgsdorf's early legal experiences read like something from a Patricia Cornwell novel or an episode of CSI.

In 1969, as a newly minted lawyer from the University of Michigan Law School, he became an associate with Shearman & Sterling in New York City — at that time the largest law firm in the country.

The workload imposed on young Wall Street lawyers was brutal.

But Borgsdorf had two experiences outside the firm that sparked a lifelong commitment to nonprofit and pro bono activities.

The first was a project of the Council of New York Law Associates, formed to locate pro bono projects.

"There had been a number of suicides in the Manhattan House of Detention and accusations were made that Latino prisoners were being killed by guards who then faked the suicides," Borgsdorf says.

Joining a small group of lawyers volunteering to investigate, under the leadership of a partner from another large New York law firm, Borgsdorf found that his somewhat grisly assignment was reviewing autopsy records and interviewing medical examiners to determine whether the listed causes of death were accurate.

Meeting with Dr. Milton Helpert, then chief medical examiner for the Big Apple, Borgsdorf got a tour of various patho-

logical artifacts, including jars of embalmed body parts and photos of particularly gruesome deaths.

"Dr. Helpert asked that I accompany him, right then, to observe an autopsy, an experience that is as vivid in my mind today as it was on the day it took place," he says. "At the end of our investigation, we concluded the prisoners in question had, in fact, committed suicide, but that the suicides were caused by the appalling conditions in the Manhattan House of Detention.

"Its nickname, 'the Tombs,' was an all-too literal description of the facility. The noise level and the overcrowding were so appalling that some prisoners were literally driven insane and to suicide by those conditions.

"Our report ultimately helped improve the conditions at the prison," Borgsdorf says. "I believe lawyers should offer their legal training and skills to projects like this."

His second experience was as a volunteer at the Community Law Office in East Harlem, providing free civil legal services to low-income residents.

"I always felt odd taking the subway to East Harlem wearing my three-piece 'Wall Street Lawyer' suit and dealing with clients who I'm sure were puzzled by my odd wardrobe," he says. "I learned many of the problems that beset low income clients need specialized legal help just as large business entities and financial institutions do. Navigating the court system to prevent an eviction or the public benefits offices to get food stamps and welfare payments is not easy for a novice.

See BORGSDORF, Page 2



CHARLES BORGSDORF, an attorney with Hooper Hathaway in Ann Arbor, has been involved with pro bono and nonprofit organizations for almost four decades — a dedication sparked by his early experiences as a young attorney in New York City.

Photo by Robert Chase

ABA House of Delegates gets down to work

The American Bar Association House of Delegates took action on a broad spectrum of issues affecting national and state-level policy, when it convened in Orlando last week during the association's 2010 Midyear Meeting.

In the area of immigration, the House of Delegates supported creation of a new Article I court system to hear both trials and appeals of immigrant removal cases, and approved specific measures to create a more professional, independent and accountable immigration judiciary.

The House of Delegates urged the Department of Homeland Security to implement procedures to improve consistency, fairness and efficiency in removal proceedings and to enhance transparency and fairness in reviews of immigration cases by the Board of Immigration Appeals.

It also called for restoring review of immigration cases by federal judges, and urged Congress to legislate provisions to

make sure noncitizens are treated fairly in the adjudication process.

Regarding criminal justice, the delegates supported increased opportunities for young people after they have been involved with juvenile or criminal justice systems, by limiting collateral consequences that can come into play after they complete any court-ordered sanctions.

The lawyers called for simplified Miranda warnings for juveniles, so that they will understand their constitutional rights, and urged government at all levels to review penalties for misdemeanors, to allow use of civil fines or remedies instead of criminal penalties, where appropriate.

They called for pretrial discovery conferences prior to criminal trials, to resolve issues in advance; supported initiatives to increase contact between parents in correctional institutions and their children when safety and security can be ensured; and

urged law schools and bar associations to increase legal assistance for criminal defendants and prisoners protecting their parental rights.

Addressing issues affecting women and others, the delegates called for passage of the Paycheck Fairness Act and to reauthorize and fully fund the Violence Against Women Act.

Regarding veterans, delegates urged development of comprehensive, systemic approaches to meet the special needs of veterans through diversionary programs that can connect them to appropriate housing, treatment and other services in partnerships with local Veterans Administration Medical Centers, housing providers and community-based services.

It also urged Congress to expand both the monetary authorization and the effective time period of the John R. Justice Prosecutors and Defenders Incentive Act of 2008.

See ABA, Page 2

School benefits from performance



A (HABEAS) CHORUS LINE performed its latest production, "The Days of Swine Neurosis," for a fund-raising benefit at Parcels Middle School Auditorium in Grosse Pointe Woods. The event benefitted Maire Elementary School. Getting warmed up before the show are (left to right) James D. Robb, an associate dean and general counsel of Thomas M. Cooley Law School; Angela R.C. Williams deputy general counsel with the Detroit Housing Commission; Mark R. Lezotte, general counsel of Oakwood Healthcare System; Brian Figot, with the law firm of Stephen M. Landau PC; Sara F. Fischer, a former case manager for the U.S. District

Court, Eastern District of Michigan; Justin G. Klimko, a corporate transaction attorney with Butzel Long; Joseph M. LaBella with the firm of Kitch, Drutchas, Wagner, DeNardis, & Valitutti; Rochester Hills attorney Judy Zorn; and Michael C. Leibson, assistant U.S. attorney. "We did a benefit two years ago and we raised about \$6,500 for the school," noted Fisher. "We were able to purchase Elmo overhead equipment for the classrooms. We're hoping to raise that much again tonight."

Photo by John Meiu

Dealing with borrowers who choose to default

By ALAN ZIBEL
AP Real Estate Writer

WASHINGTON (AP) — Citigroup Inc. plans to let homeowners on the verge of foreclosure stay in their homes for six months — if they turn over the deed to their property.

Citi said Thursday it is launching the pilot program, dubbed "Foreclosure Alternatives," this week in Texas, Florida, Illinois, Michigan, New Jersey and Ohio. Initially, about 1,000 homeowners are expected to participate.

Citi may expand the program nationwide.

In a normal foreclosure, a lender assumes legal control of the

property and evicts the homeowner.

But Citi's program, like other "deed in lieu of foreclosure" efforts, allows the homeowner to avoid a completed foreclosure.

While the owner must still leave the home after six months, the program results in a less severe hit to the borrower's credit score.

The policy is an attempt to deal with what lenders see as a growing phenomenon: borrowers who choose to default on their mortgages.

Close to one in every three U.S. homeowners owe more on their mortgages than their homes are worth, according to Moody's Economy.com.

Many housing analysts say these borrowers — particularly those who owe at least 20 percent more than their home's current value — are choosing to walk away because they see little chance that home prices will come back.

Also, many states have lengthened the time it takes to complete a foreclosure, making the process more time-consuming and expensive for the lending industry.

"Why should we all go through the foreclosure process and evict people?" said Sanjiv Das, Citi's top mortgage executive.

Avoiding foreclosure, Das said, is "less painful for our borrowers as well as for us."

See CITI, Page 2

■ Crossword Puzzle
New York Times Crossword Puzzle

■ Legal People
Accomplishments of area attorneys

Marriage Licenses

January 18-22, 2010

David Blackman & Terry Mitchell
 Joseph Ledinko & Pak Weathersby
 Sandip Patel & Hetal Patel
 Joshua-Michael Gagne & Brittany Mott
 Donald Wrightner & Thelma Lucido
 Tywaun Elliott & Ashley Taylor
 Ahmed Anwarullah Ahmed & Huma Riaz
 Michael Aldridge & Starr Arlt
 Antoni Domingo & Shiella Maye Pillos
 Nicholas Sprunk & Jamie Frattarelli
 Teo Mai & Ngan Phan
 Ross Focht & Kimberly Boss
 Steven Schoenherr & Maria Digiglio
 Frank Savalle & Erin Seard
 Jason Ries & Stephanie Graham
 Michael Bochatyn & Aimee Kaseta
 Giuseppe Picciurro & Catherine Simons
 Milton Austin & Cordelia Austin
 Nicholas La Barge & Amy Fabian
 Elmer La Londe & Joni Chase

Matthew Larivee & Heather Anders
 Edin Hamzic & Behija Husejnagic
 Robert McLean & Sarah Blarek
 Chae Malone & Danielle McCants
 Edward Lucido & Margaret Major
 Paul Stebbins & Donna Connelly
 Aaron Courtemanche & Paige Allor
 David Marr & Jennifer Costa
 Donald Moore & Rebecca Ghadiali
 Eric Papiez & Amanda Salter-Martin
 Dennis Frangedakis & Renee Frangedakis
 Matthew Willemssen & Amanda Cary
 Terry Lee & Kristina Bauer
 Anthony Lesterson & Claudine Peart
 Robert Tilkins & Mary Bowlin
 Adeniyi Adepoju & Meredith Pore
 Eric Verdoodt & Brianna Lupu
 Haitham Alkateb & Raida Majeed
 Bradley Smith & Lidia Smith
 Karsten Thornton & Monique Hamilton
 James Bone & Ann Holland

BORGSDORF

(Continued from Page 1)

"I came to believe then, as I do now, that legal services offices staffed with lawyers specializing in the difficulties suffered by the low income members of our population are an absolute necessity."

It's a belief that led him to a lifelong involvement in programs that provide competent legal services to people who could not otherwise afford them.

Borgsdorf has served on the board of Legal Services of South Central Michigan, and its predecessors, for more than 35 years, beginning on the board of the Washtenaw County Legal Aid Society in 1974 when he was an Assistant Dean at the U-M Law School.

Back then, the Washtenaw County Legal Aid Society operated two small offices, in Ann Arbor and Ypsilanti, with a small staff of lawyers and support personnel trying to deal with the needs of the poverty community.

The Legal Services Corporation, established by Congress, set out to determine areas that were not well served by legal services offices.

The survey found, to no one's great surprise, that most poor people had no access whatsoever to legal services.

As part of its mission, the LSC adopted a plan to expand legal services programs to under-served areas, and the Washtenaw County program expanded into Jackson, Lenawee and Monroe counties. Later, the LSC strongly recommended that programs merge to provide economies of scale in program management and take advantage of specialized expertise and knowledge in some offices that might not be available in others.

The program eventually became Legal Services of South Central Michigan, providing legal services to 13 counties.

The LSSCM board is now diverse geographically and is composed of representatives from the client community, social service organizations and area lawyers, Borgsdorf says.

"Serving on nonprofit boards is something I've been committed to my entire career. For obvious reasons, I much prefer serving on boards of programs with skilled and competent management so the board can devote its time and energy to policy matters, fiscal oversight, furthering the organization's mission and not having to micro-manage the organization which, in my view, is an inappropriate role for a nonprofit board to play," he says.

"LSSCM and its predecessors have always been blessed with highly competent executive directors. Bob Gillett, the current LSSCM director, who has been in his position for more than two decades, is known as one of the best administrators of a legal services program in the country. He has been an effective advocate for effective legal services programs his entire career. He and the Deputy Director, Ann Routt, have a highly effective, albeit very small, administrative staff and all of the LSSCM offices are competently run."

