

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



"Serving the Local Communities"

NOTICE OF MORTGAGE FORECLOSURE SALE

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 11, 2026. 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.

Default has been made in the conditions of a Mortgage made by Barbara A. Novak to PNC Bank, National Association dated March 1, 2017 and recorded March 10, 2017 as Instrument No. 2017R-007048, Livingston County, Michigan. There is claimed to be due at the date hereof the sum of \$151,503.77.

Said premises are located in Livingston County, Michigan and are described as: SITUATED IN THE TOWNSHIP OF HOWELL COUNTY OF LIVINGSTON AND STATE OF MICHIGAN TO-WIT: PART OF THE NORTH HALF OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 9, TOWN 3 NORTH, RANGE 4 EAST MICHIGAN DESCRIBED AS FOLLOWS: COMMENCING AT THE CENTER OF SAID SECTION 9; THENCE DUE NORTH ALONG THE NORTH AND SOUTH QUARTER LINE 894.00 FEET TO THE POINT OF BEGINNING; THENCE NORTH 224.00 FEET; THENCE NORTH 89 DEGREES 58 MINUTES EAST 250.00 FEET; THENCE SOUTH 224.00 FEET; THENCE SOUTH 89 DEGREES 58 MINUTES WEST 250.00 FEET TO THE POINT OF BEGINNING. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 1349, PAGE 387, OF THE LIVINGSTON COUNTY, MICHIGAN RECORDS. Said property is commonly known as 4742 Crandall Rd, Howell, MI 48855.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. If the property is sold at foreclosure sale, 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 damage to the property during the redemption period.

TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that any third party purchaser is responsible for preparing and recording the Sheriff's Deed.

If this is a residential Mortgage, the following shall apply: 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 COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU: ARE A DEBTOR IN AN ACTIVE BANKRUPTCY CASE; ARE UNDER THE PROTECTION OF A BANKRUPTCY STAY; OR, HAVE RECEIVED A DISCHARGE IN BANKRUPTCY AND YOU HAVE NOT REAFFIRMED THE DEBT, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS AN ATTEMPT TO COLLECT A DEBT FROM YOU PERSONALLY.

Dated: January 29, 2026

Attorney for the party foreclosing the Mortgage:

Thomas E. McDonald (P39312)

Brock & Scott, PLLC

5431 Oleander Drive

Wilmington, NC 28403

PHONE: (844) 856-6646

File No. 25-35382

(02-08)(03-01)

(2-8, 2-15, 2-22 & 3-1-26 FNV)

**SHORT FORECLOSURE NOTICE -
LIVINGSTON COUNTY**

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 February 18, 2026. 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): Cassady M. Pitt, a single woman

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns

Date of mortgage: August 30, 2021

Recorded on September 7, 2021, in Document No. 2021R-036783, Foreclosing Assignee (if any): Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Amount claimed to be due at the date hereof: One Hundred Ninety-Eight Thousand One Hundred Fifteen and 21/100 Dollars (\$198,115.21)

Mortgaged premises: Situated in Livingston County, and described as: UNIT 11, BUILDING NO. 3, CRYSTAL WOOD, A CONDOMINIUM, ACCORDING TO THE MASTER DEED RECORDED IN LIBER 2869, PAGE 865, LIVINGSTON COUNTY RECORDS, AND DESIGNATED AS LIVINGSTON COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 211, TOGETHER WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS SET FORTH IN THE ABOVE DESCRIBED MASTER DEED AND AMENDMENTS THERETO AND AS DISCLOSED BY ACT 59 OF THE PUBLIC ACTS OF 1978, AS AMENDED. Commonly known as 2255 Crystal Crossing 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.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Mortgagee/Assignee

Schneiderman & Sherman P.C.

23938 Research Dr, Suite 300

Farmington Hills, MI 48335

248.539.7400

1582469

(01-18)(02-08)

(1-18, 1-25, 2-1 & 2-8-26 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 February 18, 2026. 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 R Fluhart and Kristina Fluhart, Husband and Wife

Original Mortgagee: Mortgage Electronic Registration, Inc., as mortgagee, as nominee for Freedom Mortgage Corporation, its successors and assigns

Foreclosing Assignee: Lakeview Loan Servicing, LLC

Date of Mortgage: July 30, 2016

Date of Mortgage Recording: August 12, 2016

Amount claimed due on mortgage on the date of notice: \$348,605.78

Description of the mortgaged premises: Situated in the Township of Hartland, Livingston County, Michigan, and are described as: A part of the Southwest 1/4 of Section 19, Town 3 North, Range 6 East, described as: Commencing at the West 1/4 corner of Section 19, Town 3 North, Range 6 East, thence South 01 degrees 00 minutes 20 seconds East 165.05 feet along the West line of Section 19 and the centerline of Hacker Road to the East 1/4 corner of Section 24, Town 3 North, Range 5 East, Oceloa Township, Livingston County, Michigan, thence continuing South 01 degrees 00 minutes 20 seconds East 451.08 feet along said Section line and Centerline for a Place of Beginning; thence North 88 degrees 59 minutes 40 seconds East 468.60 feet; thence South 01 degrees 00 minutes 20 seconds East 200.00 feet; thence South 88 degrees 59 minutes 40 seconds West 468.60 feet; thence North 01 degrees 00 minutes 20 seconds West 200.00 feet along said Section line and Centerline to the Place of Beginning. Commonly Known as: 2362 N Hacker Rd., Howell, MI 48855

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 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 foreclosure sale under Chapter 32 of the Revised Judicature 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: 01/18/2026

Potestivo & Associates, P.C.

