

# 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

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 high-
- 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



# 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 rutal.

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,

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 Helpern, 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. Helpern 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 Parcells 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

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 bor-

rowers as well as for us."

See CITI, Page 2

#### **■** Crossword Puzzle

New York Times Crossword Puzzle

#### ■ Legal People

Accomplishments of area attorneys

Page 2

**Back Page** 

#### Page 2, Macomb County Legal News

MACOMB FEBRUARY 15, 2010:Layout 1 2/12/10 5:01 PM Page 2

### **Marriage Licenses**

January 18-22, 2010

David Blackman & Terry Mitchell Jospeh 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 DennisFrangedakis & Renee Frangedakis Matthew Willemsen & 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

### Get The New Issue Today!



## Your life is always in

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.

Your life is always in MOTION For The Active Attorney

**FULL YEAR'S CHARTER SUBSCRIPTION ONLY \$20** 

\_\_\_\_\_ STATE \_\_\_\_ ZIP CODE \_

NAME COMPANY NAME \_\_\_\_\_

E-MAIL \_\_\_\_\_

PHONE NUMBER \_\_\_\_

BILL ME CHECK ENCLOSED MAKE CHECKS PAYABLE TO: THE DETROIT LEGAL NEWS 1409 ALLEN RD., SUITE B • TROY, MI 48083 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 Ibraham, Circulation Coordinator

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

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

Periodicals postage paid at Mount Clemens, Michigan.

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



#### *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

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

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."

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

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

The problem for all legal services offices is fund-

#### ABA

services.

not be available in others.

#### (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

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 pro-

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.



### 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

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



#### The New York Times Crossword

37 Yukon S.U.V.

was born

player

crash

forth in deciding 38 Very hot and dry 42 Uno + due 6 Traffic tie-ups 10 Hit hard 43 Reach across 14 Common cause 45 '60s-'70s service poisoning 46 Molecule parts 15 Qatari ruler 48 Full-size Fords 16 Melville novel 52 Quaker pronoun 17 Alaska 53 Where Obama boondoggle in 2008 campaign 54 Texas A & M 20 Eliot's "Adam 57 Summit 21 Roman 552

Across 1 Go back and

22 Put a spell on

ostrich mushroom

23 Relative of an

25 Part of a 27 Place to get gas 68 MetLife 33 Minds 34 Tue. follower 35 Having \_\_\_ of

Marseille 8 Reverend 59 Degrees for 9 Sellout sign the Czech 63 Gets ready to Republic 11 "Don't leave 66 Cotton unit 67 State north of III. card 12 Achy competitor

2 Plot unit

7 Mine, in

that used

29 Old Renault

31 10th-century

Holy Roman

69 Still sleeping 18 Genesis garder 70 Suffix with major 19 Hone 24 Snake's sound ANSWER TO PREVIOUS PUZZLE 26 "Didn't I do great?!" 27 Clouds (up)

A S F A R A S I C A N T E L L E L A T E S T H R E E Edited by Will Shortz

No. 0111

(Chaucer

character)

62 One of seven in

64 Stockholm's

65 Fannie

land: Abbr.

the Big Dipper



40 Lose one's 41 Sodium hydroxide, to a

44 Observed 28 1980s hardware Microsoft Basic

47 Dizzy Gillespie's 49 Cry on a roller 30 Beturbaned seer

\_\_ Jean Baker (Marilyn Monroe) 36 Eliot of "The Untouchables

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 nytimes com/mobilexword for more information

crosswords from the last 50 years: 1-888-7-ACROSS.
AT&T users: Text NYTX to 386 to download puzzles, or visit 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

51 Vehicle with a

56 Near-hurricane

force wind

58 Part of P.O. or

medallion

54 "Dancing

55 Snatch



Advertiser shall indemnify and save Publisher harmless from any loss or expense, including reasonable attorney fees, resulting from claims or suits based on the content of the copy submitted to Publisher or

Failure to publish copy as ordered or material typographical errors by Publisher shall entitle advertiser to credit for actual space of error, which credit shall be the sole remedy to advertiser.

Publisher reserves the right, at its absolute discretion and at any time, to reject any advertising copy, whether or not it has been previously acknowledged and/or published.

#### LEGAL NOTICES

All real estate advertised herein is subject to the Federal Fair Housing Act, which makes it illegal to advertise any preference, limitation, or discrimination based on race, color, religion, sex, handicap, familial status, or national origin, or intention to make any such preference, limitation, or discrimination.

We will not knowingly accept any advertising for real estate which is in violation of the law. All persons are hereby informed that all dwellings advertised are available on an equal opportunity basis.

Complete and up-to-date legal publication forms are available without charge. FOR PUBLICATION SERVICE IN WAYNE, OAK-LAND or MACOMB COUNTIES, Call (248) 577-6100.

Michigan 48314, died January 25,

2010. Prior to her death, decedent cre-

ated the Mary Anna Mead a/k/a Marie

A. Mead Living Trust u/a/d June 29,

2006. There is no Personal Represen-

tative of the Settlor's estate to whom

Letters of Administration have been issued. Richard M. Mead of 39860

Sylvia, Harrison Township, Michigan

48045 and Donna M. Mead of 22411

48081 are the acting Successor

Creditors of the decedent are notified

that all claims against the trust will be

forever barred unless presented to

Successor Trustees, at the addresses

above indicated, within four (4) months

after the date of publication of this

Notice is further given that the Trust

will thereafter be assigned and distrib-

uted to the persons entitled to it.

30150 Telegraph Road, Suite 444

Dated: February 11, 2010

RICHARD A POLK, Atty.

Bingham Farms, MI 48025 Richard M. Mead

Harrison Twp., MI 48045 Donna M. Mead

St. Clair Shores, MI 48081

**NOTICE TO CREDITORS** 

Decedent's Estate
STATE OF MICHIGAN, Probate
Court, County of Macomb - Estate of

RENÉE LYNN LOWE, Deceased.

decedent, Renee Lynn Lowe, Deceased, who lived at 32745 Foster

Court, Fraser, Michigan, 48026 died

Creditors of the decedent are notified

that all claims against the estate will

be forever barred unless presented to

Mary Lowe, named personal repre-

sentative or proposed personal repre-

sentative, or to both the probate court at 21850 Dunham Road, Mount

Clemens, Michigan 48043, and the

named/proposed personal representa

tive within 4 months after the date of

FID 100012799

2010-000098-NA

2010-000099-NA

2010-000100-NA PUBLICATION OF HEARING

(NOTICE TO PUTATIVE FATHER)

IN THE MATTER OF: SETH HAS

A petition has been filed with this

court regarding the following minor(s):

SETH HASSELL & DUSTIN HAS-SELL & ANGEL HASSELL who was

born on 8/2/04 & 2/6/06 & 12/19/08 at

NA PERFECT. If you are or may be

the natural father, you should appear

before John J. Kennedy on February

26, 2010 at 10:30 a.m. at Macomb

County Circuit Court, 40 North Main,

Mt. Clemens, MI to state any interest

Failure to appear at this hearing is a

denial of interest in the minor(s), waiv-

er of notice for all subsequent hear-

ings, and a waiver of a right to appoint-

ment of an attorney. Failure to appear

at this hearing could result in perma-

LIEN FORECLOSURE SALE

THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

Lien Foreclosure Sale - Default hav-

ing been made in the payment of con-

dominium maintenance assessments

by DAVID GRUNDY of Unit 149, 8401

18 Mile Road #149, Sterling Heights

Michigan 48313, Co-owner of a con-

dominium unit at Andover Heights

Condominium, a condominium project,

to Andover Heights Condominium

Association, of Sterling Heights, Michi-

gan, and a Lien For Non-Payment of

Assessment Notice of Lien and Affi

davit dated August 4, 2009, and

recorded in the Office of the Register

of Deeds for the County of Macomb

State of Michigan, on August 20

2009, in Liber 19918, page 123 of

Macomb County Records on which

lien there is claimed to be due at the

date of this Notice, the sum of

in equity having been instituted to

recover the debt secured by said lien

or any portion thereof. Now, therefore,

by virtue of the power of sale con-

And no suit or proceeding at law or

POSE.

\$4,178.75.

nent termination of parental rights.

Dated: February 15, 2010

The mother of the minor(s) is FELI-

Hospital unknown at this time.

you may have in the minor(s).

SELL 08/02/2004 & DUSTIN HAS-

SELL 02/06/2006 and ANGELA HAS-

STATE OF MICHIGAN, Judicial Circuit-Family Division, Macomb County

publication of this notice

45700 Village Blvd.

P53316

Mary Lowe

(586) 543-7150

TAKE NOTICE:

Date: February 5, 2010

MICHIGAN LAW CENTER

MICHELE P. FULLER, Atty.

Shelby Township, MI 48315 (586) 532-9100

Personal Representative

18278 Spring Court South Fraser, MI 48026

NOTICE TO CREDITORS: The

Date of birth: April 19, 1946. TO ALL CREDITORS:\*

December 3, 2009.

Successor Trustee

Successor Trustee

22411 Lakecrest

39860 Sylvia

P26197

Lakecrest, St. Clair Shores, Michigan

#### First Insertion

CASE NO. 2009-000661-NA

PUBLICATION OF HEARING STATE OF MICHIGAN, Judicial Circuit - Family Division, Macomb Coun-. TO: CHRISTINA M. DELOOF, 1348

Buffalo, Hamtramck, MI 48212 3845 Trowbridge St., Hamtramck, MI IN THE MATTER OF: BRITTANY

**MARIA FEDRUK**, 2/6/1999 A hearing regarding First Supple mental Petition in Support of Rudolfo Fedruk's Petition to Terminate the Parental Rights of Christina M. DeLoof will be conducted by the court on **March 31, 2010** at 9:00 a.m. at the Macomb County Circuit Court, 40 N. Main, Mt. Clemens, Michigan 48043 before the Honorable Mark Switalski.

IT IS THEREFORE ORDERED that Christina M. DeLoof personally appear before the court at the time and place This hearing may result in termina-

tion of your parental rights.

File No. 10-199,170-DE NOTICE TO CREDITORS **Decedent's Estate** 

STATE OF MICHIGAN, Probate Court, County of Macomb - Estate of CLOVER ROSE WAGNER a/k/a CLOVER R. WAGNER, Deceased Date of birth: January 7, 1918. TO ALL CREDITORS:\*

NOTICE TO CREDITORS: The decedent, Clover Rose Wagner, who lived at 56433 Scotland Boulevard, Shelby Township, Michigan, died

August 2, 2009.
Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Joseph Wagner, named personal representative or proposed personal representative, or to both the probate court at 21850 Dunham Road, Mount Clemens, Michigan 48043, and the named/proposed personal representative within 4 months after the date of publication of this notice.

Date: February 5, 2010 WAYNE G. WEGNER, Atty 23201 Jefferson Avenue (586) 773-1800

Joseph Wagner Personal Representative 53363 Woodbridge Shelby Township, MI 48316

#### File No. 10-199,171-DE **NOTICE TO CRÉDITORS** Decedent's Estate

OF MICHIGAN, Probate Court, County of Macomb - Estate of INEZ T. LAMB. Deceased. Date of birth: August 1, 1928. TO ALL CREDITORS:

NOTICE TO CREDITORS: The decedent, Inez T. Lamb, who lived at 27929 Grant, St. Clair Shores, Michigan, 48080 died November 9, 2009. Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Nicholas Andrus, named personal representative or proposed personal rep resentative, or to both the probate court at 21850 Dunham Road, Mount Clemens, Michigan 48043, and the named/proposed personal representa-

tive within 4 months after the date of

publication of this notice. Date: January 15, 2010 SCOTT D. MURDOCH, Atty. P46424 6200 Schaefer Road Dearborn, MI 48126 (313) 943-3350 Nicholas Andrus Personal Representative 5708 Charlesworth St.

Dearborn, MI 48127-3998

(313) 565-2203

(2-15)

#### File No. 10-199.095-DE **NOTICE TO CRÉDITORS** STATE OF MICHIGAN, Probate Court, County of Macomb - Estate of MARY KAYLEEN DUNN, Deceased.