The problem for all legal services offices is fund-

ing, and money available from the Legal Services Corporation provides only a small fraction of the funds LSSCM spends in providing desperately needed services to its client population, Borgsdorf says.

The State of Michigan has been supportive of legal services programs, not only implementing an IOLTA program many years ago, but now devoting a portion of the filing fees received by the courts to help fund legal services programs state-wide.

The funding, nevertheless, falls far short of what is truly needed and the clients in need are often turned away because the staff is inadequate."

Many years ago, Gillett and members of the board started a campaign, "Friends of Legal Aid," raising additional funds to maintain — and even expand — the available service. The campaign has raised \$40,000 to \$50,000 per year for many years.

The State Bar, through the State Bar Foundation, created the Access to Justice Fund several years ago, an effort to raise funds statewide to add to those available for legal services.

Borgsdorf was one of the regional co-chairs of the program which was successful in raising significant funds for legal service clinics.

Although I think all of us that were involved wish that a significantly larger amount had been raised for an endowment to provide a more significant funding stream," he says. "I'm proud to say that my firm — Hooper Hathaway — and I have been generous supporters of Legal Services of South Central Michigan through our connection with the Friends of Legal Aid and the Access to Justice programs."

In today's troubled economy, the legal problems befalling the poor are greater than ever, he says.

The LSSCM board has set priorities to prevent evictions and foreclosures; help clients receive their government benefits; prevent domestic violence; and help vulnerable seniors.

Borgsdorf believes lawyers have skills that are of use to nonprofit organizations, bringing knowledge of nonprofit corporation and tax law, and assisting in administrative organization and personnel policies, and helping in fund-raising.

He has been proud to serve on several nonprofit boards in Ann Arbor, including Child and Family Service of Washtenaw, HelpSource, Dawn Farm and Neighborhood Senior Services.

He served on the board of the Ann Arbor Area Community Foundation for six years, including two years as its chair.

He currently serves on the board of Arbor Hospice Foundation, University Musical Society, and Kerrytown Concert House and is chair of the Advisory Board for the C.S. Mott Children's Hospital in Ann Arbor.

"While there are plenty of lawyer jokes around, and while polls often put lawyers low on the respect totem pole, it's a rare nonprofit board that does not have one or more highly valued lawyer members," he says.

ABA

(Continued from Page 1)

Implementation of the six-year federal student loan repayment program has been delayed a year and a half and the \$25 million allocated for the program, designed to make it possible for law graduates facing massive debt to take jobs as criminal prosecutors and defense lawyers, is inadequate to meet the need, said the delegates.

For lawyers serving the nation in the military, the delegates urged that Congress amend the Higher Education Opportunity Act of 2008 to make them equally eligible with other government-employed lawyers for federal student loan forgiveness programs.

The delegates also addressed student debt more broadly, urging Congress to implement programs to assist students and graduates of higher educational institutions to deal with financial hardships caused by lack of job opportunities during the recession.

Cancer is one thing that will not go away if you ignore it.

Learn the early warning signs of cancer and have regular checkups. If you don't know the warning signs, call us: 1-800-4-CANCER

The Cancer Information Service

CITI

(Continued from Page 1)

Borrowers in Citi's program will still need to pay their utility bills.

But Citi will pay at least \$1,000 in relocation costs and will consider helping out with other expenses. Citi also plans to provide relocation counseling.

The program is intended to help borrowers who don't qualify for a mortgage modification or a short sale — one in which the lender agrees to sell a home for less than the total mortgage amount.

Citi's policy is similar to one announced in November by Fannie Mae, the government-controlled mortgage finance company.

Fannie is allowing homeowners to hand back the deed to their properties, then rent them back at market rates.

Ready To Say Goodbye To Your Old Car?

Put Some "Good" In the Goodbye!

Learn how to sell your car for more than you thought possible. Call 1-800-4-CAR.

NCF National Car Foundation

Get The New Issue Today!

Your life is always in **MOTION**

MOTION is the definitive lifestyle magazine for Metro Detroit's legal professionals.

Each quarterly issue contains articles on Professional Development, Wealth Strategies, People of Interest, Arts and Entertainment, Gourmet Foods, Courtroom Tools and Tactics, Event Photo Galleries and much, much more.

Make MOTION Your Legal Lifestyle Magazine. Subscribe Today and Don't Miss An Issue!

The Detroit Legal News has printed "News you cannot get anywhere else" each weekday since 1895.

That tradition continues inside the pages of MOTION our quarterly magazine for and about YOU.

MOTION
A DETROIT LEGAL NEWS PUBLICATION
For The Active Attorney
FULL YEAR'S CHARTER SUBSCRIPTION ONLY \$20

NAME _____
 COMPANY NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP CODE _____
 E-MAIL _____
 PHONE NUMBER _____

BILL ME CHECK ENCLOSED
 MAKE CHECKS PAYABLE TO: THE DETROIT LEGAL NEWS
 1409 ALLEN RD., SUITE B • TROY, MI 48063
 FOR CREDIT CARD ORDERS, CALL (248) 577-6100, x1011

Macomb County Legal News
 (ISSN - 0024-9289) (USPS 324140)

Published Daily Except Saturday and Sunday by The Detroit Legal News Publishing L.L.C.
 Bradley L. Thompson II, President
 Suzanne Favale, Publisher

Melanie Deeds, Editor
 Sandra Liano, Graphic Designer
 Florence Russi, Production
 Paul Arlon, Director of Advertising Sales
 Ashley McKenzie, Production
 Ban Ibrahim, Circulation Coordinator

148 S. Main, Suite 100, Mt. Clemens, MI 48043
 Telephone: 586-463-4300
 Fax: 586-463-4554
SUBSCRIPTION RATE:
 Single Copy = \$1.00
 One year = \$45.00

Subscriptions, payable in advance, are non-refundable
 POSTMASTER: Notify our office of any change in subscriber address by sending USPS Form 3579 to our business office at
 148 S. Main, Mount Clemens, Michigan, 48043.

Periodicals postage paid at Mount Clemens, Michigan.

The Macomb County Legal News is printed on recycled newspaper using soy based ink at the Inland Press in Detroit.

Weekly & Private CCW Classes Available
 - CALL TODAY -
 248.549.2122

TARGET Sports
 www.targetssportshooting.com

Your home and personal defense specialty store
 • Pistol • Rifle • Shooting Range

WE HAVE THE LARGEST IN STOCK INVENTORY OF GUNS AND AMMO AROUND.
 ALL OF THE HARD TO FIND BRAND NAMES ARE HERE!

248.549.2122 TWO LOCATIONS! 248.683.3333
 30482 Woodward Ave. Royal Oak
 3240 Orchard Lake, Orchard Lake, MI

The New York Times Crossword

Edited by Will Shortz No. 0111

Across
 1 Go back and forth in deciding
 6 Traffic tie-ups
 10 Hit hard
 14 Common cause of food poisoning
 15 Qatar ruler
 16 Melville novel
 17 Alaska boondoggle in 2008 campaign news
 20 Eliot's "Adam"
 21 Roman 552
 22 Put a spell on
 23 Relative of an ostrich
 25 Part of a mushroom
 27 Place to get gas
 33 Minds
 34 Tue. follower
 35 Having ___ of fun

Down
 37 Yukon S.U.V. maker
 38 Very hot and dry
 42 Uno + due
 43 Reach across
 45 '60s-'70s service site
 46 Molecule parts
 48 Full-size Fords
 52 Quaker pronoun
 53 Where Obama was born
 54 Texas A & M player
 57 Summit
 59 Degrees for corp. execs
 63 Gets ready to crash
 66 Cotton unit
 67 State north of Ill.
 68 MetLife competitor
 69 Still sleeping
 70 Suffix with major

Down
 1 Jack who played Sgt. Friday
 2 Plot unit
 3 Null and ___
 4 Getting on in years
 5 Semi-tractor trailer
 6 Trans-Atlantic air traveler's woe
 7 Mine, in Marseille
 8 Reverend
 9 Sellout sign
 10 Western part of the Czech Republic
 11 "Don't leave home without it" card
 12 Achy
 13 Cleared weeds, say
 18 Genesis garden
 19 Hone
 24 Snake's sound
 26 "Didn't I do great?"
 27 Clouds (up)
 28 1980s hardware that used Microsoft Basic
 29 Old Renault
 30 Beturbaned seer
 31 10th-century Holy Roman emperor
 32 ___ Jean Baker (Marilyn Monroe)
 36 Eliot of "The Untouchables"
 39 "The Diary of ___ Frank"

ANSWER TO PREVIOUS PUZZLE

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

Ready To Say Goodbye To Your Old Car?

Put Some "Good" In the Goodbye!

Learn how to sell your car for more than you thought possible. Call 1-800-4-CAR.

NCF National Car Foundation

ANSWER TO PREVIOUS PUZZLE

40 Lose one's temper
 41 Sodium hydroxide, to a chemist
 44 Observed
 47 Dizzy Gillespie's instrument
 49 Cry on a roller coaster
 50 Force
 51 Vehicle with a medallion
 54 "Dancing Queen" group
 55 Snatch
 56 Near-hurricane-force wind
 58 Part of P.O. or P.S.
 60 The Wife of ___ (Chaucer character)
 61 Teen affliction
 62 One of seven in the Big Dipper
 64 Stockholm's land: Abbr.
 65 Fannie ___

Puzzle by Ron and Nancy Byron

For answers, call 1-900-285-5656, \$1.49 a minute; or, with a credit card, 1-800-814-5554.
 Annual subscriptions are available for the best of Sunday crosswords from the last 50 years: 1-888-7-ACROSS.
 AT&T users: Text NYTX to 386 to download puzzles, or visit nytimes.com/crossword for more information.
 Online subscriptions: Today's puzzle and more than 2,000 past puzzles, nytimes.com/crosswords (\$39.95 a year).
 Share tips: nytimes.com/wordplay.
 Crosswords for young solvers: nytimes.com/learning/xwords.