251 Diversion Street, Rochester, MI 48307

248-853-4400

320468

(01-18)(02-08)

(1-18, 1-25, 2-1 & 2-8-26 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 February 25, 2026. 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: \$152,821.12

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: January 25, 2026

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1582443

(01-25)(02-15)

(1-25, 2-1, 2-8 & 2-15-26 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 4, 2026. 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 INFORMATION: Default has been made in the conditions of a certain mortgage made by Tina Socha, unmarried woman, whose address is 4127 Peach Tree Lane, #19, Howell, Michigan 48843, as original Mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for Union Home Mortgage Corp., being a mortgage dated August 25, 2021, and recorded on August 31, 2021 with Document Number 2021R036042, Livingston County Records, State of Michigan and then assigned to Carrington Mortgage Services, LLC, as assignee as documented by an assignment dated April 3, 2025 and recorded on April 9, 2025 and given document number 2025R006633 in Livingston County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of THREE HUNDRED TWENTY-ONE THOUSAND FOUR HUNDRED EIGHTY-TWO AND 60/100 DOLLARS (\$321,482.60).

Said premises are situated in the Township of Oceola, County of Livingston, State of Michigan, and are described as: UNIT NO. 19, ORCHARD PARK VILLAGE CONDOMINIUM, ACCORDING TO THE MASTER DEED RECORDED IN INSTRUMENT NO. 2006R-021045, AS AMENDED, AND DESIGNATED AS LIVINGSTON COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 364, 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. Street Address: 4127 Peach Tree Lane, #19, Howell, Michigan 48843

The redemption period shall be 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 30 days from the date of the sale. If the property is sold at a foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCLA § 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.

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

Dated: February 1, 2026

For more information, please contact the attorney for the party foreclosing:

Robert A. Blumberg (P87490),
Johnson, Blumberg, & Associates, LLC,
30 North LaSalle St., Suite 3650
Chicago, Illinois, 60602.

Telephone: (312) 541-9710

File No.: MI 26 6945

(02-01)(02-22)

(2-1, 2-8, 2-15 & 2-22-26 FNV)

SHORT FORECLOSURE NOTICE -

LIVINGSTON COUNTY

Notice of Foreclosure by Advertisement.

Notice is given under section 49c of the State Housing Development Authority Act of 1966, 1966 PA 346, MCL 125.1449c, 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 February 18, 2026. 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): Jessica Arkwright, a single woman

Original Mortgagee: Flagstar Bank, FSB

Date of mortgage: February 26, 2019

Recorded on March 13, 2019, in Document No. 2019R-005654, and re-recorded via Loan Modification recorded on September 29, 2022 in Document No. 2022R-025947

Foreclosing Assignee (if any): Michigan State Housing Development Authority

Amount claimed to be due at the date hereof: One Hundred Eighty-One Thousand Eight Hundred Thirty-One and 31/100 Dollars (\$181,831.31)

Mortgaged premises: Situated in Livingston County, and described as: LOT 6 OF NEWMAN'S POST LANE FARMS, ACCORDING TO THE PLAT THEREOF, RECORDED IN LIBER 8 OF PLATS, PAGE(S) 42, LIVINGSTON COUNTY RECORDS. Commonly known as 11915 Post Ln, South Lyon, MI 48178

The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 125.1449v, in which case the redemption period shall be 30 days from the date of such sale, or 15 days from the MCL 125.1449v(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238.

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.

Michigan State Housing Development Authority

Mortgagee/Assignee

Schneiderman & Sherman P.C.

23938 Research Dr, Suite 300

Farmington Hills, MI 48335

248.539.7400

1582468

(01-18)(02-08)

(1-18, 1-25, 2-1 & 2-8-26 FNV)

THE CIRCUIT COURT SALE BELOW WILL BE
ADJOURNED FROM 02/11/2026 TO 02/18/2026

Case No. 25-32668-CH Circuit Court Sale

In pursuance and by virtue of an Order Granting Motion for Default Judgment and for Judicial Foreclosure as to All Defendants in the Circuit Court for the County of Livingston, State of Michigan, made and entered on the 27th of June, A.D., 2025 in a certain cause therein pending, wherein Michigan State Housing Development Authority was the Plaintiff and Travis A. Hernandez and The Secretary of Housing and Urban Development were the Defendants.