Date of birth: September 1, 1940. TO ALL CREDITORS:\* NOTICE TO CREDITORS: The decedent, Mary Kayleen Dunn, who lived at 27790 Eastwick, Roseville, Michigan, 48066 died January 18,

2010. Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Erika D. Dunn, named personal representative or proposed personal representative, or to both the probate court at 21850 Dunham Road, Mount Clemens, Michigan 48043, and the named/proposed personal representative within 4 months after the date

of publication of this notice Date: January 28, 2010 Erika D. Dunn Personal Representative 27790 Eastwick Roseville, MI 48066 (586) 219-1174

(2-15)

### **NOTICE TO CREDITORS**

**Decedent's Trust Estate** STATE OF MICHIGAN, County of Macomb IN THE MATTER OF MARY ANNA MEAD a/k/a MARIE A MEAD TRUST

U/A/D JUNE 29, 2006 The decedent, Mary Anna Mead a/k/a Marie A. Mead, who lived at 4500 Dobry, #168, Sterling Heights,

**NEW FAX NUMBER FOR MACOMB LEGAL NEWS** 

**NEW PUBLICATIONS.** CANCELLATIONS AND **CORRECTIONS** IS

(248) 589-1823

tained in Article II, Section 5 of the Condominium Bylaws of Andover Heights Condominium, and pursuant to the statutes of the State of Michigan, in such case made and provided, notice is hereby given that on the 26 DAY of MARCH, 2010, at 10:00 o'clock in the a.m., local time, said lien will be foreclosed by a sale at public auction, to the highest bidder at the North Main Street entrance to the Macomb County Court Building, in the City of Mt. Clemens, Macomb County, Michigan, of the premises described in said lien, or so much thereof as may be necessary to pay the amount due, as aforesaid on said lien, with interest at seven (7%) per annum 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 of a certain piece or parcel of land situated in the City of Sterling Heights, County of Macomb, State of Michigan, and described as follows,

Unit 149, ANDOVER HEIGHTS CONDOMINIUM, a condominium, according to the Master Deed recorded in Liber 1852 at Pages 23 through 122, and as amended, Macomb County Records, and otherwise known as Macomb County Condominium Subdi-

During the six months immediately following the sale, the property may be

Dated at St. Clair Shores, Michigan,

John L. Finkelmann Attorney for Andover Heights Condominium Association 23201 Jefferson Avenue St. Clair Shores, MI 48080 (586) 773-1800

(2-15)(3-15)

23938 Research Drive, Suite 300 File No. 10-199,175-DE

(2-15)

(2-15)

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

Schneiderman & Sherman, P.C.

been made in the conditions of a mort-gage made by **CHARLES V. HAR-WOOD** and **CAMMIE HARWOOD** AKA **C. HARWOOD**, HUSBAND AND WIFE AS JOINT TENANTS, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated March 24, 2008, and recorded on April 23, 2008, in Liber 19300, on Page 498, Macomb County Records, Michigan, on which mortgage there is claimed to be due at hereof the sum of One Hur dred Sixty-Two Thousand Seven Hundred Eight Dollars and Forty-Eight Cents (\$162,708.48), including inter-

est 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, 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 19, 2010** 

Said premises are located in Macomb County, Michigan and are described as: LOT 199, 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 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such

Dated: February 10, 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

(2-15)(3-8)

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 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 **KARIM MARKOS**, A MARRIED MAN and **IKHLAS LOKA**, HIS WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns. Mortgagee, dated December 3, 2001, and recorded on December 14, 2001 in Liber 11092, on Page 251, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Nine Thousand Fifty Dollars and Sixty-Three Cents (\$79,050.63), including

interest at 6.750% 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 19, 2010 Said premises are located in Macomb County, Michigan and are described as:

LOT (S) 364. LEDGECLIFF ESTATES SUBDIVISION NO. 3, ACCORDING TO THE PLAT THERE-OF RECORDED IN LIBER 50 OF PLATS, PAGE (S) 5 THROUGH 7, 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

Dated: February 10, 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

(2-15)(3-8)

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 mort-gage made by **LARRY GOLDEN** and JENNIFER GOLDEN, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated September 28 2007, and recorded on October 4 2007, in Liber 18977, on Page 920, and assigned by said mortgagee to US BANK, NA, 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-One Thousand Seven Hundred Fifty-Eight Dollars and Twenty-One Cents (\$161,758.21), including interest at 7.000% 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 19, 2010

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

LOT 35, REBECCA SUBDIVISION
AS RECORDED IN LIBER 50, PAGE 48 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

Dated: February 10, 2010 US BANK, NA Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

(2-15)(3-8)

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

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

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 mort-gage made by MAUREEN E. JACKunmarried, mortgagor(s), to Charter One Bank N.A., Mortgagee, dated January 3, 2003, and recorded on February 7, 2003 in Liber 12894 on Page 556, and assigned by mesne assignments to Wells Fargo Home Mortgage, 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 One Hundred Two Thousand Three Hundred Sixty-Six And 92/100 Dollars (\$102,366.92),

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 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 Richmond, Macomb County, Michigan, and are described as: Unit 167-C, Building 22, Rosewood Terrace Condominium, according to the Consolidated Master Deed recorded in Liber 7727, Pages 380 through 425 both inclusive. Macomb County Records, and designated as Macomb Condominium Subdivision Plan No. 268, together with rights in general common elements and limited

described in Act 59 of the Public Acts 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

common elements, as set forth in the

above described Master Deed and as

Dated: February 15, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #304256F01 (2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 PATRICK E. LOWER,

a married man, original mortgagor(s) to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 13, 2007, and recorded on September 17, 2007 in Liber 18943 on Page 468 in Macomb county records, Michigan, and assigned by said Mortgagee to Wells Fargo Bank, NA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Nine Thousand Two Hundred Seventeen And 66/100 Dollars (\$179,217.66), 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 19, 2010.

Said premises are situated in City of Sterling Heights, Macomb County, Michigan, and are described as: Lot 37. Silver Maple Subdivision according to the recorded plat thereof as recorded in Liber 66, on Page 32 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

Dated: February 15, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer Farmington Hills, Michigan 48334-

File #304171F01 (2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 mort-gage made by RANDALL J. WAL-CZAK and CHRISTINE WALCZAK, husband and wife, original mort-gagor(s), to Republic Bancorp Mortgage Inc., Mortgagee, dated August 5, 1993, and recorded on August 13, 1993 in Liber 5971 on Page 351, and assigned by mesne assignments 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 Seventy-Three Thousand Six Hundred Fifty-Seven And 96/100 Dollars (\$73,657.96), including interest at 6.875% 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 19,

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

Lot 66. Smokler-Clinton Subdivision No. 1, as recorded in Liber 62, on Pages 36, 37 and 38 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 Dated: February 15, 2010

For more information, please call FC D (248) 593-1309 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #243447F02 (2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by **SHELLIE POWELL** and **RHONDA POWELL**, Husband and Wife as Joint Tenants with 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 July 16, 2003, and recorded on September 3. 2003 in Liber 14152 on Page 715, in Macomb county records, Michigan, and assigned by mesne assignments to Midfirst Bank as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-One Thousand Four Hundred Seventy-Four And 59/100 Dollars (\$181,474.59), 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 19,

Said premises are situated in City of

Fraser, Macomb County, Michigan and are described as: The North 1/2 of Lot 30 of Fraser

Park Subdivision, according to the Plat thereof recorded in Liber 9 of Plats, Page 42 of 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

Dated: February 15, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott. P.C. Attorneys For Service 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #136815F02 (2-15)(3-8)

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

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, it 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 mort-gage made by **SUZANNE M DOTY**, ndividual, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 31, 2006, and recorded on April 17, 2006 in Liber 17765 on Page 450, and assigned by said Mortgagee to US Bank National Association, as Trustee for the Structured Asset Securities Corporation Mortgage Pass-Through Certificates, 2006-EQ1 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 Seven Thousand Eight Hundred Forty-Four And 44/100 Dollars (\$107,844.44), including interest at

7.4% 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,

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

Unit 476, Fox Chase Condominium Section 11, according to the Master Deed recorded in Liber 3149 Pages 547 through 598, inclusive, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan No. 128, together with rights in common elements and limited common elements as set forth in the above Master Deed (and Amendments thereto) and as described in Act 59 of the Public Acts of 1978, as

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

Dated: February 15, 2010 For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-2525 File #294638F01

(2-15)(3-8)

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

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

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 M. CHRZANOWSKI,** a single woman,

original mortgagor(s), to Metro Finance, Mortgagee, dated November 23, 2004, and recorded on March 1 2005 in Liber 16438 on Page 250, and modified by agreement dated December 18, 2008, and recorded on December 19, 2008 in Liber 18387 on Page 202, and assigned by mesne assignments 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 Twenty-Three Thousand Seven Hundred Twenty-One And 62/100 Dollars (\$123,721.62), 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 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 Lots 437 and 438 of Halfway Manor as recorded in Liber 8, Page 35 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 Dated: February 15, 2010

For more information, please call: FC D (248) 593-1309 Attornevs For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #304180F01 (2-15)(3-8)

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

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

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 mort-gage made by **ZDZISLAW KUBIAK**, a married man and JOANNA KUBIAK, his wife, original mortgagor(s), to Stratford Funding, Inc., Mortgagee, dated June 30, 2003, and recorded on August 6, 2003 in Liber 13981 on Page 868, and assigned by said Mort-gagee to Wells Fargo Home Mortgage, 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 One Hundred Four Thousand Five Hundred Sixty-Two And 01/100 Dollars (\$104,562.01), 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 vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 19,

Said premises are situated in City of Eastpointe, Macomb County, Michi-

gan, and are described as: Lot 14 Assessor's Plat of Nehls Subdivision, according to the Plat thereof as recorded in Liber 19, Page 33 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 Dated: February 15, 2010 For more information, please call: FC D (248) 593-1309 Attorneys For Servicer 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-File #304192F01

(2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing ee. In that event, your dam ages, 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 **BRET M MAIER** and TERRI L MAIER, 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 June 9, recorded on July 8, 2004 in Liber 15639 on Page 98, and assigned by said Mortgagee to SunTrust Mortgage, 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 One Hundred Twenty-Four Thousand One Hundred Seventy-Four And 05/100 Dollars (\$124,174.05), including interest at

6.5% 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 19,

2010. Said premises are situated in City of Warren, Macomb County, Michigan, and are described as:

Lot 242, John F. Keys' Keyslawn Estates, as recorded in liber 10, 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

Dated: February 15, 2010 For more information, please call: FC F (248) 593-1313 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-2525

(2-15)(3-8)TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-

File #282265F01

THIS FIRM IS A DEBT COLLEC-TOR 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

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 SCOTT G. RAUSCH, a

single man, original mortgagor(s), to Credit Union One, Mortgagee, dated March 11, 2003, and recorded on April

(Continued on Page 4)

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 (\$114,719.08), 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 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 171 Eleanore 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

Dated: February 15, 2010 For more information, please call: Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(2-15)(3-8)

TROTT & TROTT, P.C. Attorney and Counselors 31440 Northwestern Highway Farmington Hills, Michigan 48334-

File #277600F02

THIS FIRM IS A DEBT COLLEC-TOR 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

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

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE. MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by BRUCE BLAIR, aka BRUCE J. BLAIR, and CHRISTINE BLAIR, aka 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,

Said premises are situated in City of St Clair Shores, Macomb County, Michigan, and are described as: Lot 190, Edward Rose St. Clair Shores Subdivision, as Recorded in Liber 27, Pages 8 and 9 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

Dated: February 15, 2010 For more information, please call: FC L (248) 593-1312 Attorneys For Service 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-2525 File #303330F01

(2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 16639 on Page 366, 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 Thirty-Seven Thousand Two Hundred Forty-And 44/100 Dollars (\$137,248.44), including interest at

6.875% 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 inty, at 10:00 AM, on MARCH 19,

2010. Said premises are situated in Charter Township of Clinton, Macomb County, Michigan, and are described

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

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #293448F01

(2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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 mort-gage made by **GEORGE BUSH**, 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, 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,** 

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

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #304870F01 (2-15)(3-8)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 mortmade by JEFFREY D. MCK-**ENDRICK**, 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, 2005 in Liber 16241 on Page 790, in Macomb county records, Michigan, and assigned by said Mortgagee to Deutsche Bank National Trust Company as trustee for the holders of GSAA Home Equity Trust 2004-10 asset-backed certificates Series 2004-10 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Nine Thousand Six Hundred Seventy-Six And 04/100 Dollars (\$59,676.04), including interest at 7.375% 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,

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

Dated: February 15, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Service 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-

File #295298F01

(2-15)(3-8)

TROTT & TROTT, P.C. Attornevs and Counselors 31440 Northwestern Highway,

Suite 200 Farmington Hills, Michigan 48334-

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-Seven 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

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 Farmington Hills, Michigan 48334-2525 File #310947F01

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.
RIGHTS PURSUANT TO MCL

(2-15)(3-8)

§600.3205(a) This notice is published pursuant to MCL 600.3205(a) to inform **CATHER-INE A. WOOLRIDGE** of certain rights under the statute relating to property located at 29231 Orvylle, Warren, MI

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 of JP Morgan Chase Bank, NA, (248)362-2600, c/o FABRIZIO & BROOK, P.C., 888 W. Big Beaver, Ste. 800. Trov. 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 http://www.michigan.gov/mshda or by

calling the Michigan state housing development authority at 517-373-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

(2-15)

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. RIGHTS PURSUANT TO MCL

§600.3205(a) This notice is published 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 of 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 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 mort-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 state bar of Michigan's lawyer referral service number is 800-968-0738.