LEGAL NOTICES

(Continued from Page 3)

7, 2003 in Liber 13243 on Page 548, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fourteen Thousand Seven Hundred Nineteen And 08/100 Dollars (\$14,719.08), including interest at 5.125% per annum.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 171 Eleanor Subdivision, as recorded in Liber 47, Page(s) 14 and 15 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC J (248) 593-1311

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

as: Lot 252, Judson Gardens Subdivision, according to the plat thereof, as recorded in Liber 53, Pages 49 and 50, of Plats, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by GEORGE BUSI, a single man, original mortgagor(s), to First State Bank Mortgage Company, LLC, Mortgagee, dated July 2, 2003, and recorded on November 5, 2003 in Liber 14573 on Page 892, in Macomb county records, Michigan, and assigned by said Mortgagee to the Bank of New York Mellon FKA The Bank of New York, as Indenture Trustee, for the Benefit of the CWABS, Inc., Asset-Backed Notes, Series 2007-SEA1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Six Thousand One Hundred Fifty-Eight And 86/100 Dollars (\$126,158.86), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 36, Cumberland Subdivision, According To The Plat Thereof, As Recorded In Liber 48 Of Plats, Pages 50, 51 And 52, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BRUCE BLAIR, aka BRUCE J. BLAIR, and CHRISTINE M. BLAIR, Husband and Wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 17, 2008, and recorded on February 15, 2008 in Liber 19184 on Page 897, in Macomb county records, Michigan, and assigned by said Mortgagee to US Bank, NA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Two Thousand Two Hundred Two And 26/100 Dollars (\$92,202.26), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of St Clair Shores, Macomb County, Michigan, and are described as: Lot 97, Lake Pointe Gardens, Liber 3, Page 45, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JEFFREY D. MCKENDRICK, a unmarried person, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 1, 2004, and recorded on January 3, 2008 in Liber 16241a, in which case the redemption period shall be 30 days from the date of such sale.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as: The North 1/2 of Lot 342, Halfway City Subdivision No. 1, according to the plat thereof, as recorded in Liber 5 of Plats, Page 3, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by SALLY M. WHITNEY, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 12, 2005, and recorded on July 14, 2005 in Liber 16904 on Page 544, in Macomb county records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company As Trustee For Morgan Stanley Home Equity Loan Trust 2006-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Six Thousand Two Hundred Nineteen And 45/100 Dollars (\$127,219.45), including interest at 5.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 36, Cumberland Subdivision, According To The Plat Thereof, As Recorded In Liber 48 Of Plats, Pages 50, 51 And 52, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by GEORGE BUSI, a single man, original mortgagor(s), to First State Bank Mortgage Company, LLC, Mortgagee, dated July 2, 2003, and recorded on November 5, 2003 in Liber 14573 on Page 892, in Macomb county records, Michigan, and assigned by said Mortgagee to the Bank of New York Mellon FKA The Bank of New York, as Indenture Trustee, for the Benefit of the CWABS, Inc., Asset-Backed Notes, Series 2007-SEA1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Six Thousand One Hundred Fifty-Eight And 86/100 Dollars (\$126,158.86), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of St Clair Shores, Macomb County, Michigan, and are described as: Lot 97, Lake Pointe Gardens, Liber 3, Page 45, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JEFFREY D. MCKENDRICK, a unmarried person, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 1, 2004, and recorded on January 3, 2008 in Liber 16241a, in which case the redemption period shall be 30 days from the date of such sale.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as: The North 1/2 of Lot 342, Halfway City Subdivision No. 1, according to the plat thereof, as recorded in Liber 5 of Plats, Page 3, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by CAROL GUTOWSKI aka CAROL GUTOWSKI RAUCH, a married woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 21, 2005, and recorded on April 28, 2005 in Liber 16336 on Page 26, in which case the redemption period shall be 30 days from the date of such sale.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19, 2010.

Said premises are situated in Charter Township of Clinton, Macomb County, Michigan, and are described as:

Dated: 2/15/2010 FABRIZIO & BROOK, P.C. Attorney for JPMorgan Chase Bank, National Association 888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600 WAMU Villemaire

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform TOUANG VANG and SEE YANG of certain rights under the statute relating to property located at 7247 Wood, Centerville, MI 48015.

The above borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The mortgage holder or servicer has designated Jonathan L. Engman, counsel for JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800, Troy, MI 48084 as the person to contact regarding resolving your default.

The borrower may contact a housing counselor by visiting the Michigan state housing development authority's website at http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-8370.

If the borrower requests a meeting with the designated person above, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform TOUANG VANG and SEE YANG of certain rights under the statute relating to property located at 7247 Wood, Centerville, MI 48015.

The above borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The mortgage holder or servicer has designated Jonathan L. Engman, counsel for JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800, Troy, MI 48084 as the person to contact regarding resolving your default.

The borrower may contact a housing counselor by visiting the Michigan state housing development authority's website at http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-8370.

If the borrower requests a meeting with the designated person above, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform CATHERINE A. WOOLRIDGE of certain rights under the statute relating to property located at 29231 Orville, Warren, MI 48092.

The above borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The mortgage holder or servicer has designated Jonathan L. Engman, counsel for JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800, Troy, MI 48084 as the person to contact regarding resolving your default.

The borrower may contact a housing counselor by visiting the Michigan state housing development authority's website at http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-8370.

If the borrower requests a meeting with the designated person above, foreclosure proceedings will not be commenced until 90 days after the date notice is mailed to the borrower.

If the borrower and the designated person above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the borrower abides by the terms of the agreement.

The borrower has the right to contact an attorney. The state bar of Michigan's lawyer referral service number is 800-968-0738.

Dated: 2/15/2010 FABRIZIO & BROOK, P.C. Attorney for JPMorgan Chase Bank, National Association 888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600 WAMU FNMA Woolridge

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform JASON VILLEMAIRE and KRISTEN M. VILLEMAIRE of certain rights under the statute relating to property located at 22200 Sandalwood Drive, Macomb Township, MI 48044.

The above borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The mortgage holder or servicer has designated Jonathan L. Engman, counsel for JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800, Troy, MI 48084 as the person to contact regarding resolving your default.

The borrower may contact a housing counselor by visiting the Michigan state housing development authority's website at http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-8370.

If the borrower requests a meeting with the designated person above, foreclosure proceedings will not be commenced until 90 days after the date notice is mailed to the borrower.

If the borrower and the designated person above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the borrower abides by the terms of the agreement.

The borrower has the right to contact an attorney. The state bar of Michigan's lawyer referral service number is 800-968-0738.

Farmington Hills, MI 48334-2525 File # 310907F01

NOTICE PURSUANT TO MCL 600.3205(a)4) NOTICE is hereby provided to JEFFREY B. BUCHANAN and PATRICIA L. BUCHANAN, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 2645 Mellowood Dr, Sterling Heights, MI 48310-2349.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1301

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority at http://www.michigan.gov/mshda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform TOUANG VANG and SEE YANG of certain rights under the statute relating to property located at 7247 Wood, Centerville, MI 48015.

The above borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The mortgage holder or servicer has designated Jonathan L. Engman, counsel for JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800, Troy, MI 48084 as the person to contact regarding resolving your default.

The borrower may contact a housing counselor by visiting the Michigan state housing development authority's website at http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-8370.

If the borrower requests a meeting with the designated person above, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a) to inform ARTHUR TOBIAN and MARY TOBIAN, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 16125 Curtis St, Roseville, MI 48066-3764.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1309

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority at http://www.michigan.gov/mshda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a)4) NOTICE is hereby provided to DONNA MORONI, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 15580 Camden Ave, Eastpointe, MI 48021-1602.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1301

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority at http://www.michigan.gov/mshda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

RIGHTS PURSUANT TO MCL 600.3205(a)4) NOTICE is hereby provided to LARISTENE BENNETT-GIPSON, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 38307 Santa Barbara St, Clinton Township, MI 48036-4015.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1309

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority at http://www.michigan.gov/mshda or at (866) 946-7432.

Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 311150F01

NOTICE PURSUANT TO MCL 600.3205a(4) NOTICE is hereby provided to SHANE BENDERT and CHRISTINE BENDERT, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 36243 Bagdad Dr, Sterling Heights, MI 483

LEGAL NOTICES

(Continued from Page 4)

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 311008F01 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to ADAM ROULS and NADINE SHAWN ROULS, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

30247 Palomino Dr, Warren, MI 48093-5046. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 309367F01 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to ANDREW J. DECENA and HILL P. DECENA, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

48851 Michayave Dr, Macomb, MI 48044-2308. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 291715F02 (2-15)

gage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 311019F01 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to JOHN S. HOOVER, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

27217 Groveland St, Roseville, MI 48066-4321. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 310993F01 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to KRISTOPHER FISCHER, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

8404 Busko Ave, Warren, MI 48093-4934. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 207225F03 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to THOMAS J. HORAN, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

12869 Docksdr Dr, Sterling Heights, MI 48313-3346. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 310931F01 (2-15)

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to KRISTOPHER FISCHER, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at:

8404 Busko Ave, Warren, MI 48093-4934. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority at http://www.michigan.gov/msghda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from February 15, 2010, foreclosure proceedings will not be commenced until 90 days after February 15, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302

NOTICE OF MORTGAGE FORECLOSURE SALE MORTGAGE SALE-Default having been made in the terms and conditions of a mortgage made by CALVIN CARD, a single man, 55220 SCHEUER RD., CHESTERFIELD TOWNSHIP, MI 48012 (mortgagor(s) to COMMUNITY CENTRAL BANK, 100 N. MAIN ST., MT. CLEMENS, MI 48046, Mortgagee dated MAY 23, 2005, and recorded on JUNE 8, 2005, in LIBER 16782 on PAGE 539 in the office of the Register of Deeds for Macomb County, and State of Michigan on which Mortgage there is claimed to be due, at the date of this notice, for principal and interest, the sum of FIVE HUNDRED SEVENTEEN THOUSAND THIRTY AND 18/100THS (\$517,030.18) DOLLARS with interest at 6.50% percent per annum, and attorney fees as provided for in said Mortgage and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said Mortgage or any part hereof.

NOW, THEREFORE, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on MARCH 12, 2010, at 10:00 A.M. Local Time, said Mortgage will be foreclosed by a sale at public auction, to the highest bidder, inside the Macomb County Circuit Court-house in Mt. Clemens, Michigan (that being the building where the Circuit Court for Macomb County is held), of the premises described in said Mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid, on said Mortgage, with interest thereon and all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises. Which said premises are described as follows: All the certain pieces or parcels of land situated in the TOWNSHIP OF CHESTERFIELD, COUNTY OF MACOMB AND STATE OF MICHIGAN, to wit:

PARCEL 1: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan and being more particularly described as follows: Commencing at a point 162.70 feet south 89 degrees 30 minutes east from the southwest corner of said section 5 and thence extending north 01 degree 06 minutes west 527.30 feet; thence north 89 degrees 30 minutes west 136.95 feet; thence north 02 degree 50 minutes west 6.00 feet; thence south 87 degrees 20 minutes east 2.50 feet; thence north 07 degrees 10 minutes east 12.00 feet; thence north 89 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 2: Land in, the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 3: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 4: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 5: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 6: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 7: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 8: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 9: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 10: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 11: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 12: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 13: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 14: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 15: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

PARCEL 16: A parcel of land located in and being a part of the southeast 1/4 of the southwest 1/4 of section 5, town 3 north, range 14 east, Chesterfield Township, Macomb County, Michigan, described as: Commencing at the southwest corner of section 5; thence south 89 degrees 30 minutes east 333.33 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 minutes east 159.60 feet thence north 01 degree 10 minutes east 12.0 feet; thence north 88 degrees 54 minutes east 105.59 feet; thence north 01 degree 06 minutes west 814.99 feet; thence north 89 degrees 30 minutes east 1088.50 feet along an old fence; thence south 01 degree 29 minutes 33 seconds east 942.94 feet along the north/south quarter line; thence north 89 degrees 30 minutes west 200.00 feet; thence south 01 degrees 29 minutes 33 seconds east 435.88 feet; thence north 89 degrees 30 minutes west 87.70 feet along the south section line to the point of beginning.

in order to satisfy the unpaid portion of said Mortgage, together with interest at a rate of 5.000%, all costs of sale permitted by law, and taxes, the property situated in the Township of Clinton, County of Macomb, State of Michigan, described as:

Lot 537, Rivergate Subdivision No. 6, according to the Plat thereof recorded in Liber 82 of Plat. Pages 133 through 18, Macomb County Records. All rights of redemption shall expire six (6) months from the date of sale unless the property is abandoned as defined by MCL 600.3241a, in which case the redemption period shall be thirty (30) days from the date of sale.

