

517-223-8760  
206 E. Grand River  
P.O. Box 937  
Fowlerville, MI 48836



www.fowlervillenewsandviews.com  
fowlervillenews@gmail.com

“Serving the Local Communities”

**NOTICE OF FORECLOSURE  
BY ADVERTISEMENT.**

Notice is given under section 3212 of the revised judiciary act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 19, 2025.

The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

MORTGAGE: Mortgagor(s): Ferras Twal, a married man  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns  
Date of mortgage: June 29, 2021

Recorded on July 16, 2021, in Document No. 2021R-030391, Foreclosing Assignee (if any): NewRez LLC d/b/a Shellpoint Mortgage Servicing

Amount claimed to be due at the date hereof: Three Hundred Thirty-Two Thousand Six Hundred Fifty-Nine and 21/100 Dollars (\$332,659.21)

Mortgaged premises: Situated in Livingston County, and described as: Unit No. 70, HERITAGE MEADOWS OF HARTLAND CONDOMINIUM, according to the Master Deed recorded in Liber 2430, page 409, inclusive, as amended, and designated as Livingston County Condominium Subdivision Plan No. 150, together with rights in general common elements and the limited common elements as shown on the Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Commonly known as 11263 Matthew Ln, #70, Hartland, MI 48353  
The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. If the sale is set aside for any reason, the Purchaser at the sale will be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.  
Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

NewRez LLC d/b/a Shellpoint Mortgage Servicing Mortgagee/Assignee  
Schneiderman & Sherman P.C.  
23938 Research Dr, Suite 300  
Farmington Hills, MI 48335  
248.539.7400

1553265  
(02-16)(03-09)

(2-16, 2-23, 3-2 & 3-9-25 FNV)

**ATTENTION RESIDENTS OF  
CONWAY TOWNSHIP**

Please be advised, Conway Township Hall will have extended hours for the convenience of our residents to make Winter 2024 Property Tax Payments.

The Conway Township Hall will be open on **February 28, 2025, from 9:00 am to 5:00 pm** to accept any Winter 2024 Property Tax Payments that are still owing.

Debbie Grubb, MICPT  
Treasurer  
Conway Township  
(2-16 & 2-23-25 FNV)

**SHORT FORECLOSURE NOTICE -  
LIVINGSTON COUNTY**

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judiciary act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 12, 2025.

The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

MORTGAGE: Mortgagor(s): Eric W. Moore and Schandra Moore, husband and wife  
Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns  
Date of mortgage: August 17, 2020

Recorded on August 26, 2020, in Document No. 2020R-028817, Foreclosing Assignee (if any): United Wholesale Mortgage, LLC

Amount claimed to be due at the date hereof: Four Hundred Forty Thousand Seven Hundred Twenty-Nine and 78/100 Dollars (\$440,729.78)

Mortgaged premises: Situated in Livingston County, and described as: Lot 24 of KIRK'S LANDING LONG LAKE, according to the plat thereof, recorded in Liber 1 of Plats, page(s) 41, Livingston County Records. Commonly known as 5377 Wildwood Dr, Howell, MI 48843

The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

United Wholesale Mortgage, LLC Mortgagee/Assignee  
Schneiderman & Sherman P.C.  
23938 Research Dr, Suite 300  
Farmington Hills, MI 48335  
248.539.7400

1552647  
(02-09)(03-02)

(2-9, 2-16, 2-23 & 3-2-25 FNV)

**NOTICE  
HANDY TOWNSHIP  
BOARD OF REVIEW**

The Handy Township Board of Review will meet to review the 2025 Assessment Roll on Tuesday, March 4, 2025, at 10:00 a.m. in the Township Conference Room. 137 N. Grand Avenue, Fowlerville Michigan. **Please use rear entrance only.** The Handy Township Board of Review will meet to hear appeals related to the 2023 Assessment Roll on:

**Monday, March 10, 2025,  
9:00 a.m.-12:00 noon & 1:00 p.m.-4:00 p.m.**

**Wednesday, March 12, 2025,  
1:00 p.m-4:00 p.m. & 6:00-9:00 pm**

At the Handy Township Hall 137 N. Grand Ave, Fowlerville, Michigan.