#### Monday, February 15, 2010

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 COLLEC-TOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.
RIGHTS PURSUANT TO MCL

§600.3205(a) This notice is published pursuant to MCL 600.3205(a) to inform **TOUA VANG** and **SEE YANG** of certain rights under the statute relating to property located at 7247 Wood, Centerline, 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 designate ed Jonathan L. Engman, counsel for of 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 http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at 517-373-

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

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 state bar of Michigan's lawyer referral service number is

modify the mortgage loan, the mort-

Dated: 2/15/2010 FABRIZIO & BROOK, P.C. Attorney for JPMorgan Chase Bank, National Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA 888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600

WAMU FNMA Vang

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. INITIAL FORECLOSURE NOTICE

AS REQUIRED BY MICHIGAN PUB-LIC ACT 30 OF 2009. Notice is hereby provided to **THOMAS W. HAVRE-LOCK** and **JANELLE H. HAVRE-**LOCK, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property known as 21269 GLACIER DRIVE, MACOMB TOWNSHIP, MI 48044 that the mortgage is in default. The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer through its designated agent, Schneiderman & Sherman, P.C. ("Designated Agent"), 23938 Research Drive, Suite 300, Farmington Hills, Michigan 48335, 248-539-7400 (Tel), 248-539-7401 (Fax), email: designatedagent@sspclegal.com. Thomas W Havrelock and Janelle H. Havrelock also has/have the right to contact the Michigan State Housing Development Authority ("MSHDA") at its website www.michigan.gov/mshda or by calling MSHDA at (866) 946-7432 (Tel). If Borrower(s) requests a meeting, no foreclosure proceeding will be commenced until the expiration of 90 days from the date Notice was mailed to the Borrower(s) pursuant to Section 3205(a) of HB 4454, Public Act 30 of 2009. If Designated Agent and Borrower(s) agree to modify the mortgage, the mortgage will not be foreclosed if the Borrower(s) abide by the terms of the modified mortgage. Borrower(s) have the right to contact an attorney or the State Bar of Michigan Lawyer Referral Service at (800) 968-

0738 (Tel). Pub Date: February 15, 2010 SCHNEIDERMAN & SHERMAN, P.C. 23938 Research Drive, Suite 300 Farmington Hills, Michigan 48335

NOTICE PURSUANT TO MCL 600.3205a(4)

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. 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's website or by calling 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 desig-

nated 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 con-

tact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE

Date: February 15, 2010 For more information, please call: FC C (248) 593-1301 Trott & Trott. P.C. Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite Farmington Hills, MI 48334-2525 File # 310907F01

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to JEF-FREY 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. 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's website or by calling 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 mort-gage will not be foreclosed if the Borrower abides by the terms of the The Borrower has the right to con-

tact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

Date: February 15, 2010 For more information, please call FC C (248) 593-1301 Trott & Trott. P.C. Attorneys For Servicer and/or Mort-31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525 File # 310909F01

NOTICE PURSUANT TO MCL

(2-15)

NOTICE is hereby provided to ARTHUR TOBIAN and MARY TOBIAN, the borrowers and/or mort-(hereinafter "Borrower") gagors regarding the property located at: 16125 Curtis St, Roseville, MI 48066-

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. 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's website or by calling 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 desig-

nated 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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE.

Date: February 15, 2010
For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525 File # 310796F01

NOTICE PURSUANT TO MCL

600.3205a(4) NOTICE is hereby provided to LAR-RISTENE BENNÉTT-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.

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's website or by calling the Michigan

agent designated by the Mortgage

Servicer and/or Mortgage Holder to

at http://www.michigan.gov/mshda or 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

State Housing Development Authority

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-

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. Date: February 15, 2010

For more information, please call:

FC D (248) 593-1309

Trott & Trott, P.C.

Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525

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

48312-3008.

36243 Bagdad Dr, Sterling Heights, MI

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 High-

way, Suite 200, Farmington Hills, MI

The Borrower may contact a housing

counselor by visiting the Michigan

State Housing Development Authori-

ty's website or by calling the Michigan

State Housing Development Authority

at http://www.michigan.gov/mshda or at (866) 946-7432.

with the agent designated above by

contacting an approved housing coun

selor within 14 days from February 15,

2010, foreclosure proceedings will not

be commenced until 90 days after

If the Borrower and the agent desig-

nated above reach an agreement to

modify the mortgage loan, the mort-

gage will not be foreclosed if the Bor-

rower abides by the terms of the

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-

THIS FIRM IS A DEBT COLLEC-

ANY INFORMATION WE OBTAIN

WILL BE USED FOR THAT PUR-

Date: February 15, 2010

For more information, please call: FC D (248) 593-1309

Attorneys For Servicer and/or Mort-

gage Holder 31440 Northwestern Highway, Suite

NOTICE PURSUANT TO MCL

600.3205a(4) NOTICE is hereby provided to

JOSEPH A. SAULLO and LISA M.

SAULLO, the borrowers and/or mort-

regarding the property located at: 21626 Kendyl Ct, Macomb, MI 48044-

The Borrower has the right to

request a meeting with the mortgage holder or mortgage servicer. The

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 High-

way, Suite 200, Farmington Hills, MI

The Borrower may contact a housing

counselor by visiting the Michigar

State Housing Development Authori-

ty's website or by calling the Michigan

State Housing Development Authority

If the Borrower requests a meeting

with the agent designated above by

contacting an approved housing coun-

selor within 14 days from February 15,

2010, foreclosure proceedings will not

be commenced until 90 days after

If the Borrower and the agent design

nated above reach an agreement to

modify the mortgage loan, the mort-

gage will not be foreclosed if the Bor-

rower abides by the terms of the

The Borrower has the right to con-

tact an attorney. The telephone num-

ber of the State Bar of Michigan's

Lawyer Referral Service is (800) 968-

THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

Date: February 15, 2010

FC L (248) 593-1312

gage Holder

File # 310877F01

600.3205a(4)

ship, MI 48038-4617.

For more information, please call:

Attorneys For Servicer and/or Mort-

31440 Northwestern Highway, Suite

NOTICE PURSUANT TO MCL

NOTICE is hereby provided to **JEF-FREY S WALTERS** and **CAROL** 

**NUCCIO-WALTERS**. the borrowers

and/or mortgagors (hereinafter "Bor-

rower") regarding the property located at: 41209 Oak Hill Dr, Clinton Town-

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 &

way, Suite 200, Farmington Hills, MI

The Borrower may contact a housing

counselor by visiting the Michigan

State Housing Development Authori-

ty's website or by calling the Michigan

State Housing Development Authority

at http://www.michigan.gov/mshda or

If the Borrower requests a meeting

with the agent designated above by

contacting an approved housing coun-

selor within 14 days from February 12,

2010, foreclosure proceedings will not

be commenced until 90 days after

If the Borrower and the agent desig-

nated above reach an agreement to

modify the mortgage loan, the mort-

gage will not be foreclosed if the Bor-

rower abides by the terms of the

The Borrower has the right to con-

tact an attorney. The telephone num-

ber of the State Bar of Michigan's

Lawyer Referral Service is (800) 968-

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

Trott, P.C., 31440 Northwestern High

48334-2525 at (248) 593-1304

at (866) 946-7432.

February 12, 2010.

agreement.

holder or mortgage servicer.

Farmington Hills, MI 48334-2525

48334-2525 at (248) 593-1312

at (866) 946-7432.

February 15, 2010.

POSE

200

Farmington Hills, MI 48334-2525

File # 311051F01

gagors (hereinafter

TOR ATTEMPTING TO COLLECT A

February 15, 2010.

If the Borrower requests a meeting

48334-2525 at (248) 593-1309

gage Holder 31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525 File # 311030F01 (2-15)

Date: February 15, 2010

Trott & Trott, P.C.

For more information, please call:

Attorneys For Servicer and/or Mort-

NOTICE PURSUANT TO MCL

600.3205a(4) NOTICE is hereby provided to **BRIAN J. SMITH**, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 38075 Chartier St. Harrison Township, MI 48045-3407.

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) 593-1302 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/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 The Borrower has the right to con-

tact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. Date: February 15, 2010

FC X (248) 593-1302 Attorneys For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite 200

For more information, please call:

Farmington Hills, MI 48334-2525 File # 310942F01

(2-15)

NOTICE PURSUANT TO MCL

NOTICE is hereby provided to **DANIEL J DERIAN**, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 23343 Edsel Ford Ct Unit 60, Saint Clair Shores, MI 48080-2568.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The holder or mortgage servicer. 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) 593-1302 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 Authorit 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 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-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT.

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE. Date: February 15, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C Attorneys For Servicer and/or Mort-

gage Holder 31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525

File # 310955F01

NOTICE PURSUANT TO MCL

600.3205a(4)
NOTICE is hereby provided to LADON T. ROBINSON, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 7298 Engleman, Center Line, MI

48015-1816. 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 High way, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1302 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/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 desig-

nated above reach an agreement to modify the mortgage loan, the mort-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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A

(Continued on Page 5)

(Continued from Page 4)

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-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

Farmington Hills, MI 48334-2525 File # 311008F01

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 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) 593-1302

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/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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN

WILL BE USED FOR THAT PUR-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

Farmington Hills, MI 48334-2525

File # 309367F01

NOTICE PURSUANT TO MCL NOTICE is hereby provided to ANDREW J. DECENA and JILL P. **DECENA**, the borrowers and/or mort-

gagors (hereinafter "Borrower") regarding the property located at: 48851 Michaywe Dr, Macomb, MI 48044-2308 The Borrower has the right to request a meeting with the mortgage

holder or mortgage servicer. 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) 593-1302

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/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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DFBT ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

POSE. 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

Farmington Hills, MI 48334-2525 File # 291715F02

NOTICE PURSUANT TO MCL

600.3205a(4) NOTICE is hereby provided to DONELLA WASUNG, SEBASTIANO AMARA and GRACE D. AMARA, the borrowers and/or mortgagors (here-

inafter "Borrower") regarding the prop-

erty located at: 19894 Vermander Ave, Clinton Township, MI 48035-4718. The orrower 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.,

200, Farmington Hills, MI 48334-2525 at (248) 593-1302 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

31440 Northwestern Highway, Suite

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 desig nated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the

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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

POSE.

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302 Attornevs For Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525

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

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) 593-1302

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/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-

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

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

Trott & Trott, P.C. Attorneys For Servicer and/or Mort-31440 Northwestern Highway, Suite

Farmington Hills. MI 48334-2525 File # 310993F01

(2-15)

NOTICE PURSUANT TO MCL

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 nas une name request a meeting with the 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) 593-1302

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/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 desig nated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the

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-THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN

WILL BE USED FOR THAT PUR-Date: February 15, 2010

For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer and/or Mort-

gage Holder 31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525 File # 310965F01

NOTICE PURSUANT TO MCL 600.3205a(4)

hereby provided to MICHAEL WOLFENDEN, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 35947 Fierimonte Dr Unit

35, Clinton Township, MI 48035-2122 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 High way, Suite 200, Farmington Hills, MI

48334-2525 at (248) 593-1302 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/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-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A

ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-

Date: February 15, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer and/or Mort-31440 Northwestern Highway, Suite

Farmington Hills, MI 48334-2525 File # 207225F03

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 Docksin Dr, Sterling

Heights, MI 48313-3346.