Dated: Monday February 8, 2010 By: Jeffrey T. Goudie P-66254 Attorneys for Servicer 3290 W. Big Beaver Rd. Ste

LEGAL NOTICES

(Continued from Page 5)

Second Insertion

OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by STEVEN F. POBE, a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 21, 2009, and recorded on August 10, 2009 in Liber 19765 on Page 311, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Fifty Thousand Fifty-One And 60/100 Dollars (\$250,051.60), including interest at 5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Township of Macomb, Macomb County, Michigan, and are described as: Lot 126, South Fork Estates Subdivision No. 2, according to the plat thereof as recorded in Liber 145, Pages 25 through 30, both inclusive, of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC J (248) 593-1313 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #289174F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ANITA M. YATOMA, an Unmarried Woman, and SAMIR PATROS, a Married Man, and ZOBAD PATROS, his wife, original mortgagor(s), to Wells Fargo Bank, N.A. successor by merger to Wells Fargo Bank Southwest, N.A. formerly known as Wachovia Mortgage, FSB f/k/a World Savings Bank, FSB, Mortgagee, dated May 16, 2005, and recorded on May 27, 2005 in Liber 16743 on Page 124, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Three Thousand Eighteen And 10/100 Dollars (\$203,018.10), including interest at 6.33% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 362, Fairfield Village Subdivision No. 2, Recorded in Liber 67, Pages 34 through 38, Inclusive of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC J (248) 593-1311 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #295201F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by RICHARD A. KIMBLE and THERESA A. KIMBLE, husband and wife, original mortgagor(s), to World Savings Bank, FSB, Mortgagee, dated August 13, 2003, and recorded on November 25, 2003 in Liber 14703 on Page 145, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty Thousand Seven Hundred Ninety-Two And 01/100 Dollars (\$220,792.01), including interest at 6.62% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 66 Pinebrook Subdivision according to the Plat thereof recorded in Liber 65 Pages 35 to 40 inclusive of Plats, Macomb County Records.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as: Lot 74, Banbury Meadows Subdivision, as recorded in Liber 69, Pages 10 through 12 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC J (248) 593-1311 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #204583F03 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MEGAN M. DICKSON, wife and JOHN DICKSON, husband, original mortgagor(s), to JPMorgan Chase Bank, N.A., Mortgagee, dated November 8, 2006, and recorded on November 27, 2006 in Liber 18328 on Page 1, in Macomb county records, Michigan, and assigned by said Mortgagee to Chase Home Finance LLC as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Eight Thousand Seven Hundred Seventy-Nine And 28/100 Dollars (\$128,779.28), including interest at 6.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Township of Macomb, Macomb County, Michigan, and are described as: Unit No. 37, Hal Meadows Condominium, a Condominium Project according to the Master Deed thereof as Recorded in Liber 13728 at Page 206 through 269, inclusive, together with any and all Amendments thereto, Macomb Township, Macomb County, Michigan, and designated as Macomb County Condominium Plan No. 803, together with rights in general common elements and limited common elements, as set forth in the above Master Deed as described in Act 59 of the Public Acts of 1978, as Amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #303196F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MICHAEL FISHER and PATRICIA FISHER, husband and wife, original mortgagor(s), to Bank One, N.A., Mortgagee, dated August 23, 2004, and recorded on September 20, 2004 in Liber 15889 on Page 550, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-One Thousand Ninety-Three And 68/100 Dollars (\$51,093.68), including interest at 6.15% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Roseville, Macomb County, Michigan, and are described as: North 50 feet Lot 72 except that part taken for Road Purposes, Mack Avenue Farms Subdivision No. 1, as recorded in Liber 4, Page 55, of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #160828F02 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BARBARA E. COLLINS, a married woman of Macomb County, Michigan, Mortgagee to PLG Commercial Lending, LLC, a Michigan Limited Liability Company dated the 10th day of August, A.D. 2005, and recorded in the office of the Register of Deeds, for the County of Macomb and State of Michigan, on the 24th day of August, A.D. 2005, in Liber 17061, Page 460 of Macomb Records, which said mortgage was assigned to Bayview Loan Servicing, LLC, thru mesne assignments, on which mortgage there is claimed to be due, at the date of this notice, for principal of \$228,396.53 (two hundred twenty-eight thousand three hundred ninety-six and 53/100) plus accrued interest at 9.75% (nine point seven five) percent per annum.

And no suit proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof. Now, therefore, by virtue of the power of sale contained in

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #302487F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by LELA MAE ZODROWSKI f/k/a LELA MAE SMITH, unmarried, original mortgagor(s), to JPMorgan Chase Bank, NA, Mortgagee, dated April 27, 2007, and recorded on May 23, 2007 in Liber 18724 on Page 486, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Nine Thousand Nine Hundred Thirty And 20/100 Dollars (\$89,930.20), including interest at 7.45% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as: Lot No. 176 of Vineyards Timberline Meadows Subdivision No. 4, a part of Lots 36 through 42 inclusive of Superiors Plat of Calvin Pierce Homestead and part of the North 1/2 of the North 1/2 of the Northwest 1/4, Section 22, Town 3 North, Range 12 East, Shelby Township, Macomb County, Michigan, according to the Plat thereof recorded in Liber 45 of Plats on Page 46, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #302326F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MICHAEL S. BATE and MELODY A. BATE, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 14, 2005, and recorded on November 28, 2005 in Liber 17366 on Page 744, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Seven Hundred Thirty-Eight And 83/100 Dollars (\$13,738.83), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 194, St. Anne's Arden Park No. 4, according to the recorded plat thereof as recorded in Liber 34 on Page of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #303984F01 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BLANCHE P. PASTERNAK, as TRUSTEE ON BEHALF OF THE BLANCHE P. PASTERNAK TRUST AGREEMENT DATED JUNE 3, 1997 and BLANCHE P. PASTERNAK, a single person, original mortgagor(s), to Bank One, N.A. Mortgagee, dated April 12, 2004, and recorded on April 28, 2004 in Liber 15331 on Page 896, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Five Thousand Two Hundred Forty-Nine And 36/100 Dollars (\$45,249.36), including interest at 5.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 66 Pinebrook Subdivision according to the Plat thereof recorded in Liber 65 Pages 35 to 40 inclusive of Plats, Macomb County Records.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by PATRICIA MARTIN a single woman, original mortgagor(s), to JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, F.A. (the "Savings Bank") from the Federal Deposit Insurance Corporation, acting as receiver for the Savings Bank and pursuant to its authority under the Federal Deposit Insurance Act, 12 U.S.C. § 1821(d) via affidavit, Mortgagee, dated May 31, 2007, and recorded on June 12, 2007 in Liber 18764 on Page 30, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty Thousand Eight Hundred Thirty-Seven And 85/100 Dollars (\$140,837.85), including interest at 6.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as: Unit 10, Providence Park Condominium, according to the Master Deed recorded in Liber 16428, pages 317 through 396, inclusive as amended, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan No. 912, together with rights in general common elements and limited common elements as set forth in said Master Deed and as described in Act 59 of the Public Acts of 1978 as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: WELTMAN, WEINBERG & REIS CO., L.P. Michael I. Rich (P-41938) Attorney for Plaintiff Weltnan, Weinberg & Reis Co., L.P.A. 2155 Butterfield Drive Suite 200-S Troy, MI 48064 WWR# 10034035 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MICHAEL S. BATE and MELODY A. BATE, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 14, 2005, and recorded on November 28, 2005 in Liber 17366 on Page 744, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Seven Hundred Thirty-Eight And 83/100 Dollars (\$13,738.83), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 194, St. Anne's Arden Park No. 4, according to the recorded plat thereof as recorded in Liber 34 on Page of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: WELTMAN, WEINBERG & REIS CO., L.P. Michael I. Rich (P-41938) Attorney for Plaintiff Weltnan, Weinberg & Reis Co., L.P.A. 2155 Butterfield Drive Suite 200-S Troy, MI 48064 WWR# 10034035 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MICHAEL S. BATE and MELODY A. BATE, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 14, 2005, and recorded on November 28, 2005 in Liber 17366 on Page 744, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Seven Hundred Thirty-Eight And 83/100 Dollars (\$13,738.83), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 194, St. Anne's Arden Park No. 4, according to the recorded plat thereof as recorded in Liber 34 on Page of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: WELTMAN, WEINBERG & REIS CO., L.P. Michael I. Rich (P-41938) Attorney for Plaintiff Weltnan, Weinberg & Reis Co., L.P.A. 2155 Butterfield Drive Suite 200-S Troy, MI 48064 WWR# 10034035 (2-8)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MICHAEL S. BATE and MELODY A. BATE, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 14, 2005, and recorded on November 28, 2005 in Liber 17366 on Page 744, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirteen Thousand Seven Hundred Thirty-Eight And 83/100 Dollars (\$13,738.83), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 194, St. Anne's Arden Park No. 4, according to the recorded plat thereof as recorded in Liber 34 on Page of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 8, 2010 For more information, please call: WELTMAN, WEINBERG & REIS CO., L.P. Michael I. Rich (P-41938) Attorney for Plaintiff Weltnan, Weinberg & Reis Co., L.P.A. 2155 Butterfield Drive Suite 200-S Troy, MI 48064 WWR# 10034035 (2-8)(3-1)

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 12, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as: Unit 10, Providence Park Condominium, according to the Master Deed recorded in Liber 16428, pages 317 through 396, inclusive as amended, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan No. 912, together with rights in general common elements and limited common elements as set forth in said Master Deed and as described in Act 59 of the Public Acts of 1978 as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be

LEGAL NOTICES

(Continued from Page 6)

Third Insertion

said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on MARCH 5, 2010

Said premises are located in Macomb County, Michigan and are described as: APARTMENT NO. 45, MAPLE LANE VALLEY NO. 2 CONDOMINIUM, ACCORDING TO THE MASTER DEED RECORDED IN LIBER 2643, PAGES 152 THROUGH 183, INCLUSIVE, AS AMENDED, MACOMB COUNTY RECORDS AND DESIGNATED AS MACOMB COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 106, TOGETHER WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS SET FORTH IN THE ABOVE DESCRIBED MASTER DEED AND AS DESCRIBED IN ACT 229 OF THE PUBLIC ACTS OF 1963, AS AMENDED AND REPLACED BY ACT 59 OF THE PUBLIC ACTS OF 1978, AS AMENDED.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 27, 2010 Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for lender and lender's successors and assigns, Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(2-1)(2-22)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by STANLEY B. BAR-SOTTI and PENELOPE BAR-SOTTI, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns., Mortgagee, dated March 31, 2006, and recorded on April 11, 2006, in Liber 17749, on Page 640, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Six Thousand Nine Hundred Sixty-Two Dollars and Twenty-Eight Cents (\$176,962.28), including interest at 4.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on MARCH 5, 2010

Said premises are located in Macomb County, Michigan and are described as: LOT 206, BARCLAY ESTATES SUBDIVISION, AS RECORDED IN LIBER 57, PAGE 39, 40 AND 41 OF PLATS, MACOMB COUNTY RECORDS. The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 27, 2010 Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(2-1)(2-22)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ZAMIR GOG, A MARIED MAN and NICULETA GOG, HIS WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns., Mortgagee, dated March 17, 2005, and recorded on March 31, 2005, in Liber 16539, on Page 206, and assigned by said mortgage to U.S. BANK, N.A., as assigned, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Six Thousand Seven Hundred One Dollars and Fifty Cents (\$166,701.50), including interest at 5.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on MARCH 5, 2010

Said premises are located in Macomb County, Michigan and are described as: LOT 118, ESSEX GARDENS SUBDIVISION, AS RECORDED IN LIBER 59, PAGES 50 THROUGH 53, INCLUSIVE OF PLATS, MACOMB COUNTY RECORDS. The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 27, 2010 U.S. BANK, N.A., Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300

Farmington Hills, MI 48335 (2-1)(2-22)

CONDOMINIUM LIEN FORECLOSURE SALE This office is a debt collector. Any information obtained will be used to collect a debt. If you are in active military service, please contact the undersigned.

