

FORECLOSURE NOTICE

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, December 11, 2024.

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 certain mortgage made by Alexander Affatati, A Single Man and Nicole Benear, A Single Woman, as Joint Tenants with Full Rights of Survivorship to Mortgage Electronic Registration Systems, Inc., acting solely as nominee for First Securities Financial Services, Inc., Mortgagee, dated July 18, 2023, and recorded on July 24, 2023, as Document Number: 2023R-013517, Livingston County Records, said mortgage was assigned to Nationstar Mortgage LLC by an Assignment of Mortgage dated October 22, 2024 and recorded October 29, 2024 by Document Number: 2024R-019728, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Twenty-Five Thousand Nine Hundred Thirty-Eight and 82/100 (\$225,938.82) including interest at the rate of 7.12500% per annum.

Said premises are situated in the Township of Brighton, Livingston County, Michigan, and are described as: Lot 425, "Brighton Country Club" according to the Plat thereof, as recorded in Liber 3 of Plats, Page 1, records of Livingston County. Commonly known as: 5048 WALSH DR, BRIGHTON, MI 48114

If the property is eventually sold at foreclosure sale, the redemption period will be 6.00 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 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.

Dated: November 10, 2024
Randall S. Miller & Associates, P.C.
Attorneys for Nationstar Mortgage LLC
43252 Woodward Avenue, Suite 180,
Bloomfield Hills, MI 48302,
(248) 335-9200
Hours: 9:00 a.m. - 5:00 p.m.
Case No. 24MI00482-1

(11-10)(12-01)

(11-10, 11-17, 11-24 & 12-1-24 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 December 11, 2024. 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): Keith A Cliette, 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): Lake Michigan Credit Union

Date of Mortgage: August 18, 2023

Date of Mortgage Recording: August 23, 2023

Amount claimed due on date of notice: \$323,092.65

Description of the mortgaged premises: Situated in City of Brighton, Livingston County, Michigan, and described as: Lot 66 of FAIRWAY TRAILS SUBDIVISION NO. 2, according to the recorded Plat thereof, as recorded in Liber 19 of Plats, Pages 46 and 47, Livingston County Records.

Common street address (if any): 713 Oak Ridge Dr, Brighton, MI 48116-1747

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: November 10, 2024

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1545023

(11-10)(12-01)

(11-10, 11-17, 11-24 & 12-1-24 FNV)

NOTICE TO CREDITORS

Decedent's Estate

STATE OF MICHIGAN

PROBATE COURT

LIVINGSTON COUNTY

CASE NO. and JUDGE

24-22980-DE Hon. Mariam A. Cavanaugh
204 S. Highlander Way, Suite 2, Howell, MI 48843
(517) 546-3750

Estate of Keith David Hietikko

Date of Birth:* July 28, 1960

TO ALL CREDITORS:**

NOTICE TO CREDITORS:

The decedent, Keith David Hietikko, died October 10, 2024. Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Mark Hietikko, 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: November 8, 2024

Attorney

Dickinson Wright PLLC

Elizabeth L. Luckenbach P58540

2600 W. Big Beaver Road, Suite 300

Troy, MI 48084

(248) 433-7200

Personal representative

Mark Hietikko

16001 S. River Road

Plainfield, IL 60586

(815) 210-4475

(11-17-24 FNV)

FORECLOSURE NOTICE

NOTICE OF SALE TO ALL PURCHASERS -

A lien has been recorded on behalf of Harvest Hills Homeowners Association. The lien was executed on June 21, 2023 and recorded on June 23, 2023, as Instrument 2023R-011582, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Two Thousand Five Hundred and Twenty Two Dollars and Eighty-Eight Cents (\$2,522.88).