NOTICE IS HEREBY GIVEN that I shall sell at public auction to the highest bidder, at public vendue, at the Livingston County Courthouse (that being the place of holding the Circuit Court for said County), on the 19th of November, A.D., 2025 at 10:00 o'clock in the forenoon, Eastern Standard Time, the following described property, viz: A certain piece or parcel of land situated in the Township of Oceola, County of Livingston, State of Michigan: Lots 4 and 5 and the South 50 feet of Lots 1, 2, and 3, Block 1, of OAKWOODS COUNTRY CLUB SUBDIVISION, according to the plat thereof, recorded in Liber 2 of Plats, page(s) 77, Livingston County Records. 4707-30-301-367 c/k/a: 1487 Butler Blvd, Howell, MI 48843

The redemption period shall be 6 months from the date of such sale. Except 1 year redemption ONLY for the United States of America.

John Whitehurst, Deputy Sheriff /s/ Gregory MacKay
Gregory MacKay of Schneiderman & Sherman P.C.
Attorney for Michigan State Housing Development Authority

Schneiderman & Sherman P.C.

23938 Research Dr, Suite 300

Farmington Hills, MI 48335

(02-08)

(2-8-26 FNV)

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



"Serving the Local Communities"

FORECLOSURE NOTICE
NOTICE OF SALE TO ALL PURCHASERS -

A lien has been recorded on behalf of Hampton Ridge Condominium Association. The lien was executed on October 22, 2025 and recorded on October 23, 2025, as Instrument No. 2025R-021406, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Four Thousand Three Hundred and Eighty Eight Dollars and Seventy-Five Cents (\$4,388.75).

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, main entrance of the Judicial Center located in Howell, Michigan, on Wednesday, March 18, 2026, 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 Cynthia Ann Stafford, and is situated in the Township of Genoa, County of Livingston, State of Michigan, and is legally described as follows: Unit 34, Building 3, of Hampton Ridge Condominium, a Condominium according to the Master Deed recorded in Liber 3044, Page 153 et seq., Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 224. Sidwell No. 11-04-303-034

Commonly known as: 4129 Hampton Ridge 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 28, 2026

Hampton Ridge Condominium Association
c/o Makower Abbate Guerra Wegner Vollmer PLLC
Sarah R. Karl
30140 Orchard Lake Road
Farmington Hills, MI 48334
248 671 0140

(02-08)(03-08)

(2-8, 2-15, 2-22, 3-1 & 3-8-26 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 4, 2026. 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): Susan M. Gallup, a single woman

Original Mortgagee: Homestead USA, Inc., a Michigan Corporation

Foreclosing Assignee (if any): U.S. Bank Trust Company, National Association as successor Trustee to U.S. Bank National Association as successor to Wachovia Bank, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP3

Date of Mortgage: November 19, 1998

Date of Mortgage Recording: November 30, 1998

Amount claimed due on date of notice: \$10,465.44

Description of the mortgaged premises: Situated in Township of Handy, Livingston County, Michigan, and described as: Part of the Southeast 1/4 of Section 9, Town 3 North, Range 3 East, Handy Township, Livingston County Michigan, being described as follows: commencing at the South 1/4 corner of said Section 9; thence along the North-South 1/4 line of said Section 9 and Centerline of Potts Road, due North, a distance of 198.00 feet to the point of beginning of the parcel to be described: thence continuing along the North-South 1/4 line of said Section 9 and Centerline of Potts Road, due North, a distance of 66.00 feet; thence South 88 degrees 02 minutes 10 seconds East, a distance of 165.00 feet; thence due South, a distance of 66.00 feet; thence North 88 degrees 02 minutes 10 seconds West, a distance of 165.00 feet to the point of beginning.

Common street address (if any): 4080 Potts Rd, Fowlerville, MI 48836-9215

The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a.

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 1, 2026

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1582943

(02-01)(02-22)

(2-1, 2-8, 2-15 & 2-22-26 FNV)

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 4, 2026. 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 INFORMATION: Default has been made in the conditions of a certain mortgage made by Marsha Reid aka Marsha B. Reid, a married person, and Steven C. Reid, her husband, whose address is 2561 Chilson Meadows, Howell, Michigan 48843, as original Mortgagors, to Bank of America, N.A., being a mortgage dated June 11, 2007, and recorded on June 18, 2007 with Document Number 2007R-021701, Livingston County Records, State of Michigan and assigned through mesne assignments by said mortgagee to Federal Home Loan Mortgage Corporation, as Trustee for Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2024-1, as assignee as documented by an assignment dated June 27, 2024 and recorded on June 27, 2024 and given document number 2024R-011199 in Livingston County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of TWO HUNDRED FORTY-NINE THOUSAND ONE HUNDRED SEVENTY-THREE AND 62/100 DOLLARS (\$249,173.62).