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) 593-1302

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/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 con-

tact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PUR-POSE 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

Farmington Hills, MI 48334-2525 File # 310931F01

#### **Second Insertion**

AS A DEBT COLLECTOR, WE ARE

ATTEMPTING TO COLLECT A DEBT OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY US AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY. MORTGAGE SALE - Default having been made in the terms and condi-SONDRA ROBERTSON . a single woman, Mortgagors, to Mortgage Electronic Registration Systems, Inc (MERS), Mortgagee, dated the 25th day of May, 2006 and recorded in the office of the Register of Deeds, for The County of Macomb and State of Michigan, on the 5th day of June, 2006 in Liber 17896 of Macomb County Records, page 930, said Mortgage having been assigned to Wachovia

Mortgage Corporation on which mortgage there is claimed to be due, at the date of this notice, the sum of ONE HUNDRED THIRTY EIGHT THOU-SAND SIX HUNDRED FORTY SEVEN & 64/100 (\$138.647.64), and no suit or proceeding 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 said mortgage, and pursuant to statute of the State of Michigan in such case made and provided, notice is hereby given that on the 12th day of MARCH, 2010 at 10:00 o'clock am Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the N. Main Street entrance of the Macomb County Court Building in Mt. Clemens MI (that being the building where the Circuit Court for the County of Macomb 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 at 7.99% per annum 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 that certain piece or parcel of land, including any

factured or otherwise, located thereon, situated in the City of Eastpointe, County of Macomb, State of Michigan, and described as follows, to wit: The South 42 feet of Lot 9, Cook Subdivision, a part of the Southeast 1/4 of the Southeast 1/4 of Section 25 Town 1 North, Range 12 East, Warren Township, Macomb County, Michiganm according to the plat thereof as recorded in Liber 8, Page 38 of Plats,

and all structures, and homes, manu-

Macomb County Records. During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale

Dated: 2/8/2010 Wachovia Mortgage Corporation FABŘIŽIO & BROOK, P.C. Attorney for Wachovia Mortgage Corporation 888 W. Big Beaver, Suite 800 Troy, MI 48084 248-362-2600

(2-8)(3-1)

NOTICE OF MORTGAGE

FORECLOSURE SALE MORTGAGE SALE-Default having been made in the terms and condi tions of a mortgage made by CALVIN CARD, a single man, 55220 SCHEUER RD., CHESTERFIELD TOWNSHIP, MI 48051, Mortgagor(s) to COMMUNITY CENTRAL 100 N. MAIN ST., MT. CLEMENS, M 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 SEVEN-TEEN THOUSAND THIRTY AND 18/00THS (\$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 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,a 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 situate in the TOWNSHIP OF CHESTERFIELD, COUNTY OF MACOMB AND STATE OF MICHI-

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, Chester-field Township, Macomb County, Michigan and being more particularly described as follows: Commencing at a point 1627.60 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 136.96 feet; thence north 02 degrees 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 41 minutes 54 seconds east 1098.50 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 879.70 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 1333.60 feet; thence north 539.24 feet along the centerline of Scheuer Road to the point of beginning; thence south 87 degrees 20 mindegree 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 south 89 degrees 41 minutes 54 seconds west 265.35 feet to the centerline of Scheuer Road: thence south 01 degree 06 minutes east 820.19 feet along said centerline 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, and being more particularly described as follows: Commencing at a point 1496.60 feet south 89 degrees 30 minutes east from the southwest corner of said section 5 and thence extending north 1 degree 06 minutes west 264.0 feet: thence north 2 degrees 50 minutes west 263.65 feet; thence south 89 degrees 30 minutes east 136.98 feet; thence south 1 degree 06 minutes east 527.30 feet: thence north 89 degrees 30 minutes west 129.00 feet along the south section line to the point of beginning.

MORE COMMONLY KNOWN AS:

55220 SCHEUER, CHESTERFIELD TOWNSHIP, MI 48051 During the TWELVE (12) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241 a, the property may be redeemed during the thirty (30) days immediately following the KENNETH C. BUTLER II (P 28477) ATTORNEY FOR MORTGAGEE

24525 HARPER AVENUE ST. CLAIR SHORES, MI 48080 (586) 777-0770 Dated: 2-4-2010

(2-8)(3-8)

NOTICE OF MORTGAGE FORECLOSURE SALE LIKENS & BLOMQUIST, P.L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFOR-MATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE PHONE NUMBER BELOW

EITHER MORTGAGOR IS ON

ACTIVE MILITARY DUTY. Default has occurred in the condi-ions of a Mortgage made by **DAVID L.** EDWARDS, Married, and DOROTHY **EDWARDS**, Married, Mortgagor(s), to Charter One Bank, N.A., Mortgagee, which mortgage is currently serviced by RBS Citizens, NA, successor by merger to Charter One Bank, N.A. dated December 20, 2002, and recorded on January 13, 2003, in Liber 12743, Page 342, in the Office of the Register of Deeds for Macomb County, Michigan, on said mortgage there is \$70,015.06 due at the date of this notice. There is no suit proceeding at law or in equity to collect the sums due under the Mortgage described above.

Notice is hereby given that, by virtue of the power of sale contained in the above-described Mortgage, and the statute in such case made and provided, on Friday, MARCH 12, 2010 at 10:00 AM at the North Main Street entrance to the Macomb County Court Building in the City of Mt. Clemens there will be offered for sale and sold to the highest bidder at public venue,

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 13 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 Attorneys for Servicer 3290 W. Big Beaver Rd. Ste 315 Troy, MI 48084 Telephone: 248-593-5106 L0003MI10

Likens & Blomquist, P.L.L.C

(2-8)(3-1)

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 mort-gage made by **EHAB J. KHAZOUZ** and **DANIELLE M. KHAZOUZ**, HUS-BAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated July 20, 2006, and recorded on July 26, 2006, in Liber 18030, on Page 175, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-One Thousand Nine Hundred Twenty-Six Dollars and Three

Cents (\$181,926.03), 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 gaged 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 12, 2010** 

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

LOT 567 OF DRESDEN VILLAGE SUBDIVISION NO. 1, ACCORDING TO THE PLAT THEREOF RECORD-ED IN LIBER 36 OF PLATS, PAGES 44 AND 45 OF 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 Dated: February 3, 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

(2-8)(3-1)

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

Farmington Hills, MI 48335

SCHNEIDERMAN & SHERMAN. 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 mort gage made by MARK KICHENSIDE and **DENISE KICHENSIDE**, HUS-BAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated November 11, 2005, and recorded on December 15, 2005, in Liber 17432, on Page 77, Macomb County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Sixty-Three Thousand Five Hundred Eighty-Eight Dollars and Thirty-One Cents (\$263,588.31) including interest at 6.000% 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 12, 2010** Said premises are located in

Macomb County, Michigan and are described as: UNIT 58, PLUMCREEK ESTATES CONDOMINIUM, ACCORDING TO THE MASTER DEED THEREOF, AS RECORDED IN LIBER 13104, PAGES 777 THROUGH 839, BOTH INCLUSIVE, AS AMENDED BY FIRST AMENDMENT TO THE MAS-TER DEED AS RECORDED IN LIBER 14063, PAGES 674 THROUGH 742, BOTH INCLUSIVE, MACOMB COUN-TY RECORDS, AND DESIGNATED AS MACOMB COUNTY CONDOMINI-UM SUBDIVISION PLAN NO. 785 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 1948CL 600.3241a in which case the redemption period shall be 30 days from the date of such Dated: February 3, 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 (2-8)(3-1)

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

Schneiderman & Sherman, P.C.

ARE IN ACTIVE MILITARY DUTY.
MORTGAGE SALE - Default has been made in the conditions of a mortgage made by RONALD POUNCY and YVONNE POUNCY, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for lender and lender's successors and assigns, Mortgagee, dated June 30, 2003, and recorded on July 28, 2003, in Liber 13914, on Page 924, Macomb County Records, Michigan, on which mort gage there is claimed to be due at the date hereof the sum of One Hundred Eight Thousand Eight Hundred Eighty-Six Dollars and Sixteen Cents (\$108,886.16), including interest at

4.500% 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 12, 2010** 

Said premises are located in Macomb County, Michigan and are LOT 58 DOWNING HEIGHTS SUB-DIVISION, ACCORDING TO THE

PLAT THEREOF AS RECORDED IN LIBER 30, PAGE(S) 33 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

shall be 30 days from the date of such Dated: February 3, 2010 Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns.

in which case the redemption period

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

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 **SAM AGNELLO**, SIN-GLE MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated July 23, 2008, and recorded on August 1, 2008, in Liber 19436, on Page 385, and assigned by said mortgagee 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 Fifteen Thousand Four Hundred Forty-Nine Dollars and Ninety-Seven Cents (\$115,449.97), including interest at

6.875% 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 AM o'clock, on **MARCH 12, 2010** 

Said premises are located in Macomb County, described as: LOT 32, CAROLINE SUBDIVISION CITY OF ROSEVILLE, MACOMB COLINTY MICHIGAN ACCORDING TO THE RECORDED PLAT THERE-OF, AS RECORDED IN LIBER 26 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 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such

Dated: February 3, 2010 U.S. BANK, N.A. Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200

Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MIL-

**ITARY 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

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mort-gage made by **ROBERT W. STAN-TON** and **LAURA J. STANTON**, husband and wife, original mortgagor(s), to ABN AMRO Mortgage Group, Inc., Mortgagee, dated September 24, 2002, and recorded on September 27, 2002 in Liber 12242 on Page 713, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Two Thousand Six Hundred Forty-Seven And 15/100 Dollars (\$32,647.15), including interest at 5.625% 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 City of Warren, Macomb County, Michigan,

55, The Maples Subdivision, according to the plat thereof as recorded in Liber 3, Page 111 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

and are described as: The East 10 feet

of Lot 54 and the West 25 feet of Lot

shall be 30 days from the date of such

Dated: February 8, 2010 For more information, please call: FC C (248) 593-1301 Attorneys For Service 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #299406F02

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

(2-8)(3-1)

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MIL-ITARY 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 mort-gage made by **LARRY KUNATH** and **JUDITH KUNATH**, 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 August 10, 2005, and recorded on September 9, 2005 in Liber 17113 on Page 230, in Macomb county records, Michigan, and assigned by said Mortgagee to Citi-Mortgage, Inc. as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Thirty Thousand Seven Hundred Eighty And 32/100 Dollars (\$230,780.32), 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 Sterling Heights, Macomb County Michigan, and are described as: Lot(s) 76, Moravian Pointe Subdivision according to the recorded plat thereof, as recorded in Liber 91 of Plats Page 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 Dated: February 8, 2010 For more information, please call: FC C (248) 593-1301 Trott & Trott, P.C.

Attorneys For Service 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-File #275054F02 (2-8)(3-1)

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

THIS FIRM IS A DEBT COLLEC-TOR 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 mort gage made by **CHRISTOPHER M. SLOWINSKI**, A Married Man and LISA SLOWINSKI, His Wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 10, 2007, and recorded on November 2, 2007 in Liber 19028 on Page 49, and assigned by said Mortgagee to Branch Banking and Trust 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 Eighty-Six Thousand Two Hundred Forty-Four And 45/100 Dollars (\$186,244.45), including interest at 6.875% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is nereby 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, Said premises are situated in City of Richmond, Macomb County, Michi-

gan, and are described as: Lot 7, Canterbury Village Subdivision, according to the Recorded Plat thereof as Recorded in Liber 67 on Page 67 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 Dated: February 8, 2010 For more information, please call: FC F (248) 593-1313 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

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

(2-8)(3-1)

File #302391F01

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR

(Continued on Page 6)

#### **Second Insertion**

OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY

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 April 30, 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 ounty, 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

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

TROTT & TROTT, P.C. 31440 Northwestern Highway Suite 200

Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR 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 ATTN PURCHASERS: This sale

may be rescinded by the foreclosing mortgagee. In that event, your dam ages, 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 TANIA M. YATOMA an Unmarried Woman, and SAMIR irried 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,

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 Coutny 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 Dated: February 8, 2010

For more information, please call: FC J (248) 593-1311 Attorneys For Servicer 31440 Northwestern Highway, Suite

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-

THIS FIRM IS A DEBT COLLEC-TOR 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

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-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 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 Countv 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

Dated: February 8, 2010 For more information, please call: FC J (248) 593-1311 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(2-8)(3-1)

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

File #204583F03

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

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 mort gage 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 Mort-gagee 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,** 

Said premises are situated in Township of Macomb, Macomb County, Michigan, and are described as:
Unit No. 37, Hall Meadows Condo-

minium, 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

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 Farmington Hills, Michigan 48334-

File #303196F01 (2-8)(3-1)

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

THIS FIRM IS A DEBT COLLEC TOR 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

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 mort-

gage 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, inal mortgagor(s), to Bank One NA. 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 5.23% 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 ot 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

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304

Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #302487F01

Trott & Trott, P.C.