**Please use rear entrance**

Please call 517-223-3228 Monday, Wednesday or Thursday to make an appointment.

**Tentative Ratios & Factors**

Agricultural	44.72 1.1181
Commercial	34.77 1.4380
Industrial	45.04 1.110
Residential	46.26 1.081
Personal	50.00 1.000

Karen A. Page  
Assessor  
(2-9, 2-16 and 2-23-25 FNV)

**FORECLOSURE NOTICE**

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE A MILITARY SERVICEMEMBER ON ACTIVE DUTY NOW OR IN THE PRIOR NINE MONTHS, PLEASE CONTACT OUR OFFICE

Whereas, Default has been made in the condition of a certain Revised Form of Mortgage ("Mortgage") July 5, 2022, by ABRC Properties, LLC, whose address is 3295 W. Silver Lake Rd., Fenton, MI 48430, as the mortgagor, to Kay Financial, LLC, whose address is 11500 N. Saginaw, Mt. Morris, MI 48458, as the mortgagee, and recorded June 24, 2021 in the office of the Register of Deeds for Livingston County, Michigan at Instrument number 2021R-027182.

Whereas, the amount claimed to be due and unpaid on the said Mortgage on the date of this notice is \$184,758.45. Whereas, no legal or equitable proceedings have been instituted to recover the debt, or any part of the debt, secured by said second Mortgage; and the power of sale contained in said second Mortgage having become operative by reason of such default.

Notice Of Foreclosure By Advertisement. Notice is given under Section 3212 of the revised Judiciary Act of 1961, 1961 PA 236, MCL 600.3212, that said Mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Circuit Court in Livingston County, starting promptly at 10:00 am on Wednesday, March 12, 2025.

The amount due on said Mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the County Register of Deeds office or a title insurance company, either of which may charge a fee for this information.

The premises described in said Mortgage, occupied as one parcel mentioned and described in the Mortgage, land situated in the Township of Tyrone, County of Livingston State of Michigan, described as: Part of the Northeast ¼ of Section 30, Township 4 North, Range 6 East, Tyrone Township, Livingston County, Michigan, described as: Commencing at the Northeast corner of said Section 30; thence South 775.50 feet to the point of beginning; thence continuing South 200.00 feet; thence West 167.58 feet; thence North 37°07'24" West 250.83 feet; thence West 374.03 feet; thence North 115.50 feet; thence East 533.00 feet; thence South 115.50 feet; thence East 160.00 feet to the point of beginning being subject to that part now used as Linden Road. Also being subject to Open Space Ordinance No. 21.52 of Tyrone Township, which shall remain undeveloped land and no buildings may be placed without Tyrone Township approval, the Open Space area being the West 374.03 feet of the parcel as described. Tax Parcel No. 4704-30-200-028

Commonly known as: 7415 Linden Road Fenton MI 48430

If the property is eventually sold at foreclosure sale, the redemption period will be 6 months from the date of sale unless the property is abandoned or used for agricultural purposes. If the property is determined abandoned in accordance with MCL 600.3241 and/or MCL 600.3241a, the redemption period will be 30 days from the date of sale, or 15 days after statutory notice, whichever is later. If the property is presumed to be used for agricultural purposes prior to the date of the foreclosure sale pursuant to MCL 600.3240, the redemption period is 1 year. Pursuant to MCL 600.3278, if the property is sold at a foreclosure sale, the borrower(s) will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

To All Purchasers: The foreclosing mortgagee can rescind the sale. In that event, your damages are, if any, limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights.  
Dated:

Joseph A. Doerr  
Prepared By: Attorney for Kay Financial, LLC  
Joseph A Doerr  
838 West Long Lake Road Ste 211  
Bloomfield Hills MI 48302  
(248) 212-0167

(02-09)(03-02)

(2-9, 2-16, 2-23 & 3-2-25 FNV)



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fowlervillenews@gmail.com

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**NOTICE OF FORECLOSURE  
BY ADVERTISEMENT**

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 19, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Gary L. Matthews, a married man

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A.