Said premises are situated in the Township of Genoa, County of Livingston, State of Michigan, and are described as: PARCEL 1-B-2: PART OF THE NORTHEAST 1/4 OF SECTION 7, T2N-R5E, GENOA TOWNSHIP, LIVINGSTON COUNTY, MICHIGAN MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTH 1/4 CORNER OF SAID SECTION 7; THENCE ALONG THE NORTH-SOUTH 1/4 LINE OF SAID SECTION 7, SOUTH 00'07"27" WEST, 1344.92 FEET; THENCE NORTH 89 DEGREES 49'06" EAST, 348.01 FEET TO POINT OF BEGINNING; THENCE NORTH 00 DEGREES 10'53" WEST 436.00 FEET; THENCE NORTH 89 DEGREES 49'06" EAST 200.00 FEET; THENCE SOUTH 00 DEGREES 10'54" EAST, 436.00 FEET; THENCE SOUTH 89 DEGREES 49'06" WEST, 200.00 FEET TO THE POINT OF BEGINNING, SUBJECT TO AND INCLUDING THE USE OF A PRIVATE EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES AS DESCRIBED BELOW AND INCLUDING THE USE OF A 66 FOOT WIDE PRIVATE EASEMENT AS RECORDED IN LIBER 1654, PAGES 0655-0656 AND LIBER 2131, PAGES 482-485, LIVINGSTON COUNTY RECORDS. PRIVATE 66 FEET INGRESS AND EGRESS EASEMENT; PART OF THE NORTHEAST 1/4 OF SECTION 7, T2N-R5E, GENOA TOWNSHIP, LIVINGSTON COUNTY, MICHIGAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTH 1/4 CORNER OF SAID SECTION 7; THENCE ALONG THE NORTH-SOUTH 1/4 LINE OF SAID SECTION 7, SOUTH 00 DEGREES 07'27" WEST 1344.92 FEET; THENCE NORTH 89 DEGREES 49'06" EAST, 460.01 FEET TO THE POINT OF BEGINNING; THENCE NORTH 00 DEGREES 10'53" WEST 66.00 FEET; THENCE NORTH 89 DEGREES 49'06" EAST 88.00 FEET; THENCE SOUTH 00 DEGREES 10'54" EAST, 66.00 FEET; THENCE SOUTH 89 DEGREES 49'06" WEST, 88.00 FEET TO THE POINT OF BEGINNING. Street Address: 2561 Chilson Meadows, Howell, Michigan 48843

The redemption period shall be 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 30 days from the date of the sale. If the property is sold at a foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCLA § 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.

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

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.

Dated: February 1, 2026

For more information, please contact the attorney for the party foreclosing: Robert A. Blumberg (P87490), Johnson, Blumberg, & Associates, LLC, 30 North LaSalle St., Suite 3650

Chicago, Illinois, 60602.

Telephone: (312) 541-9710

File No.: MI 26 6961

(02-01)(02-22)

(2-1, 2-8, 2-15 & 2-22-26 FNV)

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

Fowlerville NEWS & VIEWS

"Serving the Local Communities"

www.fowlervillenewsandviews.com

fowlervillenews@gmail.com

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.

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 FEBRUARY 25, 2026. 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.

Default has been made in the conditions of a mortgage made by Matthew Allen Crawford aka Matthew Crawford and Rachel Crawford, husband and wife, joint tenants, to Mortgage Electronic Registration Systems, Inc., as nominee for Highland Residential Mortgage, LTD, Mortgagee, dated July 22, 2020 and recorded August 4, 2020 in Instrument Number 2020R-025792 Livingston County Records, Michigan, and Affidavit Affecting Realty recorded January 9, 2026 in Instrument Number 2026R-000675 Livingston County Records, Michigan. Said mortgage is now held by PHH Mortgage Corporation, by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Sixty-Three Thousand Four Hundred Fifty-Seven and 31/100 Dollars (\$263,457.31).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the place of holding the circuit court within Livingston County, Michigan at 10:00 AM on FEBRUARY 25, 2026.

Said premises are located in the Township of Hamburg, Livingston County Michigan, and are described as: Unit No. 23, HIDDEN VALLEY ESTATES FKA ROBIN EGG ESTATES, according to the Master Deed recorded in Liber 2055, Page 355, as amended, and designated as Livingston County Condominium Subdivision Plan No. 89, 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.

3546 Habitat Trail, Pinckney, Michigan 48169

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

If the property is sold at foreclosure sale, 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 damage to the property during the redemption period.