Default has been made in payment of condominium assessments by GELOSH VATA and ANA VATA (owners of record) and TONE GOJCEVIC (unrecorded land contract buyer), record owner, for the condominium unit(s) described below, to Country Meadows Association, the non-profit corporation duly organized to administer the affairs of the Condominium. Because of the default, the Association recorded a statutory Condominium Lien pursuant to MCLA §559.208 dated December 3, 2009 and recorded December 14, 2009 in Liber 20061, Page 766, Macomb Records. There is claimed to be due on the lien the sum of \$736 in assessments, not including late charges, costs of foreclosure, attorney fees pursuant to MCLA §559.206(b) and the provisions of the condominium bylaws, or interest at the rate provided by the condominium documents.

Under the power of sale contained in the condominium documents and pursuant to MCLA §559.208 and other statutes of the State of Michigan, notice is given that the condominium lien will be foreclosed by a sale of the condominium unit(s), or some part of them, at public venue North Main Street entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, that being the place of holding the circuit court within the county in which the premises to be sold are located, at 10:00 a.m., local time, on MARCH 5, 2010.

The premises are located in the Township of Macomb, Macomb County, Michigan, and are described as: Unit(s) 2, Building No. 1, Country Meadows Condominium, according to the Master Deed thereof as recorded in Liber 4179, Page 929, Macomb County Records, designated as Macomb County Condominium Subdivision Plan No. 325.

Pursuant to MCLA §559.208(2), the redemption period shall be six (6) months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 1 month from the date of the sale.

Dated: January 29, 2010 Country Meadows Association Steve Sowell P38149 Attorney for Country Meadows Association Suite 301 2 Crocker Blvd. Mt. Clemens, MI 48043 586-465-9529 File No. 20090382

(2-1)(3-1)

CONDOMINIUM LIEN FORECLOSURE SALE

This office is a debt collector. Any information obtained will be used to collect a debt. If you are in active military service, please contact the undersigned.

Default has been made in payment of condominium assessments by PAMELA ANN BAILEY, record owner, for the condominium unit(s) described below, to Sanajo Condominium Association, the non-profit corporation duly organized to administer the affairs of the Condominium. Because of the default, the Association recorded a statutory Condominium Lien pursuant to MCLA §559.208 dated August 18, 2009 and recorded August 24, 2009 in Liber 19921, Page 599, Macomb Records. There is claimed to be due on the lien the sum of \$2640 in assessments, not including late charges, costs of foreclosure, attorney fees pursuant to MCLA §559.206(b) and the provisions of the condominium bylaws, or interest at the rate provided by the condominium documents.

Under the power of sale contained in the condominium documents and pursuant to MCLA §559.208 and other statutes of the State of Michigan, notice is given that the condominium lien will be foreclosed by a sale of the condominium unit(s), or some part of them, at public venue North Main Street entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, that being the place of holding the circuit court within the county in which the premises to be sold are located, at 10:00 a.m., local time, on MARCH 5, 2010.

The premises are located in the Township of Chesterfield, Macomb County, Michigan, and are described as:

Unit(s) 3, Sanajo Condominium, according to the Master Deed thereof as recorded in Liber 9429, Page 274, Macomb County Records, designated as Macomb County Condominium Subdivision Plan No. 656.

Pursuant to MCLA §559.208(2), the redemption period shall be six (6) months from the date of such sale, unless the property is determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 1 month from the date of the sale.

Dated: January 29, 2010 Sanajo Condominium Association Steve Sowell P38149 Attorney for Sanajo Condominium Association Suite 301 2 Crocker Blvd. Mt. Clemens, MI 48043 586-465-9529 File No. 20090232

(2-1)(3-1)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ARTHUR W RIENAS and DAWN M RIENAS, husband and

wife, original mortgagor(s), to MICA Mortgage Corporation, Mortgagee, dated October 3, 2002, and recorded on March 31, 2003 in Liber 13202 on Page 910, and assigned by said Mortgage to ABN AMRO Mortgage Group, Inc. as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Three Thousand Five Hundred Eighty-Seven And 05/100 Dollars (\$93,587.05), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as:

A Parcel of Land located in and being a part of Southeast 1/4 of the Northeast 1/4 of Section 10, Town 3 North, Range 12 East, Shelby Township, Macomb County, Michigan, described as follows: Commencing at a point on the East line of said Section 10, it being 164.00 feet due North from the East 1/4 corner of Section 10; thence due North 228.00 feet along said East line; thence South 89 degrees 15 minutes West 236.00 feet; thence due South 228.00 feet; thence North 89 degrees 15 Minutes East 236.00 feet to the point of beginning. Subject to the rights of the public and of any governmental unit in any part thereof taken, used or deemed for street, road or highway purposes.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC C (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #29536502

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BRADLEY C. CHUBB, a single person, original mortgagor(s), to ABN AMRO Mortgage Group, Inc., Mortgagee, dated January 27, 2003, and recorded on March 29, 2003 in Liber 13191 on Page 491, and modified by Affidavit or Order received by and recorded, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Four Thousand One Hundred Eight And 53/100 Dollars (\$104,108.53), including interest at 5.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Village of Romeo, Macomb County, Michigan, and are described as: The East 1/2 of Lots 6 and 8, Block 2, West of Main Street and South of St. Clair Street, original plat of Village of Romeo, as recorded in Liber C, Page 167 of Plats, Macomb county records, and commencing at the Northeast corner of Lot 6, Block 2, Range 2, West of Main Street and south of St. Clair Street of said Plat; thence East 100 feet; thence South 150 feet; thence West 10 feet; thence North 150 feet to the place of beginning, except the West 8.40 feet on the North line and 9.50 feet on the South line of North 62 feet of East 1/2 of Lot 6.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC C (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #306011F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ANDREW D. BOURLAND and JENNIFER M. BOURLAND, husband and wife, original mortgagor(s), to Premier Mortgage Lending, LLC, Mortgagee, dated June 20, 2003, and recorded on July 11, 2003 in Liber 13823 on Page 315, and

assigned by said Mortgagee to Wells Fargo Home Mortgage, Inc., a California Corporation as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Four Thousand Three Hundred Twenty-Nine And 97/100 Dollars (\$184,329.97), including interest at 5.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Charter Township of Winchester, Macomb County, Michigan, and are described as:

Lot 181, Winchester Subdivision No. 2, as recorded in Liber 82, Pages 43 through 47 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #046083F04

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ANGELA M DOBOS, A Single Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 2, 2005, and recorded on July 26, 2005 in Liber 16945 on Page 377, and assigned by said Mortgagee to Wells Fargo Bank, NA as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Three Thousand Two Hundred Fifty-Two And 49/100 Dollars (\$103,252.49), including interest at 6% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: North 1 foot of Lot 833, all of Lot 834, and South 7 feet of Lot 835 "Ramm and Co's Mound Park Subdivision No. 1" as recorded in Liber 8, Page(s) 93 of Plats, Macomb County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC J (248) 593-1311 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #301786F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TINA MARIE MILLER, Unmarried Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated January 12, 2006, and recorded on January 25, 2006 in Liber 17540 on Page 169, and assigned by said Mortgagee to HSBC Bank USA, N.A., as Trustee for the registered holders of Renaissance Home Equity Loan Trust 2006-1 as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Six Thousand Two Hundred Twelve And 54/100 Dollars (\$136,212.54), including interest at 5.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as: Lot 34, of Emmanuel Subdivision No. 1, according to the recorded plat thereof, as recorded in Liber 30 of Plats, Page 15, Macomb County Records. The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #269946F03

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by EDILBERTO BAYONETO and HELENA BAYONETO husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 4, 2005, and recorded on February 28, 2005 in Liber 16430 on Page 824, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Fifty-Two Thousand Eighty-Seven And 49/100 Dollars (\$252,087.49), including interest at 4.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as:

Lot 72, Fox Chase Creek Subdivision, according to the recorded Plat thereof as recorded in Liber 104 of

Plats, pages 33 through 38 Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC F (248) 593-1313 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #306449F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by CORINNE E. FRONTIERO, an unmarried woman, original mortgagor(s), to Credit Union One, Mortgagee, dated December 19, 2003, and recorded on January 15, 2004 in Liber 14910 on Page 534, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy Thousand Four Hundred Forty-Two And 89/100 Dollars (\$70,442.89), including interest at 6% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of St. Clair Shores, Macomb County, Michigan, and are described as: Parcel 2, A Parcel of land of part of lot 30 Post and Brys Subdivision, according to the plat thereof as recorded in Liber 11, page(s) 32 of plats, Macomb county records.

Being more particularly described as follows: Beginning at the Northwesterly corner of Lot 30, thence Easterly along the Northerly line of said Lot 30 a distance of 68.00 feet to a point; thence Southerly a distance of 110.00 feet to a point on the Southerly line of said Lot 30, then Westerly along the Southerly line of Lot 30 a distance of 43.57 feet to a point, thence continuing westerly along the Southerly line of lot 30 a distance of 26.95 feet to the Southwesterly corner of said Lot 30; thence Northerly along the Westerly line of Lot 30, a distance of 124.80 feet to the point of beginning.