(2-8)(3-1)

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

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

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 mort-gage made by **LELA MAE SZC-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,** 

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

Lot No. 176 of Vineyards Timberline Meadows Subdivision No. 4, a part of Lots 36 through 42 inclusive of Supervisors 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

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 Farmington Hills, Michigan 48334-

File #302499F01 (2-8)(3-1)

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

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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if anv. shall be limited solely to the return of the bid amount tendered at 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 hold ing the circuit court within Macomb County, at 10:00 AM, on MARCH 12,

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

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 Farmington Hills, Michigan 48334-File #160828F02

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200

Farmington Hills, Michigan 48334-

(2-8)(3-1)

THIS FIRM IS A DEBT COLLEC-TOR 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

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

FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE.

MORTGAGE SALE - Default has

#### Monday, February 15, 2010

been made in the conditions of a mort gage made by PATRICIA MARTIN a single woman, original mortgagor(s) to JPMorgan Chase Bank, Nationa Association, as purchaser of the loans and other assets of Washington Mutual Bank, formerly known as Washington Mutual Bank, FA (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,

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

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 Condomini-um Subdivision Plan No. 912, together with rights in general common ele ments 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

Dated: February 8, 2010 For more information, please call: FC S (248) 593-1304 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(2-8)(3-1)

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

File #302326F01

THIS FIRM IS A DEBT COLLEC-TOR 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

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 (\$113.738.83). 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,** 

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 3 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

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 Farmington Hills, Michigan 48334-

(2-8)(3-1)

WELTMAN, WEINBERG, & REIS CO., L.P.A. 2155 Butterfield Drive Suite 200-S Troy, MI 48084

File #303984F01

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NOTIFY (248) 362-6100 IF YOU ARE IN ACTIVE MILI-TARY DUTY MORTGAGE SALE - Default having

been made in the terms and conditions of a certain mortgage made by BARBARA E. COLLINS, a married woman of Macomb County, Michigan Mortgagor 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

said mortgage, and pursuant to the statue of the State of Michigan in such case made and provided, notice is hereby given that on, the 12th day of MARCH, A.D., 2010, at 10:00 a.m. said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the North Main Street entrance to the Macomb County Court Building in the City of Mt. Clemens, Macomb County, Michigan, Macomb County, Michigan, of the premises described in said mortgage. Which said premises are described as follows: All that certain piece or parcel of land situate in the City of St Clair Shores, in the County of Macomb and

Macomb, Michigan:
West 85 feet of Lot 8 and East 50 feet of Lot 9, ASSESSORS PLAT 73, as recorded in Liber 47 of Plats, Page 29, Macomb County Records. Commonly known as:

State of Michigan and described as

follows to wit:

City of St. Clair Shores, County of

20420 Stephens Street Parcel Number 14-28-426-007 The redemption period shall be six 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

Dated: February 8, 2010 WELTMAN, WEINBERG & REIS CO., L.P.A. Michael I. Rich (P-41938) Attorney for Plaintiff Weltman, Weinberg & Reis Co., 2155 Butterfield Drive Suite 200-S

(2-8)(3-1)

### **Third Insertion**

MICHAEL L. KALIS, P23132 Attorney for Plaintiffs 3203 S. Telegraph Road Dearborn, MI 41824 (313) 277-0310

Troy, MI 48084

WWR# 10034035

Case No. 09-1385-CH STATE OF MICHIGAN, In the Circuit Court for the County of Alcona RICHARD WALEGA and JOANNE WALEGA,

STANLEY K. ZIELINSKI and JANICE L. ZIELINSKI,

ORDER FOR

ALTERNATE SERVICE
At a hearing of said Court held in Courthouse in Harrisville, Michigan, on September 2, 2009 Present: Hon. Ronald M. Bergeron

Circuit Court Judge Upon a reading of the Complaint and the Motion for Alternate Service and the Court being duly advised in the

IT IS HEREBY ORDERED that the Plaintiffs may serve the Defendant, STANLEY ZIELINSKI by publication pursuant to the requirements of MCR 2.106 C in Las Vegas, Nevada once a week for 3 consecutive weeks. IT IS FURTHER ORDERED that the

Plaintiffs may serve the Defendant, JANICE L. ZIELINSKI, publication pursuant to the requirements of MCR 2.106 C in Warren, Michigan once a week for 3 consecutive weeks.
IT IS FURTHER ORDERED that the Defendant must file an Answer within

28 days of the last date of publication with the Alcona Circuit Court at P.O. Box 308, Harrisville, Michigan 48740 or a default judgment will be entered against the Defendant. RONALD M. BERGERON Circuit Court Judge A TRUE COPY

S.E., Alcona County Clerk (2-1)(2-15)

NOTICE OF MORTGAGE

FORECLOSURE SALE Default having been made in the terms and conditions of a certain mort-gage made by **CHRISTOPHER** HAYES and DONNA HAYES and MICHAEL FURMAN and DOROTHY **FURMAN**, Mortgagors, on August 30, 2004, to Citizens First Mortgage, LLC Mortgagee, as evidenced by an Affidavit of Recording of Mortgage recorded in the Office of the Register of Deeds for Macomb County, Michigan on September 13, 2007 in Liber 18940, Page 196 and upon which mortgage there is claimed to be due as of the date of this notice the sum of One Hundred Four Thousand Six Hundred Twenty Three and 28/100 (\$104,623.28) Dollars, and said default having continued for more than (30) days and no suit or proceedings have been instituted to recover the debt secured by the mortgage: 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 Friday, MARCH 5, 2010, at 10:00 a.m., said mortgage will be foreclosed by sale at public auction of the mortgages premises or so much thereof as may be necessary to pay the amount due on said mortgage as aforesaid with interest thereon and all legal costs, charges and expenses including the attorney fees allowed by law, and any sum or sums which may be paid by the undersigned as neces sary to protect its interest in said premises, to the highest bidder at the main entrance to the County Building, 40 N Main, Mt. Clemens, Michigan. Said premises are situated in the City of Roseville, Macomb County, Michigan,

and are described as: The South 40 feet of Lot 588: also all of that part of Lot 587, lying North of line described as follows: Commencing at the Southwest corner of Lot 586 thence North 159.85 feet to Point Beginning on West line of Lot 587; thence Northeasterly to Point of Ending on East line of Lot 587, which is 67.82 feet North of Southeast corne of said Lot 587, PIPER'S ROSEVILLE CITY SUBDIVISION NO. 1, as recorded in Liber 6 of Plats, Page 52 of Macomb County Records Commonly known as: 27050 Colling-

wood, Roseville, Michigan
The redemption period shall be six months from the date of such sale unless determined abandoned in accordance with Michigan law in which case the redemption period shall be 30 days from the date of such sale. T. Allen Francis Fletcher Fealko Shoudy & Francis

522 Michigan Street Port Huron, MI 48060 (2-1)(2-22)

NOTICE OF MORTGAGE

FORECLOSURE SALE Default having been made in the terms and conditions of a certain mortgage made by MICHAELANGELO CONSTRUCTION COMPANY, Mortgagor, on September 22, 2006, to Citizens First Savings Bank, Mortgagee, and recorded in the Office of the Register of Deeds for Macomb County, Michigan on October 31, 2006 in Liber 18269, Page 557, and which has been modified and/or amended, and upon which mortgage there is claimed to be due as of the date of this notice the sum of Two Million Twenty Nine Thousand Seven Hundred Twenty Nine and 17/100 (\$2,029,729.17) Dollars, and said default having continued for more than (30) days and no suit or proceedings have been instituted to recover the debt secured by the mortgage;

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 Friday, MARCH 5, 2010, at 10:00 a.m., said mortgage will be foreclosed by sale at public auction of the mortgages premises or so much thereof as may be necessary to pay the amount due on said mortgage as aforesaid with interest thereon and all legal costs, charges and expenses, including the attorney fees allowed by law, and any sum or sums which may be paid by the undersigned as necessary to protect its interest in said premises, to the highest bidder at the main entrance to the County Building, 40 N. Main, Mt. Clemens, Michigan. Said premises are situated in the Township of Macomb, Macomb County, Michigan, and are described as:

Lots 215,231,232, 233, 241, 242, 243, 244, 247, 251, 252, 285, 286, 287, 288, 289, 290, 291, 292, 293 294, 295, 300, 301, 302, 303, 304, 305, 306, 313, 314, 323, 326, 327, 331, 332, 333, 334, 342, 350, 376 377, 387, 414, 432, 436, 454, 457, 458 and 471. Westminister Subdivison No. 2, according to the plat thereof as recorded in Liber 159 of Plats, pages 63 through 88, inclusive, Macomb

County Records. The redemption period shall be six months from the date of such sale unless determined abandoned in accordance with Michigan law in which case the redemption period shall be 30 days from the date of such sale. T. Allen Francis Fletcher Fealko Shoudy & Francis,

522 Michigan Street Port Huron, MI 48060

(2-1)(2-22)

SHORT FORECLOSURE NOTICE MORTGAGE SALE - Default has been made in the conditions of a cermortgage made by **DAVID** AYOUB, LLC, a Michigan limited liability company, whose registered office address is 38908 Dequindre, Sterling Heights, Michigan 48310 to Peoples State Bank, a Michigan banking corporation whose address is 1800 E. 12 Mile Road, Madison Heights, Michigan 48071, Mortgagee, dated February 29, 2008, and recorded on March 10, 2008 in Liber 19223, on Page 132, Macomb County Records Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Eight Thousand Three Hundred Seventy-Six and 54/100 (\$168,376.54) including interest at 3.50% plus the Peoples State Bank Prime Rate.

Under the power of sale contained in said mortgages 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 Macomb County Court Building, in Macomb County, Michigan at 10:00 o'clock am

on MARCH 5, 2010. Said premises are situated in the City of Warren, County of Macomb, State of Michigan and are described

Parcel 1: Outlot D except the South 60 feet and the North 112.50 feet thereof, St. Anne's Arden Park No. 4. according to the plat thereof as recorded in Liber 34 of Plats, Page 3,

Macomb County Records. Parcel 2: The West 15 feet of Lot 20. Block 8, Assessor's Addition to the City of Warren, Macomb County according to the plat thereof as recorded in Liber 4, of Plats, Pages 58-62, Macomb County Records Commonly Known As: 32525 Mound

Road, Warren, MI 48092 Tax ID No.: 12-13-05-231-022 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such

Peoples State Bank, Mortgagee Michael E. Jones (P67645) Mortgagee's attorney Joseph N. Ejbeh, P.C. 1700 W. Hamlin Rd., Ste. 200 Rochester Hills, MI 48309 248-608-5388

THIS IS AN ATTEMPT TO COL-LECT A DEBT AND ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE

(2-1)(3-1)

Law Offices of Blake P. Lipman 31275 Northwestern Hwy., Suite 140 PURŠUANT TO SECTION 1692 OF TITLE 15 OF THE UNITED STATES CODE, YOU ARE HEREBY INFORMED THAT THIS IN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION THAT PROVIDED MAY BE USED FOR THAT PURPOSE. MORTGAGE SALE - Default has been made in the condition of a mortgage made by **FATEMA K. MIAH**, a married woman to Krislee Financial Corporation by a mortgage dated July 10, 2008 and recorded on July 24, 2009 in Liber 19426, Page 882, Macomb County Records, Michigan, on which mortgage there is claimed to be due, the sum of NINETY FIVE THOUSAND TWO HUNDRED TWENTY SEVEN DOLLARS AND EIGHTY SIX CENTS (\$95,227.86), including interest at 10.375% 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, immediately inside main lobby of the Courthouse, Mt Clemens, Michigan, specifically, 40 N. Main Street, Mt. Clemens, Michigan 48043, on MARCH 5, 2010 at 10:00

Said premises are situated in the City of Warren, County of Macomb, State of Michigan, and are described as Lot 201 of Moceri Subdivision No. 3, as recorded in Liber 52, Pages 39-40 of plats, Macomb County Records. The redemption period shall be 6

months from the date of said sale, unless determined abandoned in accordance with MCL 600. 3241 (a), in which case the redemption period shall be 30 days from the date of such

Dated: January 26, 2010 Law Offices of Blake P. Lipman Attorney for Mortgagee 31275 Northwestern Hwv., Suite 140

(2-1)(2-22)

Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300

(248) 851-3171

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 ANGELO BONALDI, A SINGLE MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated September 27, 2006, and recorded on October 11, 2006, in Liber 18220, on Page 393, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Nine Thousand Five Hundred Seventy-Nine Dollars and Thirty-Four Cents (\$99,579.34), including interest at 6.750% 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:
UNIT 48, BUILDING 6, 23 EAST TOWNHOUSES, A CONDOMINIUM ACCORDING TO THE MASTER DEED RECORDED IN LIBER 6506 ON PAGE 354, MACOMB COUNTY RECORDS, AND DESIGNATED AS MACOMB COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 469, TOGETHER WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS, AS SET FORTH IN THE ABOVE DESCRIBED MASTER DEED AND ALL AMENDMENTS THERETO; AND AS DESCRIBED IN ACT 59 OF THE PUBLIC ACTS OF 1978, AS AMEND-

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

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 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 mort-gage made by **BEAU E. SZYCH** and ŠT**ěphanie m. szych**, husband AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated June 18, 2001, and recorded on July 27, 2001, in Liber 10563, on Page 701, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Three Thousand Two Hundred Sixty-Four and Thirty-Four Cents (\$93,264.34), including interest at

7.500% 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 AM o'clock, on MARCH 5, 2010

Macomb County, Michigan and are described as: LOT 193, ROSEVILLE FARMS SUBDIVISION NUMBER 7, AS RECORDED IN LIBER 3 PAGE 84 OF PLATS, MACOMB COUNTY **RECORDS** 

Said premises are located in

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

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

Schneiderman & Sherman, P.C.