Dated: January 25, 2026

File No. 25-015499

Firm Name: Orlans Law Group PLLC

Firm Address: 1650 West Big Beaver Road, Troy MI 48084

Firm Phone Number: (248) 502.1400

(01-25)(02-15)

(1-25, 2-1, 2-8 & 2-15-26 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 February 25, 2026. 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): Michelle Rhyne and Alexander Brown, wife and husband

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

Foreclosing Assignee (if any): Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Date of Mortgage: October 12, 2021

Date of Mortgage Recording: October 20, 2021

Amount claimed due on date of notice: \$160,408.31

Description of the mortgaged premises: Situated in Township of Genoa, Livingston County, Michigan, and described as: Lot 75, Grand Beach No. 3, according to the recorded plat thereof, as recorded in Liber 16 of Plats, Page 9, Livingston County Records

Common street address (if any): 6915 Rink Dr, Brighton, MI 48114-9440

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: January 25, 2026

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1582461
(01-25)(02-15)

(1-25, 2-1, 2-8 & 2-15-26 FNV)

HANDY TOWNSHIP WINTER PROPERTY TAXES

are due by Wednesday, February 18, 2026

WINTER TAX BILLS were mailed to all property owners on Dec. 1, 2025.

Payments can be made with CASH or CHECK the following ways:

- In person at the Handy Township Office at 135 N. Grand Ave. during regular business hours: Mon., Wed., Thurs. from 9am-5pm

- Into the secure drop box located at the Township Office near the front door – 24 hours a day

- By mail — P.O. Box 189, Fowlerville, MI 48836

RECEIPTS are mailed only if requested.

Please check the appropriate box on your TAX BILL statement.

We also accept ONLINE PAYMENTS!

- Visit our website www.handytownship.org and follow the link under the TREASURER'S DEPT.

- ONLINE PAYMENTS can be either E-CHECK or CREDIT CARD.

- E-Check Payments are subject to a \$3 fee (up to \$10,000 payment).

- CREDIT CARD PAYMENTS are subject to a 3% fee.

Connie Shear
Handy Township Treasurer
Annette Keeler
Handy Township Deputy Treasurer
(2-8-26 FNV)

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, MAY BE DEEMED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT 13010 Morris Road, Suite 450, Alpharetta, GA 30004 ph:470-321-7112

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.

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 04, 2026. 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): EARL HALL AND RENNEE JOY HALL.

Default has been made in the conditions of a Mortgage made by EARL HALL AND RENNEE JOY HALL to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR QUICKEN LOANS INC., original Mortgagee, for a mortgage dated January 30, 2008, and recorded on February 22, 2008, as document number 2008R-005088 in the Livingston County Register of Deeds. Said mortgage was assigned through mesne assignments to SELECT PORTFOLIO SERVICING, INC., as documented by an assignment of mortgage dated March 23, 2018, and recorded on March 26, 2018, as document number 2018R-007380 in the Livingston County Register of Deeds, on which Mortgage there is claimed to be due at the date hereof the sum of \$46,857.12.

Under the power of sale contained in said Mortgage and the statute in such case made and provided, notice is hereby given that said Mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the Circuit Court within LIVINGSTON County, Michigan on March 04, 2026 at 10:00 am.

Said premises are located in the city of SOUTH LYON in LIVINGSTON County, Michigan and are described as: LAND SITUATED IN THE TOWNSHIP OF GREEN OAK IN THE COUNTY OF LIVINGSTON IN THE STATE OF MI PART OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 24, TOWN 1 NORTH, RANGE 6 EAST, GREEN OAK TOWNSHIP, LIVINGSTON COUNTY, MICHIGAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHEAST CORNER OF SAID SECTION 24; THENCE ALONG THE EAST LINE OF SAID SECTION 24 AND THE CENTERLINE OF DIXBORO ROAD NORTH 02 DEGREES 54 MINUTES 20 SECONDS WEST (RECORDED AS NORTH 02 DEGREES 55 MINUTES WEST), 106.41 FEET TO THE POINT OF BEGINNING OF THE PARCEL TO BE DESCRIBED; THENCE ALONG THE CENTERLINE OF TEN MILE ROAD, SOUTHWESTERLY ON AN ARC RIGHT, HAVING A LENGTH OF 110.01 FEET, A RADIUS OF 1823.30 FEET, A CENTRAL ANGLE OF 03 DEGREES 27 MINUTES 25 SECONDS AND A LONG CHORD WHICH BEARS SOUTH 77 DEGREES 10 MINUTES 23 SECONDS WEST, 109.99 FEET; THENCE NORTH 02 DEGREES 54 MINUTES 20 SECONDS WEST, 303.18 FEET; THENCE NORTH 86 DEGREES 08 MINUTES 34 SECONDS EAST, 108.36 FEET; THENCE ALONG SAID EAST LINE OF SECTION 24, SOUTH 02 DEGREES 54 MINUTES 20 SECONDS EAST, 286.02 FEET TO THE POINT OF BEGINNING. Property Address: 13931 10 MILE RD., SOUTH LYON, MI 48178 Tax ID No. 4716-24-400-011

The redemption period shall be Six (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. If this 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 sale or to the Mortgage holder for damaging the property during the redemption period.