Parcel 2, A Parcel of land of part of lot 30 Post and Brys Subdivision, according to the plat thereof as recorded in Liber 11, page(s) 32, of plats, Macomb county records, being more particularly described as follows: commencing at the Northwesterly corner of said Lot 30; thence Easterly along the Northerly line of Lot 30, a distance of 68.00 feet to a point; thence Southerly a distance of 45.83 feet to a point on the Northerly line of vacated alley (20 feet wide); thence Westerly along the Northerly line of a vacated public alley, a distance of 204.45 feet to a point; thence Northerly a distance of 110.00 feet to the point of beginning; also including an easement for Ingress and Egress purposes only, over a portion of vacated public alley lying to the North of Lot 31. Post and Brys Subdivision, of part of private claim 184, village of St. Clair Shores, now city of St. Clair Shores, Macomb County, Michigan, according to the plat thereof as recorded in Liber 11, page(s) 32 of plats, Macomb county records, and being more particularly described as: beginning at a point on the projection of the West line of said lot 31, said point being 13.6 feet North 03 degrees 34 minutes West, from the Northwest corner of said Lot 31; thence continuing North 03 degrees 45 minutes West 6.4 feet to a point on the North line of said vacated public alley; thence along said North line of vacated public alley North 86 degrees 15 minutes East 14.5 feet; thence South 62 degrees 26 minutes 04 seconds West 15.84 feet to the point of beginning; also including an easement for ingress and egress over the following described parcel: beginning at the Southeast corner of parcel no. 1 also being the Southwest corner of parcel No.2; thence Northeasterly 15.80 feet to a point; thence Southwesterly 37.95 feet to a point on the Northerly right of way line of Brys drive (60 feet wide); thence Easterly 30 feet to the point of beginning.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC J (248) 593-1311 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #301786F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

LEGAL NOTICES

(Continued from Page 7)

Third Insertion

shall be 30 days from the date of such sale. Dated: February 1, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #307384F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by HARRY W WICKERSHAM, a single person individually as an Attorney-In-Fact for DALE M WICKERSHAM

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Charter Township of Chesterfield, Macomb County, Michigan, and are described as:

Unit 21, Block 6, Donner Meadows Condominium, according to the Master Deed Recorded in Liber 8077, Pages 855 through 902 inclusive, and First Amendment to Master Deed Recorded in Liber 8502, Pages 923 through 933, inclusive, Second Amendment to Master Deed Recorded in Liber 8743, Pages 283 through 294 inclusive, Third Amendment to Master Deed Recorded in Liber 9155, Pages 70 inclusive, Fourth Amendment to Master Deed Recorded in Liber 9173, Pages 455 inclusive, Macomb County Records, and designated as Macomb Condominium Subdivision Plan No. 573, together with rights in general common elements and limited common elements, as set forth in the above Master Deed and described in Act 59 of the Public Acts of Michigan of 1978, as Amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC L (248) 593-1312 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #301657F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BARBARA HORN, an unmarried, original mortgagor(s), to The Home Loan Center, Mortgagee, dated June 2, 1999, and recorded on August 5, 1999 in Liber 9025 on Page 126, and modified by Affidavit or Order received by and recorded, in Macomb county records, Michigan, and assigned by mesne assignments to Chase Home Finance, LLC, as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Five Thousand Six Hundred Sixty-Two And 85/100 Dollars (\$45,662.85), including interest at 7.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as:

Apartment No. E-4, City Center Square, a condominium, according to the Master Deed thereof recorded in Liber 1909, pages 749 through 803, First Amendment to the Master Deed as recorded in Liber 3501, pages 406 through 408, Second Amendment to the Master Deed as recorded in Liber 3554 pages 457 through 472, Macomb County Records and designated as Macomb County Condominium Subdivision Plan No. 2, together with rights in common elements and limited common elements as set forth in the said

Master Deed, and as described in Act 59 of the Public Acts of 1978, as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #297269F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by ALBERT P. AYOYTE, an unmarried man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated December 21, 2004, and recorded on January 25, 2005 in Liber 16325 on Page 154, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P., as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ten Thousand Five Hundred And 45/100 Dollars (\$110,500.45), including interest at 6.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as:

Lot 29, Sunny Acres Subdivision, according to the plat thereof as recorded in Liber 32, Pages 35 and 36 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #292894F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by DAVID W. RUDDONI and Svetlana Rudoni, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 29, 2005, and recorded on May 18, 2005 in Liber 16709 on Page 595, in Macomb county records, Michigan, and assigned by said Mortgagee to The Bank of New York Mellon FKA The Bank of New York, as Trustee for the Certificateholders CWABS., Inc., Asset-Backed Certificates, Series 2005-7 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Eight Thousand Four Hundred Ninety-Five And 05/100 Dollars (\$148,495.05), including interest at 7.65% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of St Clair Shores, Macomb County, Michigan, and are described as:

Lot 147, Lakeshore Acres Subdivision No. 2 according to the plat thereof as recorded in Liber 35, Page 35-36 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #307807F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JOHN ROBERT IWANSKI, a married man and KAY ELLEN COLLINS, his wife, original mortgagor(s), to American Finance Corporation, a corporation, Mortgagee, dated September 12, 1988, and recorded on September 13, 1988 in Liber 4811 on Page 67, and assigned by mesne assignments to Bank of America, N.A. as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Eight Thousand Four Hundred Twenty-Seven And 22/100 Dollars (\$38,427.22), including interest at 5.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Village of Romeo, Macomb County, Michigan, and are described as:

Lot No. 1, except the South 10 feet, Assessor's Plat No. 8, according to the plat thereof as recorded in Liber 17, Page 49 of Plats, Macomb County Records.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #307467F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by LAURA J. REGAN, a married woman and KENNETH P. REGAN, her husband, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 26, 2005, and recorded on September 13, 2005 in Liber 17119 on Page 154, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P., as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-One Thousand Three Hundred Fifty-Five And 28/100 Dollars (\$191,355.28), including interest at 5.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as:

Lot 167, Candlewood Village Subdivision No. 2, as recorded in Liber 68, Page 31 through 34 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #292435F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by NICOLE DODSON, A Married Woman and PAUL BURKHARDT, A Married Man, original mortgagor(s), to Mortgage Elec-

tronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 6, 2007, and recorded on March 26, 2007 in Liber 18598 on Page 654, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P., as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eight Thousand Nine Hundred Twenty-Eight And 91/100 Dollars (\$108,928.91), including interest at 7% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Village of Rosemont County, Michigan, and are described as:

Unit 12, Mellenie Park Condominium, according to the Master Deed recorded in Liber 4981, Pages 802 through 853 inclusive, and designated as Macomb County Records Subdivision Plan No. 367 together with rights in Common Elements and Limited Common Elements as set forth in the above and as provided in act 59 of Public Acts of 1978 as amended

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #157798F03 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TOMARA L. MACKAY, A Married Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 21, 2005, and recorded on August 24, 2006 in Liber 18104 on Page 58, in Macomb county records, Michigan, and assigned by said Mortgagee to The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders CWABS., Inc., Asset-Backed Certificates, Series 2006-14 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Six Thousand Nine Hundred Fifty-Four And 29/100 Dollars (\$146,954.29), including interest at 8.2% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in Charter Township of Clinton, Macomb County, Michigan, and are described as:

Apartment 52, Building 13, Maple Lane Valley, Condominium Phase 1, according to the master deed recorded in Liber 2482, Pages 340 through 378 both inclusive, Macomb County Records and designated as Macomb County Condominium Subdivision Plan No. 83 with Rights in General Common Elements and Limited Common Elements as set forth in the above Described Master Deed and as described in Act 229 of the Public Acts of 1978 as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #307834F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by WENDI R. WOOD a/k/a WENDI WOOD, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 31, 2003, and recorded on April 30, 2003 in Liber 13395 on Page 631, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P., as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Four Hundred Seventy-Five And 10/100 Dollars (\$91,475.10), including interest at 5.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as:

Lot 45, including 1/2 of the vacated alley adjacent thereto "Teppe's Golden Gate Subdivision" as recorded in Liber 7, Page (s) 77 of Plats, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #292435F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TIMOTHY BOGUSZ and RACHEL BOGUSZ, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 15, 2003, and recorded on December 4, 2003 in Liber 14733 on Page 842, in Macomb county records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company, Trustee on be-half of the Certificateholders of Morgan Stanley ABS Capital I, Inc. Trust 2003-HE1, Mortgage Pass Thru Securities, Series 2004-HE1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Seven Thousand Seventy-One And 01/100 Dollars (\$167,071.01), including interest at 11.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as:

Lot 65, Grenal Subdivision No. 1, as recorded in Liber 54, Pages 13 and 14 of Plats, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #157798F03 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TOMARA L. MACKAY, A Married Woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 21, 2005, and recorded on August 24, 2006 in Liber 18104 on Page 58, in Macomb county records, Michigan, and assigned by said Mortgagee to The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders CWABS., Inc., Asset-Backed Certificates, Series 2006-14 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Six Thousand Nine Hundred Fifty-Four And 29/100 Dollars (\$146,954.29), including interest at 8.2% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Warren, Macomb County, Michigan, and are described as:

Apartment 52, Building 13, Maple Lane Valley, Condominium Phase 1, according to the master deed recorded in Liber 2482, Pages 340 through 378 both inclusive, Macomb County Records and designated as Macomb County Condominium Subdivision Plan No. 83 with Rights in General Common Elements and Limited Common Elements as set forth in the above Described Master Deed and as described in Act 229 of the Public Acts of 1978 as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #307834F01 (2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by WENDI R. WOOD a/k/a WENDI WOOD, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated April 31, 2003, and recorded on April 30, 2003 in Liber 13395 on Page 631, in Macomb county records, Michigan, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P., as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Four Hundred Seventy-Five And 10/100 Dollars (\$91,475.10), including interest at 5.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as:

Lot 45, including 1/2 of the vacated alley adjacent thereto "Teppe's Golden Gate Subdivision" as recorded in Liber 7, Page (s) 77 of Plats, Macomb County Records

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #292435F01 (2-1)(2-22)

LEGAL NOTICES

(Continued from Page 8)

Fourth Insertion

COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 19, 2010 Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee/Assignee

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(1-25)(2-15)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by LORRAINE DESANO AKA LORRAINE A. DESANO and RUDOLPH H. DESANO JR., WIFE AND HUSBAND, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated November 22, 2006, and recorded on December 4, 2006, in Liber 18347, on Page 326, and assigned by said mortgagee to PROVIDENT FUNDING ASSOCIATES, L.P., as assigned, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Four Thousand Six Hundred Fifty-Three Dollars and Seventy-Six Cents (\$154,653.76), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, in the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on FEBRUARY 26, 2010

Said premises are located in Macomb County, Michigan and are described as:

LOT 386, GRENAL SUBDIVISION NO. 2, AS RECORDED IN LIBER 55, PAGES 11 AND 12 OF PLATS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 19, 2010 PROVIDENT FUNDING ASSOCIATES, L.P. Mortgagee/Assignee

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(1-25)(2-15)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by STEVEN BRUCI A MARRIED MAN and CATHERINE B. BRUCI, HIS WIFE, to PARAMOUNT HOME LENDING, INC., Mortgagee, dated July 18, 2003, and recorded on August 8, 2003, in Liber 13999, on Page 866, and assigned by said mortgagee to PROVIDENT FUNDING ASSOCIATES, L.P., as assigned, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-One Thousand One Hundred Five Dollars and Twenty-Two Cents (\$151,105.22), including interest at 5.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, in the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on FEBRUARY 26, 2010

Said premises are located in Macomb County, Michigan and are described as:

LOT 21, SOUTH FORK ESTATES SUBDIVISION, AS RECORDED IN LIBER 128, PAGES 1 THROUGH 8 OF PLATS, MACOMB COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 19, 2010 PROVIDENT FUNDING ASSOCIATES, L.P. Mortgagee/Assignee

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(1-25)(2-15)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by STEVEN BRUCI A MARRIED MAN and CATHERINE B. BRUCI, HIS WIFE, to PARAMOUNT HOME LENDING, INC., Mortgagee, dated July 18, 2003, and recorded on August 8, 2003, in Liber 13999, on Page 866, and assigned by said mortgagee to PROVIDENT FUNDING ASSOCIATES, L.P., as assigned, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-One Thousand One Hundred Five Dollars and Twenty-Two Cents (\$151,105.22), including interest at 5.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, in the N. Main St. Entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, at 10:00 AM o'clock, on FEBRUARY 26, 2010

Said premises are located in Macomb County, Michigan and are described as:

LOT 21, SOUTH FORK ESTATES SUBDIVISION, AS RECORDED IN LIBER 128, PAGES 1 THROUGH 8 OF PLATS, MACOMB COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 19, 2010 PROVIDENT FUNDING ASSOCIATES, L.P. Mortgagee/Assignee

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(1-25)(2-15)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by TAREK BOULBOL, a married man and PATRICIA DEBRUYNE, His Wife, original mortgagor(s), to Charter One Bank, F.S.B., Mortgagee, dated July 8, 2005, and recorded on August 3, 2005 in Liber 16976 on Page 95, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Nine Hundred Seven And 05/100 Dollars (\$91,907.05), including interest at 7.2% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Township of Washington, Macomb County, Michigan, and are described as:

A parcel of land being in Section 15, Town 4 North, Range 12 East, Washington Township, Macomb County, Michigan, described as: Commencing at the North 1/4 post of Section 15; thence South 0 degrees 12 minutes East 1217.87 feet to the point of beginning; thence South 0 degrees 12 minutes East 135.0 feet; thence South 89 degrees 30 minutes 30 seconds West 322.67 feet; thence North 0 degrees 12 minutes West 135.0 feet; thence North 89 degrees 30 minutes 30 seconds East 322.67 feet to the point of beginning.