Date of Mortgage: December 22, 2015

Date of Mortgage Recording: January 11, 2016

Amount claimed due on date of notice: \$165,584.67

Description of the mortgaged premises: Situated in Township of Putnam, Livingston County, Michigan, and described as: The South 1/2 of a part of the West 1/2 of the Northwest 1/4 of Section 9, and the East 1/2 of the Northeast 1/4 of Section 8, Town 1 North, Range 4 East, Putnam Township, Livingston County, Michigan, described as follows: Beginning at a point on the centerline of Cedar Lake Road, 651 feet South of the Northwest corner of said Section 9; running thence South 325 feet along the centerline of said Cedar Lake Road; thence South 86 degrees 09 minutes 30 seconds East, 1345.43 feet; thence North 0 degrees 18 minutes West, 325.12 feet; thence North 86 degrees 09 minutes 30 seconds West, 1343.73 feet to the point of beginning.

Common street address (if any): 7125 Cedar Lake Rd, Pinckney, MI 48169-8823

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.

Date of notice: February 16, 2025

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1552697

(02-16)(03-09)

(2-16, 2-23, 3-2 & 3-9-25 FNV)

**FORECLOSURE NOTICE  
NOTICE OF SALE**

TO ALL PURCHASERS - A lien has been recorded on behalf of Hometown Village of Marion Association. The lien was executed on April 26, 2024 and recorded on May 3, 2024, as Instrument No. 2024R-007580, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Four Thousand Two Hundred and Eighty Seven Dollars and Seventy-Four Cents (\$4,287.74).

Notice of Foreclosure by Advertisement. Under the power of sale contained in the recorded Condominium Documents and the statute in such case made and provided, notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212 that the lien will be foreclosed by a sale of the property described below, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check, at the main entrance of the Judicial Center located in Howell, Michigan (that being the place of holding the Circuit Court for said County), on Wednesday, March 5, 2025, at 10:00 AM, Eastern Standard Time.

The amount due on the lien may increase between the date of this notice and the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

The name of the record property owner is Paul Lewis and Hannah Lewis, and is situated in the Township of Marion, County of Livingston, State of Michigan, and is legally described as follows: Unit 4, of Hometown Village of Marion, a Condominium according to the Master Deed recorded in Liber 2812, Page 215 et seq., Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 198. Sidwell No. 10-11-201-004

Commonly known as: 88 Champlain Blvd., Howell, Michigan 48843

The redemption period shall be six (6) months from the date of such sale unless the property is determined abandoned in accordance with MCL 600.3241a, in which event the redemption date shall be thirty (30) days after the foreclosure sale or fifteen (15) days after the Association's compliance with the notice requirements of MCL 600.3241a(c), whichever is later. If the property is sold at a foreclosure sale, under MCL 600.3278 the co-owner(s) will be held responsible to the person who buys the property at the foreclosure sale or to the Association for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the lien at the telephone number stated in this notice. This sale may be rescinded by the foreclosing lienholder. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: January 16, 2025

Hometown Village of Marion Association

c/o Makower Abbate Guerra Wegner Vollmer PLLC

Sarah R. Karl

30140 Orchard Lake Road

Farmington Hills, MI 48334

248 671 0140

(01-26)(02-23)

(1-26, 2-2, 2-9, 2-16 & 2-23-25 FNV)

**Notice of Foreclosure by Advertisement**

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 5, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Christopher P. Zanotti and Carey L. Zanotti, husband and wife

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): Onslow Bay Financial LLC

Date of Mortgage: June 2, 2020

Date of Mortgage Recording: June 16, 2020

Amount claimed due on date of notice: \$347,840.80

Description of the mortgaged premises: Situated in Township of Hartland, Livingston County, Michigan, and described as: Unit No. 58, San Marino Hills, a condominium according to the Master Deed recorded in Liber 2868, Pages 472 through 514, as amended, and designated as Livingston County Subdivision Plan No. 210, together with rights in the general common elements and the limited common elements as shown on the Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

Common street address (if any): 1112 Thorn Ridge Dr, Howell, MI 48843-6107

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.