SELECT PORTFOLIO SERVICING, INC.,

Mortgagee/Assignee

February 1st, 2026

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC

Attorney for Mortgagee/Assignee

13010 Morris Road, Suite 450

Alpharetta, GA 30004

Telephone: 470-321-7112

Facsimile: 404-393-1425

Service Email: MIFCLTeam@raslg.com

(02-01)(02-22)

(2-1, 2-8, 2-15 & 2-22-26 FNV)

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



"Serving the Local Communities"

**FORECLOSURE NOTICE
NOTICE OF SALE TO ALL PURCHASERS -**

A lien has been recorded on behalf of Hunters Ridge at Hartland Condominium Association. The lien was executed on September 10, 2025 and recorded on September 12, 2025, as Instrument No. 2025R-018106, as updated December 2, 2025, Instrument No. 2025R-024311, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Nineteen Thousand Eight Hundred and Ninety Six Dollars and Eight Cents (\$19,896.08). 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, main entrance of the Judicial Center located in Howell, Michigan, on Wednesday, March 18, 2026, 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 Dimitry Epshteyn and Alla Epshteyn, and is situated in the Township of Hartland, County of Livingston, State of Michigan, and is legally described as follows: Unit 21, Building 3, of Hunters Ridge at Hartland, a Condominium according to the Master Deed recorded in Liber Instrument No. 2018R-022799, Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 423. Sidwell No. 4708-21-306-021 Commonly known as: 9960 Ridge Run St., Howell, Michigan 48855

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: February 4, 2026

Hunters Ridge at Hartland Condominium Association
c/o Makower Abbate Guerra Wegner Vollmer PLLC
Massimo Badalamenti
23201 Jefferson Avenue
St. Clair Shores, MI 48080
248 671 0140

(02-08)(03-08)

(2-8, 2-15, 2-22, 3-1 & 3-8-26 FNV)

**SHORT FORECLOSURE NOTICE -
LIVINGSTON COUNTY**

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 11, 2026. 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): Richard Munro and Dawn Munro, 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: December 18, 2013

Recorded on: January 8, 2014, in Document No. 2014R-000450, Foreclosing Assignee (if any): Rocket Mortgage, LLC f/k/a Quicken Loans, LLC

Amount claimed to be due at the date hereof: One Hundred Fourteen Thousand Three Hundred Forty-Four and 11/100 Dollars (\$114,344.11)

Mortgaged premises: Situated in Livingston County, and described as: UNIT NO. 76, HICKORY HILLS CONDOMINIUM ACCORDING TO THE MASTER DEED THEREOF AS RECORDED IN LIBER 1908, PAGES 151 THROUGH 239, INCLUSIVE, AND FIRST AMENDMENT RECORDED IN LIBER 2121, PAGES 180 THROUGH 198, INCLUSIVE AND SECOND AMENDMENT RECORDED IN LIBER 2121, PAGES 199 THROUGH 227, INCLUSIVE, LIVINGSTON COUNTY RECORDS DESIGNATED AS LIVINGSTON COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 71. TOGETHER WITH THE RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS SET FORTH IN SAID MASTER DEED AND AS DESCRIBED IN ACT 59 OF THE PUBLIC ACTS OF 1978 AS AMENDED Commonly known as 2378 Hickory Circle Dr, Howell, MI 48855

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.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

Mortgagee/Assignee

Schneiderman & Sherman P.C.

23938 Research Dr, Suite 300

Farmington Hills, MI 48335

248.539.7400

1584367

(02-08)(03-01)

(2-8, 2-15, 2-22 & 3-1-26 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 11, 2026. 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): Brad Scott, an unmarried person

Original Mortgagee: Wells Fargo Home Mortgage, Inc. **Foreclosing Assignee (if any):** HSBC Bank USA, National Association as Trustee for Wells Fargo Home Equity Asset-Backed Securities 2004-2 Trust, Home Equity Asset-Backed Certificates, Series 2004-2

Date of Mortgage: March 19, 2004

Date of Mortgage Recording: April 3, 2004

Amount claimed due on date of notice: \$66,110.73

Description of the mortgaged premises: Situated in Township of Brighton, Livingston County, Michigan, and described as: Lot 8 of Larkins Manor of Brighton, according to the plat thereof, recorded in Liber 25 of Plats, Pages 33 through 36, Livingston County Records.

Common street address (if any): 11770 Larkins Rd, Brighton, MI 48114-9008

The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a.

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 8, 2026

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1584135

(02-08)(03-01)

(2-8, 2-15, 2-22 & 3-1-26 FNV)

STATE OF MICHIGAN

PROBATE COURT

COUNTY OF LIVINGSTON

PUBLICATION OF NOTICE OF HEARING

FILE NO.