(2-1)(2-22)

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 LORETTA REICHE, A SINGLE WOMAN, to Mortgage Electronic Registration Systems, Inc. "MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated October 15, 2002, and recorded on November 13, 2002, in Liber 12456, on Page 1, Macomb County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of Ninety Thousand Three Hundred

Under the power of sale contained in

Twenty-Eight Dollars and Fifty-Four

Cents (\$90,328.54), including interest

(Continued on Page 7)

at 6.125% per annum

(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 CONDOMINI-UM, ACCORDING TO THE MASTER

DEED RECORDED IN LIBER 2643, PAGES 152 THROUGH 183, INCLU-SIVE, AS AMENDED, MACOMB COUNTY RECORDS AND DESIG-NATED AS MACOMB COUNTY CON-DOMINIUM 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 AMEND-ED WHICH HAS BEEN REPEALED AND REPLACED BY ACT 59 OF THE PUBLIC ACTS OF 1978, AS AMEND-

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

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

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 mort-gage made by **STANLEY B. BAR-SOTTI** and **PENELOPE BARSOTTI**, 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 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 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 gage made by **ZAMFIR GOG**, A MAR-RIED 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 mortgagee 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

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** 

Macomb County, Michigan and are described as:

LOT 118, ESSEX GARDENS SUB-DIVISION. AS RECORDED IN LIBER 59, PAGES 50 THROUGH 53, INCLU-SIVE 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, shall be 30 days from the date of such

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 under-

signed.
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 \$750 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 vendue North Main Street entrance to the Macomb County Court Building in the City of Mt. mens, Macomb County, Michigan, that being the place of holding the circuit court within the county in which the premises to be sold are located, 10:00 a.m., local time, on MARCH 5.

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 Subdi-

vision 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 Asso-Suite 301 2 Crocker Blvd. Mt. Clemens, MI 48043 586-465-9529

(2-1)(3-1)

CONDOMINIUM LIEN FORECLOSURE SALE

File No. 20090382

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 under-

signed.
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 Condomini um 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 vendue 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 cir cuit court within the county in which the premises to be sold are located, 10:00 a.m., local time, on MARCH 5,

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

Unit(s) 3. Sanaio 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-

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MIL-ITARY 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 MAR-**FORECLOSING** KFT VALUE

MORTGAGE SALE - Default has been made in the conditions of a mort gage 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 Mortgagee 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 Ninetv-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 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 Shelby, Macomb County, Michigan, and are described

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 deeded 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

Dated: February 1, 2010 For more information, please call: FC C (248) 593-1301 Trott & Trott. P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-2525 File #295365F02

(2-1)(2-22)

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

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A 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.

FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-**KET 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 vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5.

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 10 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

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

Dated: February 1, 2010 For more information, please call: FC C (248) 593-1301 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #306011F01

(2-1)(2-22)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 ANDREW D. BOUR-**ĽAŇD** and **JENNIFER M. BOUR-**LAND, 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 inter-

est 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,** 

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

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

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 Dated: February 1, 2010

For more information, please call: FC D (248) 593-1309 Trott & Trott, P.C. Attornevs For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #046083F04 (2-1)(2-22)

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

THIS FIRM IS A DEBT COLLEC-TOR 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 mort-gage made by **ANGELA M DOBOS**, A Single Woman, original mortgagor(s) to Mortgage Électronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 1 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%

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: 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 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 Farmington Hills, Michigan 48334-

File #269946F03 (2-1)(2-22)

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

THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A 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.

FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by **EDILBERTO BAYO- NETO** 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

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 ounty, at 10:00 AM, on MARCH 5, 2010.

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

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 Dated: February 1, 2010

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

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway Suite 200

Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR 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

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. FRON-**TIERO**, 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 mort-gaged 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 108, "Middlebay Park Subdivi sion" as recorded in Liber 3, Page (s)

4 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

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 Farmington Hills, Michigan 48334-

(2-1)(2-22)

File #301786F01

TROTT & TROTT, P.C. Attornevs and Counselors 31440 Northwestern Highway

Farmington Hills, Michigan 48334-

2525 FIRM IS A DEBT COLLEC TOR 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 vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on MARCH 5,

Said premises are situated in City of Eastpointe, Macomb County, Michigan, and are described as: Lot 34, of Emmaneel 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

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

File #202271F02 (2-1)(2-22)TROTT & TROTT, P.C.

Suite 200 Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT

Attorneys and Counselors

31440 Northwestern Highway

ATTN PURCHASERS: This sale may be rescinded by the foreclosing

PURPOSE. PLEASE CONTACT OUR

OFFICE AT THE NUMBER BELOW IF

YOU ARE IN ACTIVE MILITARY

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 mort-gage made by **THOMAS SULLIVAN** and SANDRA SULLIVAN, Husband and Wife, original mortgagor(s), to First Franklin a division of Nat. City Bank of IN, Mortgagee, dated June 8, 2005, and recorded on July 6, 2005 ir Liber 16874 on Page 414, and assigned by said Mortgagee to Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2005-FF8, Mortgage Pass-Through Certificates, Series 2005-FF8 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 Twenty-Seven Thousand Two Hundred Sixty-Seven And 73/100 Dollars (\$127,267.73), including inter-

est at 7.25% 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,

Said premises are situated in City of St Clair Shores, Macomb County, Michigan, and are described as: Parcel 1: a parcel of land of part of lot 30 Post and Brys Subdivision, according to the plat thereof as record-

ed 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; thence 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 the point of beginning of this parcel: Thence continuing Easterly along the Northerly line of Lot 30, a distance of 182.71 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 vacated public alley North 86 degrees 15 minutes East 14.5 feet; thence South 62 degrees 26 minutes 04 sec onds West 15.84 feet to the point of beginning; also including as easement for ingress and egress over the follow-

thence Easterly 30 feet to the point of 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

ing 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 lin e of Brys drive (60 feet wide)

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 Farmington Hills, Michigan 48334-2525

(2-1)(2-22)

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

File #296876F02

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

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 CARRIE NOTEBOOM. original mortgagor(s), to Mortgage Electronic Registration Systems, Inc as nominee for lender and lender's successors and/or assigns, Mortgagee, dated July 18, 2007, and recorded on July 25, 2007 in Liber

18848 on Page 89, and assigned by said Mortgagee to First Horizon Home Loans, A Division of First Tennessee Bank, National Association 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 Seventy-One Thousand Thirty-Five And 56/100 Dollars (\$71,035.56), including interest at 6.875% 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,

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

Unit 186. Donner Meadows Condominium according to the Consolidated Master Deed recorded in Liber 9606, Pages 278 and any amendments thereto, Macomb County Records, and designated as Macomb County Condominium Subdivision Plan 573, together with right in general 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

Dated: February 1, 2010 For more information, please call: FC L (248) 593-1312 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #285152F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorney and Counselors 31440 Northwestern Highway Farmington Hills, Michigan 48334-

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 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 mort gage made by GINA M. KOWALSKI, A Single Woman, original mort-gagor(s), to Universal Mortgage Corporation, A Michigan Corporation, Mortgagee, dated April 2, 2003, and recorded on May 14, 2003 in Liber 13487 on Page 498, and assigned by said Mortgagee to Michigan State Housing Development Authority, a public body corporate and politic of the State of Michigan 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 Seventy-Seven Thousand Four Hundred Ninety-One And 99/100 Dollars (\$77,491.99), 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 5,

2010. Said premises are situated in City of Roseville, Macomb County, Michigan,

and are described as: unit 15, Building 2 of Greenview Estates Condominium, a Condomini-um according to the Master Deed thereof recorded in Liber 4767, Pages 692 through 736 inclusive, Macomb County Records and designated as Macomb County Condominium Subdivision Plan No. 335 and any amendments thereto together with an Undiments of said Condominium as set forth in said Master deed and any amendments thereto, last Amended by Amendment recorded in Liber 5192 Pages 220 and 221 and as

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

Dated: February 1, 2010 For more information, please call: FC L (248) 593-1312 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

2525

File #308065F01

TROTT & TROTT, P.C. Attorney and Counselor 31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-

(2-1)(2-22)

2525 THIS FIRM IS A DEBT COLLEC-TOR 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

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 GREGORY G. HALL, a ingle man, original mortgagor(s), to Mortgage 1 Incorporated, Mortgagee, dated July 19, 2005, and recorded on August 5, 2005 in Liber 16985 on Page 1, and assigned by said Mortgagee to Flagstar Bank, FSB 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 Eighty-Eight Thousand Nine Hundred Ninety And 47/100 Dollars (\$88,990.47), 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 gaged 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,

Said premises are situated in City of Roseville, Macomb County, Michigan, and are described as: Lot 314, Felican Manor Subdivision No. 1 according to the recorded plat

thereof as recorded in Liber 7 of Plats, Page 61, 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

(Continued on Page 8)

#### Third Insertion

shall be 30 days from the date of such Dated: February 1, 2010 For more information, please call: FC L (248) 593-1312 Attornevs For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(2-1)(2-22)

TROTT & TROTT, P.C. Attorney and Counselors 31440 Northwestern Highway Farmington Hills, Michigan 48334-

File #307384F01

THIS FIRM IS A DEBT COLLEC-TOR 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 dame ages, if any, shall be limited solely to the return of the bid amount tendered

THE FORECLOSING PARTY
ANTICIPATES BIDDING LESS
THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by HARRY W WICKER-SHAM, a Single Person individually an as Attorney-In-Fact for DALE M WICKERSHAM, a Married Man as Joint Tenants with Full Rights of Survivorship, original mortgagor(s), to Charter One Bank, N.A., Mortgagee, dated April 11, 2003, and recorded on June 16, 2003 in Liber 13695 on Page 796, in Macomb county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Four Thousand Two Hundred Forty-Six And 67/100 Dollars (\$64,246.67), 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 Charter Township of Chesterfield, Macomb County, Michigan, and are described

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, 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 comabove 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

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 Farmington Hills, Michigan 48334-File #301657F01

(2-1)(2-22)

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

THIS FIRM IS A DEBT COLLEC-TOR 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 mort-gage made by **BARBARA HORN**, 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 hold ing 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 condomminium, 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 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 Dated: February 1, 2010

For more information, please call: FC S (248) 593-1304 Trott & Trott, P.C. Attorneys For Service 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-File #297269F01

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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. AYOTTE, an unmarried man, original mort-gagor(s), to Mortgage Electronic Regstration 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% 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,** 

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 record-

ed 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 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

Farmington Hills, Michigan 48334-

File #292894F01 (2-1)(2-22)