Date of notice: February 2, 2025

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1551332

(02-02)(02-23)

(2-2, 2-9, 2-16 & 2-23-25 FNV)

**STATE OF MICHIGAN  
PROBATE COURT  
LIVINGSTON COUNTY**

**NOTICE TO CREDITORS  
Decedent's Estate**

CASE NO. and JUDGE  
2025-23171-DE

Court address and telephone no.

204 S. Highlander Way; Suite 2; Howell, MI 48843

(517) 546-3750

Estate of Daniel W Bary

Date of Birth: May 15, 1961

**TO ALL CREDITORS:**

**NOTICE TO CREDITORS:** The decedent, Daniel W Bary, died November 17, 2024.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Debra A. Shaver, personal representative, or to both the probate court at 204 S. Highlander Way, Suite 2, Howell, MI 48843 and the personal representative within 4 months after the date of publication of this notice.

Date: February 5, 2025

Attorney:

Sally D. Babbitt; Babbitt Legal Group, PC P62120

6005 W St Joe Hwy; Suite 302

Lansing, MI 48917

517-507-3306

Personal Representative:

Debra A. Shaver

3764 Packard Hwy.

Charlotte, MI 48813

517-231-0081

(2-16-25 FNV)

517-223-8760  
 206 E. Grand River  
 P.O. Box 937  
 Fowlerville, MI 48836



"Serving the Local Communities"

www.fowlervillenewsandviews.com  
 fowlervillenews@gmail.com

**Notice of Foreclosure by Advertisement**

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 5, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): RONALD J PEZZONI AND GEORGIANN PEZZONI, HUSBAND AND WIFE.

Original Mortgagee: Washington Mutual Bank, FA  
 Foreclosing Assignee (if any): JPMorgan Chase Bank, National Association

Date of Mortgage: December 19, 2003

Date of Mortgage Recording: January 9, 2004

Amount claimed due on date of notice: \$219,027.06

Description of the mortgaged premises: Situated in Township of Hamburg, Livingston County, Michigan, and described as: Unit(s) 154, of FAIRWAYS OF WHISPERING PINES CONDOMINIUM, a Condominium according to the Master Deed thereof recorded in Liber 2441, Page 704 through 792, and any amendments thereto, last amended by an Amendment recorded in Liber 2662, Pages 665 through 683, Livingston County Records, and designated as Livingston County Condominium Subdivision Plan No. 154, and any amendments thereto, together with an undivided interest in the common elements of said condominium as set forth in said Master Deed, and any amendments thereto, last amended by amendment recorded in Liber 3076, Page 111 and as described in Act 59 of the Public Acts of Michigan of 1978, as amended.

Common street address (if any): 9993 Tioga Trl, Pinckney, MI 48169-8170

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.

Date of notice: February 2, 2025

Trott Law, P.C.  
 31440 Northwestern Hwy, Suite 145  
 Farmington Hills, MI 48334  
 (248) 642-2515

1551184  
 (02-02)(02-23)

(2-2, 2-9, 2-16 & 2-23-25 FNV)

**Notice of Foreclosure by Advertisement**

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 5, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Jennifer L. Shafer, a single woman

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): University Bank

Date of Mortgage: May 27, 2022

Date of Mortgage Recording: June 6, 2022

Amount claimed due on date of notice: \$187,165.26

Description of the mortgaged premises: Situated in City of Howell, Livingston County, Michigan, and described as: The East 80.90 feet of the East 1/2 of Lot(s) 74 and the West 5 feet of Lot 8, J. B. Skilbeck's Addition to the Village (now City) of Howell, according to the recorded Plat thereof, as recorded in Liber 1 of Plat(s), Page 1, Livingston County Records

Common street address (if any): 136 Pulford St, Howell, MI 48843-2647

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.