2026-23988-DE

Judge: Miriam Cavanaugh

In the matter of: KATHLEEN JOAN WOLSTONE, Deceased

TO ALL INTERESTED PERSONS including:
WILLIAM ARTHUR SCHULTZ

whose address is unknown and whose interest in the matter may be barred or affected by the following:

TAKE NOTICE: A hearing will be held on WEDNESDAY, MARCH 4, 2026 at 1:30 P.M. at 204 S. HIGHLANDER WAY, HOWELL, MI 48433 before Judge MIRIAM CAVANAUGH for the following purpose:

TO APPOINT PERSONAL REPRESENTATIVE

TO ACCEPT THE LAST WILL & TESTAMENT INTO PROBATE

TO DETERMINE HEIRS

Date: 1/28/2026

Attorney:

DENISE R. KETCHMARK P-42291

1116 S. LINDEN ROAD, BLDG E, STE 14

FLINT, MI 48532 810-232-6096

Petitioner:

DENISE R. KETCHMARK P-42291

1116 S. LINDEN ROAD, BLDG E, STE 14

FLINT, MI 48532 810-232-6096

(2-8-26 FNV)

ORDINANCE NO. 503 ORDINANCE AMENDING SECTION 639 OF ORDINANCE NO. 380

The Village of Fowlerville ordains:

Section 1. Section 639, *Non-residential design requirement*, Chapter 6, GENERAL AND SUPPLEMENTARY REGULATIONS, of Ordinance No. 380, entitled *"Zoning Ordinance of the Village of Fowlerville, Michigan"* is hereby amended to read as follows:

Sec. 639. - Non-residential design requirements.

All uses, except for one- and two-family residential, shall comply with the following design requirements and shall be subject to site plan review as outlined in chapter 24:

a. *Exterior building design*.

1. Buildings shall possess architectural variety, but enhance the overall cohesive community character. All buildings shall provide architectural features, details, and ornaments such as archways, colonnades, cornices, recesses, projections, wall insets, arcades, window display areas, peaked roof lines, or towers.
2. Building walls and roofs over 50 feet in length shall be broken up with varying building lines, windows, gables, and/or architectural accents such as pilasters, columns, dormers, and awnings.
3. Window area shall make up at least 20 percent or more of the exterior wall area facing a principal street(s). This requirement may be modified by the planning commission upon a finding that this requirement is excessive due to the nature of the use and surrounding land uses, the location of the site, or architectural incompatibility.
4. In addition, a portion of the on-site landscaping shall abut the walls so that the vegetation combined with the architectural features significantly reduce the visual impact of the building mass as viewed from the street. Additional landscaping requirements of this ordinance must also be satisfied.
5. Overhead doors shall not face a public street or residential district. The planning commission can modify this requirement upon a determination that there is no reasonable alternative and the visual impact will be moderated through use of building materials, architectural features and landscaping beyond that required.
6. Additions to existing buildings must complement the current building design with regard to height, proportions, scale, materials, and rhythm of openings.

b. *Building materials*.

1. Durable building materials which provide an attractive, quality appearance must be utilized.
2. The application of these standards should promote integration and mixture of materials where more than one material is used on a building. If only one material is used, architectural detailing and articulation, massing, texture, and form must be introduced into the building design.
3. The predominant building materials should be quality materials that are characteristic of Michigan such as earth-toned brick, architectural panels, wood and/or native stone units and/or glass products, as determined by the planning commission.
4. Other materials such as split face block, textured concrete block, textured, color-integrated concrete masonry units, Exterior Insulation Finishing Systems (EIFS), plaster, stucco and similar materials shall comprise no more than 25 percent of any exterior wall. EIFS, plaster, stucco and similar materials shall not be used where contact with vehicles may occur, such as parking areas, traffic ways, and loading areas, unless such walls are adequately protected to prevent damage.
5. Prefabricated steel panels and metal roofs may be allowed if deemed by the planning commission to be compatible with the overall architectural design of the building.
6. Vinyl siding is not permitted.

c. *Building and sign colors*.

1. Exterior colors shall be of low reflectance, subtle, neutral, or earth tone colors. The use of high intensity colors such as neon, metallic, or fluorescent for the facade and/or roof of the building are prohibited except as approved by the planning commission for building trim.
2. The use of trademark colors not meeting this requirement shall be approved by the planning commission.
3. Mechanical and service features such as gutters, ductwork, service doors, etc. that cannot be screened must be of a color that blends in with the

color of the building.

d. *Roof design*.