Subject to all easements, covenants, conditions, reservations, leases and restrictions of record, all legal highways, all rights of way, all zoning, building and other laws, ordinances and regulations, all rights of tenants in possession, and all real estate taxes and assessments not yet due and payable.

and wife, original mortgagor(s), to The Huntington National Bank, Mortgagee, dated October 5, 2001, and recorded on November 20, 2001 in Liber 11000 on Page 671, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Six Thousand Nine Hundred Two And 73/100 Dollars (\$56,902.73), including interest at 2.75% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Township of Washington, Macomb County, Michigan, and are described as:

A parcel of land being in Section 15, Town 4 North, Range 12 East, Washington Township, Macomb County, Michigan, described as: Commencing at the North 1/4 post of Section 15; thence South 0 degrees 12 minutes East 1217.87 feet to the point of beginning; thence South 0 degrees 12 minutes East 135.0 feet; thence South 89 degrees 30 minutes 30 seconds West 322.67 feet; thence North 0 degrees 12 minutes West 135.0 feet; thence North 89 degrees 30 minutes 30 seconds East 322.67 feet to the point of beginning.

Subject to all easements, covenants, conditions, reservations, leases and restrictions of record, all legal highways, all rights of way, all zoning, building and other laws, ordinances and regulations, all rights of tenants in possession, and all real estate taxes and assessments not yet due and payable.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC F (248) 593-1313

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by AMY FUCHS a single woman and BRANDON BEAUBIEN aka BRANDON D BEAUBIEN, a single man, as joint tenants with full rights of survivorship, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 20, 2006, and recorded on November 14, 2006 in Liber 18304 on Page 517, and assigned by said Mortgagee to Towne Mortgage Company as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Six Thousand Eight Hundred Thirty-Three And 16/100 Dollars (\$176,833.16), including interest at 6.625% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Charter Township of Chesterfield, Macomb County, Michigan, and are described as:

Lot 407, Anchor Bay Harbor No. 1, according to the recorded plat thereof as recorded in Liber 21 on Page 6 and 7 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by WILLIAM M. SLUSARCZYK and SONIA S. SLUSARCZYK, Husband and Wife, original mortgagor(s), to Cambridge Mortgage Corporation, Mortgagee, dated March 2, 2005, and recorded on April 6, 2005 in Liber 16559 on Page 30, and rerecorded on April 27, 2005 in Liber 16536 on Page 127 and assigned by said Mortgagee to PHH Mortgage Corporation as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand Three Hundred Sixty-Six And 79/100 Dollars (\$193,365.79), including interest at 5.125% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as:

Lot 1, Lakeside West Subdivision, as Recorded in Liber 70, Pages 44 through 46 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC F (248) 593-1313

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JEFFREY LANE a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated June 5, 2009, and recorded on June 23, 2009 in Liber 19844 on Page 304, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty Thousand Two Hundred Thirty-Five And 86/100 Dollars (\$30,235.88), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as:

Lot 8, Semrau Subdivision, according to the plat thereof as recorded in Liber 8, Pages 57 of plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by JOSE JESUS MALDONADO aka JOSE J MALDONADO, and TERESA MALDONADO aka M TERESA MALDONADO, husband

at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as:

Lot(s) 221 and the South 1/2 of Lot 222, Ambrecht Homesites Subdivision, according to the plat thereof as recorded in Liber 10. Page(s) 42 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC J (248) 593-1311

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BENJAMIN S. HARMSEN and BUFFY R. HARMSEN, husband and wife, original mortgagor(s), to Oxford Bank Mortgage Services, LLC, Mortgagee, dated April 26, 2007, and recorded on May 3, 2007 in Liber 18680 on Page 339, and assigned by said Mortgagee to U.S. Bank N.A., as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand Sixty-Six And 26/100 Dollars (\$199,067.26), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Charter Township of Clinton, Macomb County, Michigan, and are described as:

Lot 156 of Moravian Hills Subdivision No. 1, according to the plat thereof as recorded in Liber 36 of Plats, Pages 34 and 35, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by MANIOLA BUJAJ, an Married individual, original mortgagor(s), to JPMorgan Chase Bank, N.A., Mortgagee, dated December 19, 2006, and recorded on December 21, 2006 in Liber 18391 on Page 419, in Macomb county records, Michigan, and assigned by said Mortgagee to Chase Home Finance LLC as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Three Hundred Sixty Thousand Two Hundred Sixty-Eight And 66/100 Dollars (\$360,268.66), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Charter Township of Shelby, Macomb County, Michigan, and are described as:

Lot 155, of Pinewood Estates Subdivision No. 2, according to the Recorded Plat thereof, as Recorded in Liber 154, Page 6 of Plats, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC S (248) 593-1304

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by STEVEN HEILMAN and SUZANNE HEILMAN, his wife, original mortgagor(s), to Charter One Bank, N.A., Mortgagee, dated February 5, 2004, and recorded on February 17, 2004 in Liber 15035 on Page 283, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Six Thousand Eighteen And 07/100 Dollars (\$176,018.07), including interest at 4.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Township of Washington, Macomb County, Michigan, and are described as:

Unit 1, Curtis Street Condominium according to the Master Deed recorded in Liber 14281, Pages 773 through 823, both inclusive, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan No. 823, together with rights in general common elements and limited common elements as set forth in the above described Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by KENNETH STONE, unmarried, original mortgagor(s), to Charter One Bank, N.A., Mortgagee, dated November 30, 2005, and recorded on December 27, 2005 in

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by BENJAMIN S. HARMSEN and BUFFY R. HARMSEN, husband and wife, original mortgagor(s), to Oxford Bank Mortgage Services, LLC, Mortgagee, dated April 26, 2007, and recorded on May 3, 2007 in Liber 18680 on Page 339, and assigned by said Mortgagee to U.S. Bank N.A., as assignee as documented by an assignment, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand Sixty-Six And 26/100 Dollars (\$199,067.26), including interest at 6.25% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in Charter Township of Clinton, Macomb County, Michigan, and are described as:

Lot 156 of Moravian Hills Subdivision No. 1, according to the plat thereof as recorded in Liber 36 of Plats, Pages 34 and 35, Macomb County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR

Legal People

Pepper Hamilton LLP announced that **Thomas P. Wilczak**, a partner and head of the firm's Environmental Practice Group in the Detroit office, has been named the new managing partner of the Detroit office.

Wilczak replaces Barbara Rom, who was previously the attorney-in-charge for four years.



Thomas P. Wilczak

Wilczak focuses his practice on matters related to environmental counseling, compliance, permitting, regulatory affairs, and environmental issues pertaining to litigation and transactional matters, as well as managing other litigation and regulatory matters for clients. He also is a member of the firm's Sustainability, Clean-Tech and Climate Change Team.

Additionally, **Candace L. Gaston** joined Pepper Hamilton as an associate attorney in the Litigation Group.

Gaston earned her BBA (2004) from the Stephen M. Ross School of Business at the University of Michigan, and her law degree (2009) from the University of Michigan Law School.

Gaston previously worked as a summer associate at Pepper Hamilton, interned in the treasurer's office at Ford Motor Company, and assisted inbound college students with their testing and writing skills as an instructor with Kaplan Test Prep and Admissions.

Gaston is admitted to practice in Michigan.

Terry L. Cramer, corporate counsel at **Orlans Associates**, has been named Board of Directors chair for Special Olympics Michigan.

As chair, Cramer, along with 19 other board members, will focus on developing ways to enhance Special Olympics Michigan programs. In addition to sports, Special Olympics Michigan offers comprehensive Healthy Athlete programs including a Healthy Eyes program. Cramer says, "Last year during the Summer Games, we fit 200 athletes with glasses. We hope to provide more of this kind of service."

Cramer's involvement with Special Olympics Michigan began 15 years ago as a volunteer and his participation has encompassed several positions. Over the past five years, his service on the Board of Directors included committee chair, Executive Committee member, treasurer, vice chair, and chair-elect.

Being board chair is not just a voluntary second career for Cramer; it is also a source for inspiration. He says, "Special Olympics athletes are amazing people. They're very competitive and all about making sure everybody participates and contributes. Working toward personal and team goals, they compete against each other and more importantly, against their own past performance. They constantly strive for their personal best, and very proudly display achievements, particularly if it results in winning a medal – and that's really exciting to watch!"

Cramer emphasizes that though sporting events occur 52 weeks of the year, Special Olympics Michigan offers more than just competition. Through their participation, athletes improve their self-confidence and self-esteem, gain lasting friendships and expand their socialization skills.

Cramer's dedication to Special Olympics Michigan is also evident by his fundraising efforts. Special Olympics Michigan has a \$7 million budget that starts at zero each January. He enjoys the challenge of fundraising so that Special Olympics Michigan can

continue to operate their no-cost-to-the-athletes programs.

On Feb. 27, Cramer will participate in an annual, extreme-winter fundraiser called the Polar Plunge. At this event, Cramer's sponsors can watch from the shore as he jumps into the frigid waters of Lake St. Clair near the Roostertail in Detroit. When asked about "bearing" the elements he expressed, "That water is ice cold, but I am really excited to be supporting 16,000 Special Olympics Michigan athletes." Cramer said that people can easily become involved with the organization by attending an event and cheering the athletes. There are also several ways to donate listed on the Special Olympics Michigan at www.somi.org.

Dykema, a national law firm, announces that eight new associates have joined the firm's Detroit office.

Christopher M. Miller focuses on general litigation, with an emphasis on business and commercial litigation. In the winter/spring of 2005, Miller worked in the communications department of the American Chamber of Commerce in Shanghai, China.



Christopher M. Miller

Miller earned his B.A. from James Madison College at Michigan State University and a law degree from Ohio State University.