Date of notice: February 2, 2025

Trott Law, P.C.  
 31440 Northwestern Hwy, Suite 145  
 Farmington Hills, MI 48334  
 (248) 642-2515

1551352  
 (02-02)(02-23)

(2-2, 2-9, 2-16 & 2-23-25 FNV)

**MARION TOWNSHIP  
 2025 MARCH  
 BOARD OF REVIEW**

The Marion Township Board of Review will convene for its organizational meeting on Tuesday, March 4, 2025 at 10 am. No appeals of property assessments will be heard at this meeting.

The 2025 tentative equalization ratio is 50% and the estimated multiplier is 1.0000 for all property classifications.

The Board of Review will hear property assessment appeals by appointment on the following dates:

Monday, March 10, 2025 1:30 pm-9:00 pm  
 Tuesday, March 11, 2025 9:30 am-4:30 pm

Appointments may be made by calling the Marion Township office at (517) 546-1588 during normal business hours. Non-appointment appeals will be heard as time allows. All meetings of the Board of Review will be held inside the Marion Township Hall, 2877 W. Coon Lake Rd., Howell, MI.

Residents and non-residents may appeal by letter. Written appeals must be received no later than noon on Tuesday, March 11, 2025.

William Fenton  
 Secretary, Board of Review  
 (2-9, 2-16 & 2-23-25 FNV)

**CONWAY TOWNSHIP  
 8015 N FOWLerville ROAD  
 P.O. BOX 1157  
 FOWLerville, MI  
 48836-1157  
 517-223-0358  
 MARCH 2025  
 BOARD OF REVIEW**

The tentative ratios and the estimated multipliers for each class of real property and personal property for 2025 are as follows

CLASS	RATIO	MULTIPLIER
Agriculture	43.94	1.1379
Industrial	47.19	1.0595
Residential	48.18	1.0378
Commercial	41.79	1.1965
Commercial Personal	50.00	1.0000
Utility Personal	50.00	1.0000

The inflation rate multiplier (CPI) for use in calculating 2025 capped values is 1.031

**DATES AND TIMES**

Organizational Meeting:  
 Tuesday March 4, 2025  
 8:00 a.m.

Appeal Meetings:  
 Monday March 10, 2025  
 9:00 a.m. to 12:00 p.m.  
 1:00 p.m. to 4:00 p.m.

Wednesday March 12, 2025  
 1:00 p.m. to 4:00 p.m.  
 6:00 p.m. to 9:00 p.m.

Letters of appeal from both residents and nonresidents are allowed and may include those delivered in person or by mail to Conway Township, 8015 N. Fowlerville Road, PO Box 1157, Fowlerville, MI 48836. The letter must arrive at the Township by 6 p.m. on March 12, 2025 (Post mark is not accepted).

Brande Nogafsky Assessor  
 Mike Brown Secretary to Board of Review  
 Posted at Conway Township 2/4/2025  
 (2-9, 2-16 & 2-23-25 FNV)

**IOSCO TOWNSHIP  
 BOARD OF REVIEW**

The Organizational Meeting of the Iosco Township Board of Review will be held on Tuesday, March 4, 2025, at 1:00 p.m. at the Iosco Township Hall, 2050 Bradley Rd, Webberville, MI 48892.

The Board of Review will meet to hear appeals of 2025 assessments, by appointment, on Monday, March 10, 2025, from 9:00 a.m. to 12:00 noon and 1:00 p.m. to 4:00 p.m.; on Tuesday, March 11, 2025 from 1:00 p.m. to 4:00 p.m. and 6:00 p.m. to 9:00 p.m. Appointments can be scheduled by calling 517-223-9545

Resident and non-resident property owners may protest by letter. Letter appeals must be received by the last date of March Board of Review (March 11, 2025; Postmarks are not accepted).