Notice of Foreclosure by Advertisement. Under the power of sale contained in the recorded Subdivision Documents, 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, December 11, 2024, 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 W. Lucas and Dominique C. Lucas, and is situated in the Township of Brighton, County of Livingston, State of Michigan, and is legally described as follows: Lot 13, of Harvest Hills Subdivision, as recorded in Liber 19, Page 28 et seq. of Plats, Livingston County Records. Sidwell No. 12-28-301-013

Commonly known as: 4781 Canyon Oaks Drive, Brighton, Michigan 48114

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: October 28, 2024

Harvest Hills Homeowners Association

c/o Makower Abbate Guerra Wegner Vollmer PLLC

Jeffrey L. Vollmer

23201 Jefferson Avenue

St. Clair Shores, MI 48080

586 218 6805

(11-03)(12-01)

(11-3, 11-10, 11-17, 11-24 & 12-1-24 FNV)

Conway Township Assessor

The General Law Township of Conway in Livingston County is accepting applications for the Part-time position of Assessor. Pay to be determined by experience and level of certification. The Assessor's position is responsible for performing assessments of all properties in the township, locate properties to gather data concerning their value and to sketch buildings, check on completion of new construction so that it may be added to the assessment roll, and makes computations regarding replacement values and area of property. Qualified candidates will have a minimum of one year of experience as a level two assessor with MCAO Certification, a High School Diploma/GED, valid drivers license, and additional technical training around residential and commercial appraising and building construction. Starting date will be January 1, 2025. You may contact the Conway Township Supervisor or Clerk by calling 517-223-0358 or emailing a resume to either supervisor@conwaymi.gov, or clerk@conwaymi.gov.

Bill Grubb
Conway Township Supervisor
(11-10 & 11-17-24 FNV)

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 NOVEMBER 27, 2024. 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 Thomas Walker, a single man and Lisa Burke, a single woman, joint tenants in common, to Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, Mortgagee, dated October 5, 2007 and recorded October 11, 2007 in Instrument Number 2007R-033874 and Loan Modification Agreement recorded on August 10, 2012, in Instrument Number 2012R-027322, Livingston County Records, Michigan. Said mortgage is now held by U.S. Bank National Association, as Indenture Trustee on behalf of and with respect to Barclays Mortgage Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL1, by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Four Thousand Eight Hundred Ninety-Six and 29/100 Dollars (\$154,896.29).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue at the place of holding the circuit court within Livingston County, Michigan at 10:00 AM on NOVEMBER 27, 2024.

Said premises are located in the City of Howell, Livingston County Michigan, and are described as:
Lot 68 of MCPHERSON'S PROSPECT PLACE ADDITION, according to the plat thereof, recorded in Liber 1 of Plats, page 2, Livingston County Records.
410 N Tompkins St, Howell, Michigan 48843

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: October 27, 2024

File No. 24-012870

Firm Name: Orlans PC

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

Firm Phone Number: (248) 502.1400

(10-27)(11-17)

(10-27, 11-3, 11-10 & 11-17-24 FNV)

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 December 11, 2024. 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 Kimberly S. Lord to EverBank dated May 6, 2009 and recorded June 12, 2009 as Instrument No. 2009R-016946, Livingston County, Michigan. Said Mortgage is now held by PNC Bank, National Association by assignment and/or merger. There is claimed to be due at the date hereof the sum of \$119,199.61.

Said premises are located in Livingston County, Michigan and are described as: Located in the Township of Oceola, County of Livingston, State of Michigan: Unit 6 of White-tail Woods Site Condominium, according to the Master Deed thereof recorded in Liber 2676, Pages 950, which has been amended by the Amendment to the Master Deed recorded in Liber 4992, Page 312, and the Amendment to the Master Deed recorded in Instrument No. 2007-36336, as amended Livingston County Records, and designated as Livingston County Condominium Subdivision Plan No. 184, together with rights in general common elements and limited common elements as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. Said property is commonly known as 1702 Olympian Way, Howell, MI 48843.

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: October 22, 2024

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. 24-28611

(10-27)(11-17)

(10-27, 11-3, 11-10 & 11-17-24 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 December 4, 2024. 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): Scott W. Swinney an unmarried 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): Freedom Mortgage Corporation

Date of Mortgage: January 21, 2015

Date of Mortgage Recording: January 30, 2015

Amount claimed due on date of notice: \$219,847.24

Description of the mortgaged premises: Situated in Township of Iosco, Livingston County, Michigan, and described as: A part of the East 1/2 of the Northeast 1/4 of Section 28, Town 2 North, Range 3 East, Iosco Township, Livingston County, Michigan, more particularly described as follows: Commencing at the Northeast corner of said Section; thence South 00 degrees 07 minutes 57 seconds East, along the East line of said Section and the centerline of Gregory Road (66 feet wide), 2310.41 feet to the point of beginning of the parcel to be described; thence continuing South 00 degrees 07 minutes 57 seconds East, along said line, 331.08 feet to the East 1/4 corner of said Section 28; thence North 89 degrees 28 minutes 39 seconds West, along the East-West 1/4 line of said Section, 1317.35 feet; thence North 00 degrees 03 minutes 28 seconds East, along the West line of the East 1/2 of the Northeast 1/4 of said Section, 331.09 feet; thence South 89 degrees 28 minutes 36 seconds East 1316.25 feet to the point of beginning.