Abimbola A. Obisesan's practice focuses on corporate finance, mergers & acquisitions, securities, and biotechnology and life sciences.



Abimbola A. Obisesan

Obisesan earned his B.A. from Calvin College, a M.P.A. from Grand Valley State University, and a law degree from Michigan State University College of Law.

Nassem S. Ramin focuses his practice on general litigation, with an emphasis on business and commercial litigation.

In 2008, Ramin was a pro bono intern with King & Spalding, LLP, working under the direction of the pro bono committee chairperson.

Ramin earned her B.A. from the



Nassem S. Ramin

University of Michigan, an M.A. from American University, and a law degree from American University, Washington College of Law.

Andrew M. Steiger focuses on general taxation issues, including federal and state taxation of corporations, partnerships, limited liability companies and individuals.



Andrew M. Steiger

Prior to law school, Steiger worked as a tax accountant for a large mutual insurance company. He was also a volunteer tax preparer with the Boston Earned Income Tax Credit Coalition.

Steiger earned his B.A. and a MAcc from the University of Michigan, and a law degree from Wayne State University.

Four new associates have also joined Dykema's Bloomfield Hills office.

Vichit Chea's practice focuses on intellectual property law with an emphasis on patent and trademark prosecution, patent litigation, and advising clients on advanced design and risk assessment.

Chea received a B.S.M.E. from Wayne State University and his law degree from the University of Detroit Mercy.

David J. Council focuses on general litigation, with an emphasis on complex commercial disputes, product liability, premises actions, and consumer financial services.

Council earned a B.A. from Kalamazoo College and his law degree from Wayne State University.

Michael S. Weisenbach's practice focuses on general litigation, with an emphasis on automotive and products liability.

Weisenbach earned his B.S. from Eastern Michigan University and his law degree from Ohio State University.

Dawn T. Yeaton focuses on all aspects of real estate law, including acquisition and disposition, workout and restructuring, leasing, commercial finance, due diligence and real estate litigation.

Yeaton earned her B.A. from the University of Michigan and her law degree from University of Detroit Mercy.

Additionally, the firm would like to announce the addition of **Daniel P. Malone** to its Litigation Department as Of Counsel in the firm's Detroit office. He joins Dykema from Butzel Long where he was director of Korean Client Relations and served as the first director of their Global Automotive Practice.

For almost thirty years, Malone has focused his practice on civil litigation, particularly product liability, and automotive government compliance. His litigation experience also includes global defense efforts, having served as a National Coordinating Counsel to Bridgestone/Firestone where he helped strategize, coordinate, and lead Firestone's overall defense efforts in the Ford Explorer/Firestone Wilderness AT controversy. He has defended other automotive component manufacturers in product liability actions as well.

Additionally, Malone actively counsels foreign and domestic suppliers in the automotive industry on various federal compliance matters, including recalls, FMVSS compliance, and global technical regulations.

Malone has traveled to South Korea, Japan, and China in the representation of clients with business interests in both Michigan and Asia.

Malone previously served as president of the 700-member Eastern District of Michigan Chapter of the Federal Bar Association and is a member of the

State Bar of Michigan, and the Detroit Metropolitan and American bar associations. He serves on the Life Member Committee for the Sixth Circuit Court of Appeals Judicial Conference.

A frequent author and speaker, Malone is listed in "The Best Lawyers in America" and "Michigan Super Lawyers." He earned his law degree from the University of Detroit Law School and a A.B. from Cornell University.

The law firm of **Miller Canfield** is pleased to announce that the following people have been elected principals of the firm effective January 1, 2010.

Detroit office:

• **Carla S. Machnik**, from senior attorney to principal. Machnik specializes in cross-border representation of financial institutions in Canada and the United States. In this role, she develops loan structures that protect her clients' interests in both countries.



Carla S. Machnik

She earned her law degree from the University of Detroit-Mercy School of Law, an LL.B. from the University of Windsor School of Law and a B.A. from the University of Windsor.

• **Gregory A. Nowak**, CPA, from senior counsel to principal. Nowak a leading expert on state and local tax issues, re-joined Miller Canfield in 2009 after spending 16 years at PricewaterhouseCoopers in Detroit.



Gregory A. Nowak

He is currently the chair-elect of the Board of the Michigan Association of Certified Public Accountants (MACPA). He has advised the Michigan legislature on tax policy issues and has received various awards for his contributions in the area of state and local taxation. He earned his law degree from Wayne State University School of Law and his B.A. in accounting from Michigan State University.

Troy office:

• **Kenneth J. Sachs**, from senior attorney to principal. Sachs has experience with employee



Kenneth J. Sachs

benefits and executive compensation. He represents entities regarding the design, implementation and administration of their retirement plans (both tax-qualified and non tax-qualified), welfare plans (funded and self-funded) and various other fringe benefits. He also advises clients as to their ERISA fiduciary responsibilities and handles matters concerning the IRS, Department of Labor and Pension Benefit Guaranty Corporation and the Multiemployer Pension Plan Amendments Act.

He earned his law degree from George Washington University Law School and his B.A. from the University of Michigan.

Miller Canfield also announces that former Chief Justice of the Michigan Supreme Court, **Clifford W. Taylor**, will join the firm on Feb. 15 as Of Counsel in the appellate section of the Litigation and Trial Group in the Lansing and Naples, Florida offices. With 16 years of judicial experience, Taylor adds vast expertise to the firm's appellate practice.

Taylor was appointed to the Michigan Court of Appeals in 1992 and elected later that year. He remained in that position until 1997 when he was appointed by former Governor John Engler to the Michigan Supreme Court. He was elected justice in 1998 and re-elected in 2000. In 2005, he was elected chief justice by his colleagues and re-elected in 2007. He served as chief justice until 2009.

Taylor came to know state and federal judges throughout Michigan and the United States as a member of the Board of Directors of the National Conference of Chief Justices and as a board member of George Mason University's Law and Economics Center, a leading provider of continuing judicial education for Federal District and Court of Appeals judges and state court appellate judges.



Clifford W. Taylor

At Miller Canfield, Taylor will appear on behalf of amici curiae on appeals involving federal and state constitutional, statutory and public policy matters. He will consult regarding appeal strategy, court decisions and justices, settlement strategy on appeal, and will participate in mock appeals and preparation for oral argument on appeal. He will also serve as an arbitrator and mediator.

Taylor will retain his position of justice in residence and visiting professor of Law at the Ave Maria School of Law in Naples, Florida. He is a member of the Catholic Lawyers Guild. He has served on the State Bar of Michigan Character and Fitness Committee and Standing Committee on Professionalism, Michigan State Board of Law Examiners, Commission on the Courts in the Twenty-First Century, Board of Directors of the Michigan Dyslexia Institute and Chief Okemos Council of the Boy Scouts of America.

Taylor earned his law degree from George Washington University and his B.A. from the University of Michigan. He served as an officer in the U.S. Navy from 1967-1971.

Additionally, **Mark J. Bennett**, senior counsel and team leader of Miller Canfield's Climate Change practice, recently provided his multi-disciplinary expertise by serving as contributing author for two chapters in the new publication from the "Urban Land Institute, Retrofitting Office Buildings to Be Green" and "Energy Efficient: Optimizing Building Performance, Tenant Satisfaction, and Financial Return."

The book, authored by Leanne Tobias, founder and managing



Mark J. Bennett

principal of Malachite LLC, a global real estate consulting firm, explores the innovative trends, practices, and goals of building retrofits while serving as an authoritative guide to understanding the business aspects and policy implications of energy-efficient retrofits.

In addition, on April 14 at Wayne State University School of Law, Bennett will chair the Miller Canfield International Climate Law and Policy Symposium to discuss cutting edge legal and public policy that will shape climate change law in the coming years.

At Miller Canfield, Bennett has combined his dual training in real estate and environmental law into his position as leader of the Climate Change team, managing issues in this area of law. His practice also includes a focus on advising clients in the acquisition and development of commercial real estate, as well as guiding companies in conducting environmental due diligence in real estate transactions.

Bennett earned his law degree from Wayne State University Law School and B.A. from Michigan State University.

• **Butzel Long attorney Robert M. Nemzin** will be a featured speaker during the American Bar Association's (ABA) Section of Real Property, Trust & Estate Law's 21st Annual Symposia May 6-7, in Philadelphia. Nemzin is one of several featured speakers for the session titled: "The Lifecycle of a Family Business Owner: Birth, Midlife Crisis, Death and Beyond!"



Robert M. Nemzin

Based in Butzel Long's Bloomfield Hills office, Nemzin concentrates his practice in the areas of Estate and Succession Planning, Tax and Corporate law.

Nemzin is a graduate of New York University School of Law and the University of Detroit Mercy School of Law. Nemzin interned as a law clerk with The Findling Law Firm PLC. He also served U.S. District Court Judge Bernard A. Friedman, Eastern District of Michigan, as a judicial intern.

Nemzin is a graduate of the University of Michigan (B.A., Communication Studies, 2003).

Nemzin is admitted to practice in Michigan and New York. He is a member of the American Bar Association (Section of Taxation; and Section of Real Property, Trust and Estate Law). He serves as a Fellow in the ABA Real Property, Trust & Estate Fellows Program, and has presented on a number of topics, including "Recent Developments in Estate Planning and Estate Administration with Closely-Held Businesses" at the ABA Tax/RPTE 2008 Joint Fall CLE meeting and "Planning with Tenancies in Common – An Alternative to an FLP?" at the ABA Tax/RPTE 2009 Joint Fall CLE meeting.

His memberships also include the State Bar of Michigan and the New York State Bar Association.

The Bloomfield Hills Family Law firm of **Victor and Victor PLLC** is proud to announce that partner **Daniel R. Victor** and senior associate **Keri Middleditch** were recently published in the Journal of the American Academy of Matrimonial Lawyers, which is a national journal and digest of Family Law, published semiannually by the American Academy of Matrimonial Lawyers.



Daniel R. Victor

His article, entitled "Grandparent Visitation: A Survey of History, Jurisprudence, and Legislative Trends Across the United States in the Past Decade," surveys the issue of grandparent visitation throughout the United States revealing that there is no uniformity among state laws nor is there much authority or guidance for state legislatures.

Rather, there are wide-ranging trial court interpretation and appellate court decisions that attempt to reconcile the language of *Troxell v Granville*, the one United States Supreme Court case that has touched upon this issue.

Victor serves as Legal Counsel to the national non-profit, Grandparents Rights Organization. He has authored numerous articles and publications on the issues of custody, parenting time, third-party custody, and ethical considerations of billing in family.

He has been named as a "Michigan Super Lawyer" and "Super Lawyer Rising Star," by Super Lawyers Magazine as well as a "Leader in the Law," by Michigan Lawyers Weekly.

Middleditch, serves as a senior associate at the firm and has been named as an "Up & Coming Lawyer for 2008" by Michigan Lawyers Weekly.



Keri Middleditch

She also serves as an adjunct professor at Cooley Law School and as an instructor of Family Law at Oakland Community College.

What if America didn't NOTICE?

Public notices help expose:

- fraud in government!
- dishonest businesses!
- unfair competitive practices!

Find out about these and much more in your local newspaper!

Participate in Democracy. Read your Public Notices.