Tentative ratios and estimated multipliers for each class of property for 2025 are as follows:

CLASS	TENTATIVE RATIO	ESTIMATED FACTOR
AGRICULTURAL	45.16	1.1072
COMMERCIAL	47.14	1.0607
INDUSTRIAL	49.18	1.0167
RESIDENTIAL	47.81	1.0458
PERSONAL	50.00	1.0000

The inflation rate multiplier (CPI) for use in calculating 2025 capped values is 1.031

Joseph Parker  
 Secretary to Board of Review

Anne Allen  
 Assessor  
 (2-9, 2-16 & 2-23-25 FNV)



**517-223-8760**  
**206 E. Grand River**  
**P.O. Box 937**  
**Fowlerville, MI 48836**



*“Serving the Local Communities”*

[www.fowlervillenewsandviews.com](http://www.fowlervillenewsandviews.com)  
[fowlervillenews@gmail.com](mailto:fowlervillenews@gmail.com)

**NOTICE OF FORECLOSURE  
 BY ADVERTISEMENT**

Notice is given under section 3212 of the revised judiciary act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Circuit Court in Livingston County, starting promptly at 10:00 AM, on March 5, 2025.

The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Name(s) of the mortgagor(s): Michael F. Novak and Elizabeth C. Novak, Husband and Wife  
 Original Mortgagee: The Equity Group Financial, Inc.  
 Foreclosing Assignee: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, N.A. as Trustee for RAMP 2004-KR1  
 Date of Mortgage: February 5, 2004  
 Date of Mortgage Recording: March 1, 2004  
 Amount claimed due on mortgage on the date of notice: \$120,762.41

Description of the mortgaged premises: Situated in the Township of Deerfield, Livingston County, Michigan, and are described as: Parcel No 4: Part of the Southeast 1/4 of Section 1, Town 4 North, Range 5 East, and part of the Northeast 1/4 of Section 12, Town 4 North, Range 5 East, Deerfield Township, Livingston County, Michigan, described as commencing at the Northeast corner of said Section 12; thence North 00 degrees, 57 minutes, 03 seconds East, along the East line of said Section 1, 47.93 feet, to the centerline of a 66 foot wide non-exclusive private road easement; thence South 80 degrees, 38 minutes, 42 seconds West, along said centerline, 318.55 feet, to the point of beginning; thence South 79 degrees, 12 minutes, 48 seconds West, along said centerline, 244.60 feet; thence North 78 degrees, 11 minutes, 18 seconds West, along said centerline, 109.05 feet thence South 00 degrees, 82 minutes, 03 seconds West, 628.59 feet; thence South 89 degrees, 21 minutes, 05 seconds East, 337.68 feet to the centerline of a 66 foot wide non-exclusive private road easement; thence North 01 degrees, 43 minutes, 42 seconds East, along said centerline 656.08 feet to the point of beginning. 66 foot wide non-exclusive private road & utility easement, centerline of which is described as follows: Commencing at the Northeast corner of Section 12, Town 4 North, Range 5 East, Deerfield Township, Livingston County, Michigan; thence South 00 degrees, 57 minutes, 03 seconds West along the East line of Section 12, 1323.38 feet to the North 1/8 line of said Section 12; thence North 89 degrees, 21 minutes, 05 seconds West, 331.28 feet to the point of beginning of said centerline description; thence North 01 degrees, 43 minutes, 42 seconds East, 1316.19 feet to point "A"; thence South 79 degrees, 12 minutes, 48 seconds West, 244.60 feet; thence North 78 degrees, 11 minutes, 18 seconds West, 109.05 feet, to a 75 foot turning radius point and point of ending of said centerline description; also from said point "A" above; North 80 degrees, 38 minutes, 42 seconds East, 318.55 feet; thence South 89 degrees, 22 minutes, 38 seconds East, 362.35 feet; thence North 68 degrees, 57 minutes, 42 seconds East, 330.02 feet; thence North 84 degrees, 19 minutes, 42 seconds East, 105.28 feet to a 75 foot turning radius point and point of ending of said centerline description. Description of non-exclusive easement to Lake Hoisington; an easement to Lake Hoisington for Parcels 1 through 4, inclusive, is described as follows: Part of the Southwest 1/4 of section 6, Town 4 North, Range 6 East, Tyrone Township, Livingston County, Michigan, and part of the Southeast 1/4 of Section 1, Town 4 North, Range 5 East, Deerfield Township, Livingston County, Michigan described as follows; commencing at the Southwest corner of said Section 6, thence North 00 degrees, 57 minutes, 03 seconds East, 209.78 feet; thence North 37 degrees, 35 minutes, 03 seconds East; 66.72; thence North 00 degrees, 57 minutes, 03 seconds East, 165.49 feet; thence South 89 degrees, 02 minutes, 57 seconds East, 100.00 feet; thence North 15 degrees, 18 minutes, 03 seconds East, 100.00 feet; thence North 15 degrees, 18 minutes, 03 seconds East, 10 feet more or less to the Shoreline of Lake Hoisington; thence Westerly along said Shoreline, 250.00 feet, more or less, thence South 00 degrees, 57 minutes, 03 seconds West, 20 feet more or less to a point thence South 00 degrees, 57 minutes, 03 seconds West, 200.32 feet; thence South 37 degrees, 35 minutes, 03 seconds West, 66.72 feet; thence South 00 degrees, 57 minutes, 03 seconds West, to the centerline of a 66 foot wide non-exclusive private road easement; thence North 90 degrees, 38 minutes, 42 seconds East, along said road centerline, 40.65 feet to the East line of said Section 1; thence North 00 degrees, 57 minutes, 03 seconds East, along said line to the point of beginning. Commonly Known as: 10519 Turnerwood Dr., Fenton, MI 48430