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

2525 THIS FIRM IS A DEBT COLLEC-TOR 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

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. RUDONI** 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 Certificate-holders 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 Subdivi sion No. 2 according to the plat there-

of 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

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C Attorneys For Service 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-

File #307807F01 (2-1)(2-22)

#### Monday, February 15, 2010

TROTT & TROTT, P.C. Attornevs and Counselors 31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-

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 MAR-

**KET VALUE**.

MORTGAGE SALE - Default has been made in the conditions of a mort-gage made by JOHN ROBERT IWAN-SKI, 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 4501 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

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 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-

THIS FIRM IS A DEBT COLLEC-TOR 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

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 Regstration 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

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

Farmington Hills, Michigan 48334-2525 File #292566F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway,

Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR ATTEMPTING TO COLLECT A 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 mort-gage made by **NICOLE DODSON**, A Woman and PAUL BURKHARDT, A Married Man, original mortgagor(s), to Mortgage Elec-

tronic Registration Systems, Inc., as nominee for lender and lender's suc-

cessors and/or assigns, Mortgagee, dated March 6, 2007, and recorded or March 26. 2007 in Liber 18598 on Page 654, in Macomb county records Michigan, and assigned by said Mort-gagee 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,

Said premises are situated in Village of Romeo, Macomb 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

Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(2-1)(2-22)

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

File #307887F01

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

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 mort-gage made by **SHANT JAMGOTCHI-**AN, a single man, original mort-gagor(s), to First Franklin a Division of National City Bank of Indiana, Mortgagee, dated April 12, 2005, and recorded on May 4, 2005 in Liber 16658 on Page 872, and assigned by said Mortgagee to U.S. Bank National Association, as trustee, in trust of the benefit of the certificate holders. Mortgage Asset Securitization Transactions, Inc., First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-FF7 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 Two Hundred Thirty-Four Inousand Inre enty-Two And 63/100 Dollars (\$234,372.63), including interest at

9.5% 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 Charter Township of Clinton, Macomb County, Michigan, and are described

Lot 96, Amore Estate Subdivision, according to the plat thereof, as recorded in Liber 70, Page 49, 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

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 Farmington Hills, Michigan 48334-File #292435F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway,

Farmington Hills, Michigan 48334-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 dam ages, 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 mort-gage 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 Certifi cateholders of Morgan Stanley ABS Capital I Inc. Trust 2004-HE1, Mortgage Pass Through Certificates 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 11.625% 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 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

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 Farmington Hills, Michigan 48334-

File #157798F03 (2-1)(2-22)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 MACKEY AKA TOMARA L. MACKEY, A Mar-ried 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, 2006 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

8.8% 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 unty, 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 Genera

mon 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

Common Elements and Limited Com-

shall be 30 days from the date of such Dated: February 1, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott. P.C. Attornevs For Servicer

31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #307834F01

(2-1)(2-22)

TROTT & TROTT, P.C. Attorneys and Counselors 31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-THIS FIRM IS A DEBT COLLEC-TOR 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 **WENDIE 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 11, 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 "Teppert's Golden Gate Subdivision" as recorded in Liber 7, Page (s) 77 of Plats, Macomb Conty 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

Dated: February 1, 2010 For more information, please call FC X (248) 593-1302 Attornevs For Service 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-2525 File #301929F01

(2-1)(2-22)

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 **SACA DJURAVCEVIC**, A SINGLE WOMAN, to Mortgage Electronic Registration Systems, Inc ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated May 4, 2004, and recorded on May 21, 2004, in Liber 15450, on Page 235, and assigned by said mortgagee to U.S Bank National Association, as Trustee for Terwin Mortgage Trust 2004-9HE, Asset-Backed Certificates, Series 2004-9HE, without recourse, 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-Nine Thousand Three Hundred Eighty-Four Dollars and Seventy Cents (\$169,384.70), including interest at 6.750% 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 154, VAL-LEY FORGE SUBDIVISION, ACCORDING TO THE PLAT THERE-OF AS RECORDED IN LIBER 70, PAGES 27, 28, AND 29 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 National Association, as Trustee for Terwin Mortgage Trust 2004-9HE Asset-Backed Certificates, Series 2004-9HE, without recourse Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335 3430498 02/08/2010, 02/15/2010, 02/22/2010

POTESTIVO & ASSOCIATES, P.C. 811 South Boulevard, Suite 100 Rochester Hills, MI 48307

In the event this property is claimed as a principal residence exempt from tax under section 7cc of the general property tax act, 1893 PA 206, MCL 7cc please contact our office at (248) 844-5123. This firm is a debt collector attempt-

ing to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the number listed below.
MORTGAGE SALE - Default has been made in the conditions of a certain mortgage made by: **SCOTT R HAIT**, A Married Man and **SHANNON** U HAIT, His Wife to Rock Financial

Corporation, Mortgagee, dated February 25, 1999 and recorded June 9 1999 in Liber 8905 Page 342 and subsequently modified by agreement dated January 12, 2004 Macomb County Records, Michigan. Said mortgage was subsequently assigned through mesne assignments to: BAC Home Loans Servicing LP fka Countrywide Home Loans LP, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fourteen Thousand Two Hundred Six Dollars and Ninety-One Cents (\$114,206.91) including interest

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, Circuit Court of County at 10:00AM on

MARCH 5, 2010 Said premises are situated in City of Roseville, Macomb County, Michigan, and are described as: Lot 51. Felician Park Subdivision according to the plat thereof as record-

ed in Liber 10, Page 68 of Plats, Macomb County Records. Commonly known as 25223 Lehner, Roseville MÍ 48066

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later

Dated: 2/01/2010 BAC Home Loans Servicing LP fka Countrywide Home Loans LP, Assignee of Mortgagee Attorneys: Potestivo & Associates,

811 South Blvd. Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 10-20560

(2-1)(2-22)

#### **Fourth Insertion**

MORTGAGE SALE \*THIS IS AN ATTEMPT TO COL-LECT A DEBT. ALL INFORMATION WILL BE USED FOR THIS PUR-

Default having been made for more

than thirty (30) days pursuant to the

conditions of a certain Mortgage made by PAUL J. CAMPAGNE and JEN-NIFER CAMPAGNE, husband and wife, to NPB Mortgage, LLC, 3333 Deposit Drive N.E., Grand Rapids, Michigan, Mortgagee, dated the 24th day of April 2006, and recorded in the office of the Register of Deeds for the County of Macomb and State of Michigan on the 2nd day of May 2006, in Liber 17810 on Page 614, Macomb County Records, on which Mortgage there is claimed to be due at the date of this notice, for principal and interest, the sum of \$102.334.92 and an attornevs fee as provided for in said Mortgage, and no suit or proceedings at law or in equity have been instituted to recover the money as secured by said Mortgage, or any part thereof and the

entire sum claimed due is, as of the date hereof, fully due and payable.
NOTICE IS HEREBY GIVEN that by virtue of the power of sale contained in said Mortgage, and the statute in such case made and provided, on the 5TH of MARCH, 2010, at 10:00 a.m., local time, the undersigned will, inside the court lobby of the Macomb County Circuit Court, 40 N. Main Street, Mt. Clemens, MI, (that being the place where the Circuit Court for the County of Macomb is held), sell at public auction, to the highest bidder, the premises described in said Mortgage for so much thereof which may be necessary to pay the amount due on said Mortgage, with interest at the rate of \$26.10 per day and all legal costs, charges, and expenses, together with said attorneys fee, and also any sum or sums which may be paid and are by Mortgagee necessary to protect its interest in the premises, which premises are described as following, to-wit: Property situated in the Township of Bruce, Macomb County, State of Michigan, described as:

Parcel B: Part of the SW 1/4 of the SW 1/4 of Section 29, T5N, R12E, described as: Beginning at a point on the South line of said Section 29, Said point located distant South 88 degrees 07 minutes 00 seconds East long said South line 883 feet from the SW corner of said Section 29; thence continuing South 88 degrees 07 minutes 00 seconds East 388.47 feet; thence North 00 degrees 36 minutes 50 seconds East 824.31 feet: thence South 88 degrees 07 minutes 50 seconds East 280.50 feet to the centerline of Fisher Road; thence North 00 degrees 46 minutes 30 seconds West along said centerline 241.58 feet; thence North 87 degrees 24 minutes 00 seconds West 663.35 feet; thence South 00 degrees 36 minutes 50 seconds West 1073.99 feet to the point of beginning, Macomb Coun-

Commonly known as: Vacant Land Fischer Road Tax ID: 14-01-29-300-027

During the one (1) year immediately following the sale, the property may be redeemed except in the event the property is determined to be abandoned pursuant to MCLA doned pursuant to MCLA §600.3241(a), in which case the property may be redeemed during the thirty (30) days immediately following the

Date: January 25, 2010 NPB MORTGAGE, LLC, MORT-BY: RHOADES McKEE David E. Bevins (P48955) 161 Ottawa, N.W., Ste. 600 Grand Rapids, MI 49503 616-235-3500

(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 **DANIEL K. GILLEM** and **MICHELLE GILLEM**, HUSBAND AND WIFE, to Mortgage Electronic Registration Systems, Inc. ("MERS") solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated May 11, 2004, and recorded on May 21, 2004, in Liber 15447, on Page 844, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Nine Thousand Two Hundred

Fifty-Nine Dollars and Ninety-Six Cents (\$189,259.96), including interest at 10.650% 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 FEBRUARY 26, 2010

Macomb County, Michigan and are described as: LOT 29, CANTERBURY VILLAGE SUBDIVISION. AS RECORDED IN LIBER 67, PAGES 39 AND 40 OI MACOMB COUNTY

Said premises are located in

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

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

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.

(1-25)(2-15)

MORTGAGE SALE - Default has been made in the conditions of a mort gage made by LAURA SCIANIMANI-CO, SOLE OWNER, to Mortgage Electronic Registration Systems, Inc ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated August 31, 2004, and recorded on October 19, 2004, in Liber 16001, on Page 906, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Two Thousand Six Hundred Forty-Three Dollars and Twenty-Seven Cents (\$122,643.27),

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 **FEBRUARY 26, 2010** Said premises are located in Macomb County, Michigan and are described as: LOT 74, LEDGECLIFF ESTATES NO. 1, ACCORDING TO THE PLAT

including interest at 5.500% per

(Continued on Page 9)

THEREOF AS RECORDED IN LIBER

47, PAGE 20, AND 21, MACOMB

#### (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

Dated: January 19, 2010 Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's succes-Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300

(1-25)(2-15)

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

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 LORAINE DESANO AKA LORAINE 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 ASSOCI-ATES, 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, 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 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

Dated: January 19, 2010 PROVIDENT FUNDING ASSOCI-

Mortgagee/Assignee Schneiderman & Sherman P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335 (1-25)(2-15)

Schneiderman & Sherman, P.C. 3938 Research Drive, Suite

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 mort-gagee to PROVIDENT FUNDING

ASSOCIATES, 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, 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

Dated: January 19, 2010 PROVIDENT FUNDING ASSOCI-ATES, L.P.

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

TROTT & TROTT, P.C. Attorneys and Counselors

31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-

THIS FIRM IS A DEBT COLLEC-TOR 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 MAL-DONADO aka JOSE J MALDONA-DO, and TERESA MALDONADO aka M TERESA MALDONADO, husband

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 vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on **FEBRUARY** 

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, Washtingon Township, Macomb County, Michigan, described as: Commecing 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 decrees 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

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

Dated: January 25, 2010 For more information, please call: FC F (248) 593-1313 Trott & Trott. P.C. Attorneys For Service 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-File #305204F01

(1-25)(2-15)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 mortge made by **WILLIAM M. SLUSAR-**CZYK and SONIA S. SLUSARCZYK, Husband and Wife, original mortgagor(s), to Cambridge Mortgage Cor poration, Mortgagee, dated March 2, 2005, and recorded on April 6, 2005 in Liber 16559 on Page 30, and rere-corded on April 27, 2005 in Liber 16636 on Page 127, and assigned by said Mortgagee to PHH Mortgage Corporation as assignee as documented by an assignment, in Macomb county récords, 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 (\$193,366.79), 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 vendue, at the place of holding the circuit court within Macomb nty, 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 Dated: January 25, 2010

For more information, please call: FC F (248) 593-1313 Trott & Trott, P.C. Attorneys For Service 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

File #287168F03 (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 COLLEC-TOR 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

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 married man and PATRICIA **DEBRUYNE**, His Wife, original mortgagor(s), to World Savings Bank, FSB, 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 inter-

est 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 vendue, 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, Lambrech't 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

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 Farmington Hills, Michigan 48334-2525 File #305840F01

(1-25)(2-15)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 vendue, 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

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 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 Farmington Hills, Michigan 48334-File #264329F02

(1-25)(2-15)

TROTT & TROTT, P.C. Attorney and Counselors 31440 Northwestern Highway Farmington Hills, Michigan 48334-

THIS FIRM IS A DEBT COLLEC-

TOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE 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 mort-gage 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 88/100 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 vendue, at the place of holding the circuit court within Macomb County, at 10:00 AM, on FEBRUARY

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

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

Farmington Hills, Michigan 48334-2525 File #306423F01

(1-25)(2-15)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

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 THAN THE FORECLOSING PARTY'S OPINION OF THE MAR-KET VALUE. MORTGAGE SALE - Default has

been made in the conditions of a mort-gage made by **BENJAMIN S. HARM-**SEN 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 Ninetv-Nine Thousand Sixtv-Seven And 26/100 Dollars (\$199,067.26), includ-

ing 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 vendue, at the place of holding the circuit court within Macomb ounty, at 10:00 AM, on FEBRUARY 26. 2010.