Common street address (if any): 4444 Gregory Rd, Gregory, MI 48137-9408

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: November 3, 2024

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1544103

(11-03)(11-24)

(11-3, 11-10, 11-17 & 11-24-24 FNV)

Snow Removal Bids Request

The Iosco Township Clerk's Office is seeking sealed bids for snow removal services for the upcoming winter season. We are looking for qualified contractors to provide reliable and efficient snow removal from the township parking lot and sidewalks.

Scope of Work:

- Snow plowing and removal from specified locations over 2"
- Salting and sanding services as needed
- Timely response to winter weather events

Bid Submission: Bids must be submitted in a sealed envelope marked "Snow Removal Bid" and delivered to the Iosco Township Clerk's Office by November 30, 2024. Late submissions will not be considered.

Contact Information: For additional details, please contact Julie Dailey, Iosco Township Clerk, at (517) 223-9545 or clerk@ioscotwp.com.

(11-10, 11-17 & 11-24-24 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 December 04, 2024. 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): Sean Echlin, a single man
Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns

Date of mortgage: January 23, 2023 Recorded on February 7, 2023, in Document No. 2023R-002105,

Foreclosing Assignee (if any): Saluda Grade Alternative Mortgage Trust 2023-SEQ3

Amount claimed to be due at the date hereof: One Hundred Six Thousand Five Hundred Sixty and 37/100 Dollars (\$106,560.37)

Mortgaged premises: Situated in Livingston County, and described as: LOT 12, OAKWOOD MEADOWS SUBDIVISION, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 14 OF PLATS, PAGES 24 AND 25, LIVINGSTON COUNTY RECORDS.

Commonly known as 13428 Sequoia Lane, South Lyon, MI 48178

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.

Saluda Grade Alternative Mortgage Trust 2023-SEQ3
Mortgagee/Assignee Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400

1544679
(11-03)(11-24)

(11-3, 11-10, 11-17 & 11-24-24 FNV)

**NOTICE TO CREDITORS
DECEDENT'S TRUST AND ESTATE**

GLORIA A. MCCOMB LIVING TRUST,
dated October 11, 2010
Decedent's Date of Birth: August 31, 1943

To All Creditors:

Notice to creditors: The decedent, GLORIA A. MCCOMB, who lived at 5182 Island Shore Drive, Pinckney, MI 48169, died September 30, 2024. The decedent, Grantor, established the GLORIA A. MCCOMB LIVING TRUST, dated October 11, 2010.

Creditors of the decedent are notified that all claims against the estate and trust will be forever barred unless presented to LAURA R. MAHER, Trustee and Nominated Personal Representative of the Estate, at 5033 Burton Drive, Pinckney, MI 48169, (313) 608-0096 or the Attorney for Trustee at 30500 Van Dyke, Suite 100, Warren, MI 48093, within 4 months after the date of publication of this notice.

Trustee/Nominated Personal Representative:
LAURA R. MAHER
5033 Burton Drive
Pinckney, MI 48169
(313) 608-0096

Attorney for Trustee/
Nominated Personal Representative:
Law Offices of Benjamin T. Vader
Benjamin T. Vader, esq.
30500 Van Dyke Ave. STE. 100
Warren, MI 48093
(586) 268-4463

(11-17-24 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 December 4, 2024. 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): Sascha Schwetschenau
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): HSBC Bank USA, N.A.
Date of Mortgage: November 10, 2023

Date of Mortgage Recording: November 16, 2023

Amount claimed due on date of notice: \$300,657.25

Description of the mortgaged premises: Situated in Township of Hamburg, Livingston County, Michigan, and described as: Lot 38, Arrowhead Subdivision, Township of Hamburg, County of Livingston, Michigan, according to the recorded plat thereof as recorded in Liber 16 of Plats, Page 47-54, Livingston County Records.