1. Roof materials should be in harmony with the style and material used on the building walls.
2. Roofs should be designed to reduce the apparent exterior mass of a building, add visual interest, and be appropriate to the architectural style of the building.
3. Variations in architectural style are highly encouraged. Visible roof lines and roofs that project over the exterior wall of a building enough to cast a shadow on the ground are highly encouraged, with a minimum overhang of 12 inches.
4. Architectural methods shall be used to conceal flat roof tops and mechanical equipment.
5. Overhanging eaves, peaked roofs, and multiple roof elements are highly encouraged.

e. *Screening rooftop equipment*. Rooftop equipment shall be screened from view of adjacent properties and public right-of-way. The method to screen rooftop equipment shall be compatible with the building through color, scale, materials, and architectural style. The planning commission may require cross-section details to confirm compliance.

f. *Customer entrances*. Clearly defined, highly visible customer entrances may be included in the design. Features such as canopies, porticos, arcades, arches, wing walls, and integral planters are highly encouraged to identify such entrances.

g. *Community amenities*. Community amenities such as patio/seating areas, water features, art work or sculpture, clock towers, pedestrian plazas with park benches, or other features located adjacent to the primary entrance to the building(s) are highly encouraged.

h. *Signs*. Signs shall be in accordance with chapter 21. All sign bases shall be constructed of materials compatible with the architecture of the building(s) located on the premises.

i. *Natural features*. Buildings shall be sited to protect existing natural areas such as steep natural grades, trees, significant groupings of healthy vegetation (shrubs and trees), and rock outcroppings. To the extent practical, these areas shall be incorporated into the overall site plan.

Section 2. Validity and Severability. The provisions of this Ordinance are severable and the invalidity of any phrase, clause or part of this Ordinance shall not affect the validity or effectiveness of the remainder of the Ordinance.

Section 3. Repealer Clause. All Ordinances or parts of Ordinances in conflict herewith are hereby repealed only to the extent necessary to give this Ordinance full force and effect.

Section 4. Savings Clause. This Ordinance does not affect rights and duties matured, penalties that were incurred, and proceedings that were begun, before its effective date.

Section 5. Effective Date. This Ordinance shall be effective seven (7) days from and after its publication.

Carol Hill, Village President
Jamie Hartman, Village Clerk

REVIEWED FOR FORM:

David G. Stoker, Village Attorney

Village Council Member Curtis offered the foregoing Ordinance, and moved its adoption. The motion was seconded by Village Council Member Mayhew, and upon being put to a vote, the vote was as follows:

Carol Hill, President	AYE
Kathryn Heath, President Pro Tem	AYE
Craig Curtis, Trustee	AYE
Jamey Hardenbrook, Trustee	AYE
Jamie Hernden, Trustee	AYE
Mary Helfmann, Trustee	ABSENT
Jim Mayhew, Trustee	AYE

The President thereupon declared this Ordinance approved and adopted by the Village Council of the Village of Fowlerville, this 20th day of January, 2026.

I hereby certify that the foregoing constitutes a true and complete copy of Ordinance No. 503 adopted by the Village Council of the Village of Fowlerville, County of Livingston, Michigan, at a regular meeting held on January 20, 2026.

Jamie Hartman, Village Clerk
(2-8-26 FNV)

CONWAY TOWNSHIP
8015 N FOWLERVILLE ROAD
P.O. BOX 1157
FOWLERVILLE, MI
48836-1157
517-223-0358
MARCH 2026
BOARD OF REVIEW

The tentative ratios and the estimated multipliers for each class of real property and personal property for 2026 are as follows

CLASS	RATIO	MULTIPLIER
Agriculture	47.47	1.0533
Industrial	45.64	1.0955
Residential	49.48	1.0105
Commercial	47.87	1.0445
Commercial Personal	50.00	1.0000
Utility Personal	50.00	1.0000

The inflation rate multiplier (CPI) for use in calculating 2026 capped values is 1.027

DATES AND TIMES

Organizational Meeting:
Tuesday March 3, 2026
9:00 a.m.

Appeal Meetings:
Monday March 9, 2026
9:00 a.m. to 12:00 p.m.
1:00 p.m. to 4:00 p.m.

Wednesday March 11, 2026
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 non-residents 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 11, 2026 (Post mark is not accepted).

Brande Nogafsky
Assessor

Mike Brown
Secretary to Board of Review

Posted at Conway Township 2/4/2026
(2-8, 2-15 & 2-22-26 FNV)

IOSCO TOWNSHIP
BOARD OF REVIEW

The Organizational Meeting of the Iosco Township Board of Review will be held on Tuesday, March 3, 2026, 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 2026 assessments, by appointment, on Monday, March 9, 2026, from 9:00 a.m. to 12:00 noon and 1:00 p.m. to 4:00 p.m.; on Tuesday, March 10, 2026 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 10, 2026 by 6pm; Postmarks are not accepted).

Tentative ratios and estimated multipliers for each class of property for 2026 are as follows:

CLASS	TENTATIVE RATIO	ESTIMATED FACTOR
AGRICULTURAL	47.36	1.0557
COMMERCIAL	63.05	0.7930
INDUSTRIAL	48.92	1.0221
RESIDENTIAL	49.25	1.0152
PERSONAL	50.00	1.0000

The inflation rate multiplier (CPI) for use in calculating 2026 capped values is 1.027

Joseph Parker
Secretary to Board of Review
Anne Allen
Assessor
(2-8, 2-15 & 2-22-26 FNV)