The redemption period shall be 12 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 upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(16) applies. If the property is sold at foreclo-

sure sale under Chapter 32 of the Revised Judiciary Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention Purchaser: This sale may be rescinded by the foreclosing mortgagee for any reason. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, and the purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector.

Date of notice: 02/02/2025  
 Potestivo & Associates, P.C.  
 251 Diversion Street, Rochester, MI 48307  
 248-853-4400  
 320184  
 (02-02)(02-23) (2-2, 2-9, 2-16 & 2-23-25 FNV)

**NOTICE OF FORECLOSURE  
 BY ADVERTISEMENT**

Notice is given under section 3212 of the revised judiciary act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 19, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): John T. Waltz and Natalie M. Waltz, husband and wife and Roger W. Waltz, a single man as joint tenants  
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns  
 Foreclosing Assignee (if any): PHH Mortgage Corporation, successor by merger to Ocwen Loan Servicing, LLC  
 Date of Mortgage: November 24, 2009  
 Date of Mortgage Recording: December 3, 2009  
 Amount claimed due on date of notice: \$86,253.57

Description of the mortgaged premises: Situated in Township of Tyrone, Livingston County, Michigan, and described as: Lot 33 and 34 of Parkland Manor No. 2, according to the plat thereof recorded in Liber 10 of Plats, Page 49, Livingston County Records.  
 Common street address (if any): 10085 Sonora Dr, Fenton, MI 48430-9361

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judiciary Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.  
 Date of notice: February 16, 2025  
 Trott Law, P.C.  
 31440 Northwestern Hwy, Suite 145  
 Farmington Hills, MI 48334  
 (248) 642-2515

1553019  
 (02-16)(03-09) (2-16, 2-23, 3-2 & 3-9-25 FNV)

**2025 BOARD OF REVIEW  
 NOTICE  
 LOCKE TOWNSHIP  
 INGHAM COUNTY**

The Locke Township Board of Review will hear assessment appeals at the Locke Township Hall, 3805 Bell Oak Road, Williamston according to the following schedule:

Organizational Meeting:  
 Tuesday March 04, 2025  
 9 AM  
 Appeal Hearing: Monday March 10, 2025  
 9 AM– noon & 2 – 5 PM  
 Tuesday March 11, 2025  
 1 - 4 PM & 6 – 9 PM

2024 Tentative Ratios and Estimated Multipliers Factor for each Property Class:

Property Class	Ratio	Factor
Agricultural	51.72%	0.96675
Commercial	48.11%	1.03929
Industrial	50.61%	10.98795
Residential	49.34%	1.0000
Personal	50.00%	1.0000

The Board of Review will meet to hear questions, protests and to equalize the 2025 assessments. Residents are able to protest by letter received prior to March 11, 2025.