Common street address (if any): 5157 Navajo Trl, Pinckney, MI 48169-9397

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: November 3, 2024

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

1544561
(11-03)(11-24)

(11-3, 11-10, 11-17 & 11-24-24 FNV)

**IOSCO TOWNSHIP
SYNOPSIS OF PROPOSED
MINUTES
November 7, 2024**

A special meeting of the Iosco Township Board was held on Thursday, November 7, 2024, at 4:00 P.M. Members Present: Alderson, Bonnaville, Dailey, Hardies & Parker. The following action was taken: 1) Motion to approve the agenda. 2) 1st. Call to the Public: The public was heard from. 3) Motion to join the Foster Swift lawsuit against the MPSC regarding their interpretation of PA233 and financially support the lawsuit up to ten thousand dollars (\$10,000). 4) Motion to have Planning Commission begin drafting a trigger ordinance to adopt PA 233 requirements into Iosco Township's solar ordinance when PA 233 goes into effect. 5) 2nd Call to the Public: The public was heard from. 6) Motion to adjourn at 4:46. P.M.

Respectfully submitted,
Julie Dailey
Iosco Township Clerk
(11-17-24 FNV)

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 A.M. on NOVEMBER 27, 2024. 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.

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.

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

MORTGAGE SALE – A mortgage was granted by ANGELA CONKLIN, a married woman, Mortgagor(s), to COMMUNITY FINANCIAL CREDIT UNION, 500 S. HARVEY ST., PLYMOUTH, MI 48170, Mortgagee, dated JANUARY 8, 2021, and recorded in the office of the Register of Deeds for Livingston County, and State of Michigan on JANUARY 21, 2021, in INSTRUMENT NO. 2021R-003076, on which mortgage there is claimed to be due, at the date of this notice, for principal and interest, the sum FIVE HUNDRED THIRTY EIGHT THOUSAND ONE HUNDRED NINETY SEVEN AND 56/100THS (\$538,197.56) DOLLARS at 2.75000% percent per annum and attorney fees as provided for in said Mortgage, and no suit or proceedings at law or in equity have been instituted to recover the moneys secured by said Mortgage, or any part thereof;

NOTICE IS HEREBY GIVEN, that by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on the date and time stated above, the undersigned will sell at public auction, to the highest bidder, the premises described in said Mortgage, or so much thereof as may be necessary to pay the amount so as aforesaid due on said mortgage, and all other legal costs, charges and expenses including the said attorney's fee, also any sum or sums which may be paid by the undersigned, necessary to protect their interest in the premises, which said premises are described as follows: Township of Genoa, County of Livingston and State of Michigan, to wit: Units 16, COPPERLEAF CONDOMINIUM, according to the Master Deed recorded in Liber 3974, Pages 677, and as amended, Livingston County Records, and designated as Livingston County Condominium Subdivision Plan No. 274, together with rights in general common elements and limited common elements as set forth in the above described Master Deed and as described in Act 59 of the Public Acts of 1978, as amended. MORE COMMONLY KNOWN AS: 5641 CIDERBERRY DRIVE, BRIGHTON, MI 48116

The redemption period shall be SIX (6) MONTHS from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be thirty (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.

KAREN L. ROWSE-OBERLE (P41893)
ATTORNEY FOR MORTGAGEE
24525 HARPER AVENUE
ST. CLAIR SHORES, MI 48080
(586) 777-0770
Dated: 10-25-2024

(10-27)(11-24)

(10-27, 11-3, 11-10, 11-17 & 11-24-24 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 December 11, 2024. 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): Ryan S Arthur, a married man, and Daniel J Nowak, a married 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): US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Date of Mortgage: August 31, 2018

Date of Mortgage Recording: September 6, 2018

Amount claimed due on date of notice: \$342,844.16

Description of the mortgaged premises: Situated in Township of Genoa, Livingston County, Michigan, and described as: Lot(s) 30, 31 and 32 for Chemung Acres No. 1 according to the plat thereof as recorded in Liber 7 of Plats, page 33, Livingston County Records.