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

Lot 156 of Moravian Hills Subdivision No. 1, according to the plat there-of 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

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312 Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

(1-25)(2-15)

File #305784F01

TROTT & TROTT, P.C. Attorney and Counselors 31440 Northwestern Highway Farmington Hills, Michigan 48334-

2525 THIS FIRM IS A DEBT COLLEC-TOR 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

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 vendue, 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

Dated: January 25, 2010 For more information, please call: FC L (248) 593-1312 Trott & Trott, P.C. Attornevs For Servicer

31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-File #302927F01

(1-25)(2-15) TROTT & TROTT, P.C. Attorney and Counselors

31440 Northwestern Highway Suite 200 Farmington Hills, Michigan 48334-

THIS FIRM IS A DEBT COLLEC-TOR 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

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

Liber 17456 on Page 833, in Macomb county records. Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Seven Thousand Five Hundred Ninety-Two And 79/100 Dollars (\$167,592.79), 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 vendue, 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 Warren, Macomb County, Michigan, and are described as: Lot 611, Balmoral Park Subdivision No. 1. as recorded in Liber 50. Pages 41 and 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 Dated: January 25, 2010

For more information, please call: FC L (248) 593-1312 Attorneys For Servicer 31440 Northwestern Highway, Suite

Farmington Hills, Michigan 48334-2525 File #302866F01

(1-25)(2-15)

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

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

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 mort-gage made by **MANJOLA BUJAJ**, an Married Individual, original mort-gagor(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 vendue, at the place of holding the circuit court within Mac County, at 10:00 AM, on FEBRUARY 26, 2010.

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

Lot 155, of Pinewood Estates Subdivision No. 2, according to the Record-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 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 Farmington Hills, Michigan 48334-File #300818F01

(1-25)(2-15)

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

THIS FIRM IS A DEBT COLLEC-TOR 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 ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, it 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 mortmade by THAWORN J. WILLIAMS. 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 May 8, 2003, and recorded on May 22, 2003 in Liber 13555 on Page 695, 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 Eleven Thousand Eight Hundred Ninety-Three And 16/100 Dollars (\$111,893.16), includ-

ing 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 vendue, at the place of hold-County, at 10:00 AM, on FEBRUARY 26, 2010.

Said premises are situated in City of Roseville, Macomb County, Michigan, and are described as: West 57.5 feet of Lot 7, Webber Farms Subdivision, according to the Plat thereof as Recorded in Liber 3, Page(s) 177 of Plats, Macomb County The redemption period shall be 6

months from the date of such sale,

unless determined abandoned in

accordance with MCLA 600.3241a, in

shall be 30 days from the date of such 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 Farmington Hills, Michigan 48334-

File #301298F01 (1-25)(2-15)

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

THIS FIRM IS A DEBT COLLEC-TOR 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

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your dam ages, if any, shall be limited solely to the return of the bid amount tendered MORTGAGE SALE - Default has

been made in the conditions of a mortgage made by **DEREK HARRAH** and **LAURIE A HARRAH**, 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 July 24, 2001, and recorded on August 23, 2001 in Liber 10667 on Page 119, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. as assignee as docu-mented 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-One Thousand One Hundred Thirty-Nine And 34/100 Dollars (\$91,139.34), including interest at 7.5% 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 mort-gaged 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 **FEBRUARY** 

Said premises are situated in City of Roseville, Macomb County, Michigan, and are described as: Lot 820, Stoepel's Martin Road Subdivision No. 1, as recorded in Liber 6,

Page 70, 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 Dated: January 25, 2010 For more information, please call: FC X (248) 593-1302

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

File #291147F01

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

(1-25)(2-15)

THIS FIRM IS A DEBT COLLEC-TOR 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 mort-gage made by **VADIM TEREHOVS**, 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 August 16, 2007, and recorded on September 21, 2007 in Liber 18953 on Page 421, 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 Eleven Thousand Two Hundred Forty-Eight And

44/100 Dollars (\$111,248.44), including interest at 13% 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 **FEBRUARY** 

26, 2010. Said premises are situated in City of Warren, Macomb County, Michigan, and are described as: Lot 10, Investment Park Subdivision according to the Plat thereof recorded in Liber 7, Page 82 Macomb County

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

Dated: January 25, 2010 For more information, please call: FC X (248) 593-1302 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite Farmington Hills, Michigan 48334-

SHORT FORECLOSURE NOTICE

File #306306F01

(1-25)(2-15)

(Macomb County)
MORTGAGE SALE - Default has occurred in the terms of a certain promissory note made by S. CHRISTOPHER ROMANO, Trustee of the S. CHRISTOPHER ROMANO REVOCABLE LIVING TRUST u/a/d 12-18-00 to Fourteen Corporation, as assignee of The Huntington National Bank (the "Note"). The Note is secured by a Mortgage in favor of The Huntington National Bank, dated July 12, 2007, and recorded on July 25 2007, in Liber 18846, on page 470, Macomb County Records, Michigan (the "Mortage") encumbering real property commonly known as 30935 Utica Road, Roseville, Michigan 48066 (the "Property"). The default entitles Mortgagee to foreclose its lien under the Mortgage (the "Lien"). As of January 19, 2010, the total amount due under the Note secured by the Mortgage is One Hundred Fifty Thousand Three Hundred Eighty Two and 49/100 Dollars (\$150,382.49), with a

per diem of \$43.46. Under the power of sale contained in the Mortgage and the statute referenced therein, notice is hereby given

that the Lien will be foreclosed by a sale of the Premises, at public venue, at the County Courthouse in Mt. Clemens, Michigan, at 10:00 a.m., on Friday, FEBRUARY 26, 2010. The Land is situated in the City of Roseville, Macomb County, Michigan, and is described as: Part of Section 8, Town 1 North,

Range 13 East, described as: Com-

ner of Section 8; thence South 89

degrees 3 minutes 30 seconds East,

mencing at the

NorthWest cor-

996.40 feet thence South 4 minutes 30 seconds West, 174.28 feet, to point of beginning; thence South 89 degrees 4 minutes 30 sec-onds East, 335.29 feet; thence South 20 degrees 55 minutes 30 seconds East, 130.90 feet along center line of Utica Road; thence North 89 degrees 4 minutes 30 seconds West 381.89 feet; thence North 4 minutes 30 seconds East, 121.50 feet to

the point of beginning.
Commonly known as: 30935 Utica
Road, Roseville, Michigan 48066 TAX ID No.: 14-08-102-012 The redemption period shall be six (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

Dated: January 20, 2010 Fourteen Corporation 801 W. Big Beaver Rd. Troy, Michigan 48084 Nathan Zousmer, P.C. Attorneys for Mortgagee

(1-25)(2-22)

FORECLOSURE NOTICE RANDALL S. MILLER & ASSOCIATES, P.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. Mortages Call Defents to the product of the product gage Sale - Default has been made in the conditions of a certain mortgage made by **Daniel V. Lietaert, Jr.**, a married man, and **Sharon Lietaert**, his wife to First Alliance Mortgage Company, A Michigan Corporation. Mortgagee, dated July 29, 1998, and recorded on September 19, 1998, in Liber 08283, Page 367, Macomb County Records, said mortgage was assigned to Citibank, N.A., as Trustee for the registered holders of Bear Stearns Asset Backed Securities I Trust 2005-CL1, Asset-Backed Certificates, Series 2005-CL1 by an Assignment of Mortgage which has been submitted to the Macomb County Register of Deeds, on which mortgage there is claimed to be due at the date hereof the sum of Thirty-Eight Thousand One Hundred Fifty-Six and 71/100 (\$38,156.71) including interest at the rate of 11.10000% 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 in said Macomb County, where the premises to be sold or some part of them are situated, at 10:00 AM on February 26, 2010 Said premises are situated in the City of Eastpointe, Macomb County, Michi-gan, and are described as: The North 36 Feet of Lot 571 and the South 13 Feet of Lot 570, including 1/2 the vacated Alley at the rear thereof, Teppert's Golden Gate Subdivision No.1 as recorded in Liber 10, Page 46 of Plats, Macomb County Records Commonly known as: 23768 Teppert The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or 15 days after statutory notice, whichever is later. Dated: January 25, 2010 Randall S. Miller & Associates, P.C. Attornevs for Citibank, N.A., as Trustee for the registered holders of Bear Stearns Asset Backed Securities I Trust 2005-CL1. Asset-Backed Certificates. Series 2005-CL1 43252 Woodward Avenue, Suite 180 Bloomfield Hills, MI 48302 248-335-9200 Case No. 100MI00040-1 ASAP# 3421693 01/25/2010, 02/01/2010, 02/08/2010, 02/15/2010

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 ALEXANDREA MOTSCHALL and CHRISTOPHER MOTSCHALL SIGNED AS CHRIS MOTSCHALL, WIFE AND HUS-BAND, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns,, Mortgagee, dated February 28, 2007, and recorded on March 14, 2007, in Liber 18570, on Page 95, and assigned by said mortgagee to DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR MORGAN STANLEY ABS CAPITAL I INC. TRUST 2007-HE6, as assigned, Macomb County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Seven Thousand Two Hundred Ten Dollars and Four Cents (\$197,210.04), including interest at 6.590% 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 February 26, 2010 Said premises are located in Macomb County, Michigan and are described as: LOT 83, EAST-BROOKE MANOR SUBDIVISION NO. AS RECORDED IN LIBER 49, PAGE 28 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 DEUTSCHE BANK NATIONAL TRUST COMPANY. AS TRUSTEE FOR MORGAN STANLEY ABS CAPI-TAL I INC. TRUST 2007-HE6 Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive,

Suite 300 Farmington Hills, MI 48335

ASAP# 3419839 01/25/2010, 02/01/2010, 02/08/2010, 02/15/2010

SCHNEIDERMAN & SHERMAN,

P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE

OBTAIN WILL BE USED FOR THAT

PURPOSE. PLEASE CONTACT OUR



MACOMB FEBRUARY 15, 2010:Layout 1 2/12/10 5:01 PM Page 3

## 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.

counsel at Orlans Associates, has been named Board of Directors chair for Special Olympics Michi-

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 excit-

ing 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.

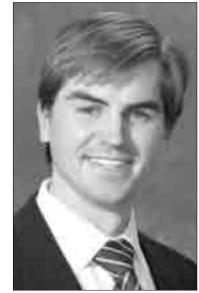
Cramer's dedication to Special Olympics Michigan is also evident by his fundraising efforts. Special Olympics Michigan has a \$7 million budget that starts at zero each January. He enjoys the challenge of fundraising so that Special Olympics Michigan can

continue to operate their no-costto-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 als. 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

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 Universi-

**Abimbola A. Obisesan's** prac-**Terry L. Cramer**, corporate tice focuses on corporate finance, mergers & acquisitions, securities, and biotechnology and life sci-



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.

Nasseem S. Ramin focuses her 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 chair-

Ramin earnd her B.A. from the



Nasseem S. Ramin

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

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



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 assess-

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 Univer-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

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 Can**field** 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, Clif**ford 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

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



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 Fall CLE meeting.



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 ransactions.

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 and publications on the issues of 6-7, in Philadelphia. Nemzin is custody, parenting time, thirdone 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

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

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

Their 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 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 Col-