Locke Township will provide necessary reasonable services to individuals with disabilities at the Board of Review meetings upon 3 days notice. Contact: Locke Township Clerk, 3805 Bell Oak Road, Williamston MI 48895, 517 468-3405.

This meeting is open to all members of the public under Michigan's Open Meetings Act, PA 267 of 1976, as amended [MCL41.72a(2)(3)] and the Americans with Disabilities Act.

Board of Review Members: Dean Kitchenmaster, Cory Jorgensen, Mary Shinkle  
 Supervisor/Board of Review Secretary Nathan M Lott  
 Assessor – John Cunningham  
 (2-16, 2-23 & 3-2-25 FNV)

**LEROY TOWNSHIP  
 2025 MARCH  
 BOARD OF REVIEW**

The organizational meeting of the March Board of Review will be at 9:00 a.m., Tuesday, March 4, 2025 at Leroy Township Hall. No appeals will be heard at this meeting. The completed 2025 Assessment Roll will be presented to the Board of Review at this meeting.

The Board of Review Public Appeals will be heard at the Leroy Township Hall 1685 N. M-52, Webberville on Monday, March 10, 2025 from 9:00 a.m.-3:00 p.m. and Tuesday, March 11, 2025 from 3:00-9:00 p.m.

The Leroy Township Board of Review will meet by appointment only, please call:

**517-521-3729 for an appointment.**

A written appeal by mail may be made by residents and non-residents and must be received no later than Monday, March 10 2025 Please include your property identification number in your letter. Mail letter of protest to:

Leroy Township Board of Review  
 1685 N. M-52  
 Webberville, MI 48892

CLASS	RATIO	MULTIPLIERS
Agricultural	43.88	1.13948
Commercial	48.31	1.03499
Industrial	46.52	1.07481
Residential	48.16	1.03821
Personal	50.00	1.00000

(ADA) Americans With Disabilities Notice

The Township will provide necessary reasonable services to individuals with disabilities at the Board of Review meetings upon 5 days notice. The building has a barrier free entrance.

Earl Griffes  
 Leroy Township Supervisor  
 (2-16, 2-23 & 3-2-25 FNV)

**Notice of Foreclosure by Advertisement**

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on March 19, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Robert Thomas Pignanello and Rashell Lynn Pignanello, husband and wife

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): Selene Finance LP

Date of Mortgage: October 25, 2017

Date of Mortgage Recording: November 8, 2017

Amount claimed due on date of notice: \$157,531.95

Description of the mortgaged premises: Situated in Township of Unadilla, Livingston County, Michigan, and described as: Part of the Southwest 1/4 of Section 28, Town 1 North, Range 3 East, Commencing at the West 1/4 corner South 2 degrees 33 minutes 53 seconds East 1325 feet; thence South 87 degrees 52 minutes 06 seconds East 986.51 feet; thence South 50 degrees 46 minutes 50 seconds East 97.00 feet; thence North 39 degrees 13 minutes 10 seconds East 198.33 feet; thence South 50 degrees 46 minutes 50 seconds East 379.86 feet; thence South 39 degrees 13 minutes 10 seconds West 33.00 feet; thence an arc right, radius 481.85 feet, chord bearing South 26 degrees 29 minutes 27 seconds East 396.41 feet; thence South 2 degrees 12 minutes 05 seconds East 59.68 feet for the point of beginning; thence South 2 degrees 12 minutes 05 seconds East 125.27 feet; thence North 87 degrees 52 minutes 18 seconds West 363.00 feet; thence North 125.00 feet; thence South 87 degrees 52 minutes 18 seconds East 358.18 feet to the point of beginning.

Common street address (if any): 18551 Williamsville Rd, Gregory, MI 48137-9426

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.

Date of notice: February 16, 2025

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1552731  
(02-16)(03-09)

(2-16, 2-23, 3-2 & 3-9-25 FNV)