Common street address (if any): 1875 Gray Rd, Howell, MI 48843-9105

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: November 10, 2024

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1544990

(11-10)(12-01)

(11-10, 11-17, 11-24 & 12-1-24 FNV)

**MARION TOWNSHIP
PLANNING COMMISSION
NOTICE OF
PUBLIC HEARINGS**

**Tuesday, November 26, 2024, at 7:30 p.m.
Township Hall, 2877 W Coon Lake Road,
Howell, MI 48843**

TAKE NOTICE that the Marion Township Planning Commission, Livingston County, Michigan, will hold three (3) public hearings at its regular meeting on Tuesday, November 26, 2024, at 7:30 p.m. at the Township Hall, 2877 W Coon Lake Road, Howell, MI 48843. The purpose of the public hearings is to consider ordinances amending the township's Zoning Ordinance regarding the siting and approval of (1) utility-scale battery energy storage systems, (2) wind energy systems, and (3) solar energy systems.

The proposed ordinances may be inspected at Township Hall, 2877 W Coon Lake Road, Howell, MI 48843, during regular business hours. Copies may be obtained for a reasonable charge. The Planning Commission will receive written comments concerning the proposed ordinances at the Township Hall, 2877 W Coon Lake Road, Howell, MI 48843. Written comments must be received by the township before the first public hearing on November 26, 2024, at 7:30 p.m.

This notice is posted in compliance with the Open Meetings Act and the Americans With Disabilities Act. Individuals with disabilities requiring auxiliary aids or services planning to attend the meeting should notify the Township Clerk, Tammy Beal, at 517-546-1588 or tammybeal@mariontownship.com within a reasonable time in advance of the meeting.

CHERYL RANGE, SECRETARY
MARION TOWNSHIP
PLANNING COMMISSION
(11-17-24 FNV)

**MARION TOWNSHIP
PLANNING COMMISSION
NOTICE OF
PUBLIC HEARING**

Notice is hereby given: Marion Township Planning Commission will hold a Public Hearing on Tuesday, November 26, 2024 at 7:30 p.m. The meeting will be held at the Marion Township Hall located at 2877 W. Coon Lake Road, Howell, Michigan 48843, to consider the following:

Special Use Permit # 02-24 – Tax ID# Code 4710-02-400-019 Meadows North

Applicant: Mitch Harris Building Company, Inc.
211 N First Street Suite #100
Brighton, MI 48116

Owner: Mitch Harris

Zoning: Urban Residential

Request: Applicant is seeking a Special Use under Section 17.21 of the Marion Township Zoning Ordinance for a Multi Family development which is located at Peavy Road east side Outlot C.

Interested parties may review the above-mentioned request at the Marion Township Hall during regular business hours, Monday-Thursday from 9:00 a.m. to 5:00 p.m.

You are welcome to attend the hearing and make comments regarding this request. Those unable to attend the Public Hearing are invited to submit written comments to the attention of the Planning Commission Chairman, Marion Township Hall, 2877 W. Coon Lake Road, Howell, MI 48843 by 5:00 p.m. on Monday November 25, 2024.

Marion Township will provide necessary, reasonable auxiliary aids and services to individuals with disabilities. Anyone requiring auxiliary aids and services should contact the Marion Township Clerk no later than 5:00 p.m., Tuesday, November 19, 2024.

CHERYL RANGE, SECRETARY
PLANNING COMMISSION
MARION TOWNSHIP
(11-17-24 FNV)

MARION TOWNSHIP ZONING BOARD OF APPEALS PUBLIC NOTICE

Marion Township Zoning Board of Appeals will hold a Public Hearing on Monday, December 02, 2024 at 7:30 pm. The meeting will be held at the Marion Township Hall, 2877 W. Coon Lake Road, Howell, MI 48843, (517) 546-1588. The purpose of the meeting is for regular business and to hear a request for the following appeal, interpretation and/or variance.

ZBA Case #03-24 – Tax Code 4710-25-201-025

Applicant: Victor & Lynne Lewandowski
4154 Rurik
Howell, MI 48843

Request: The applicant is seeking a variance to Section 8.04E3a front setback
And 6.04E swimming pool in front yard.

Submittals can be viewed online at www.mariontownship.com under agendas/minutes, click on link to Zoning Board of Appeals.

Interested parties may review the above-mentioned proposal at the Marion Township Hall during regular business hours, Monday thru Thursday from 9:00 a.m. to 5:00 p.m.

Those unable to attend the public hearing are invited to submit written comments to the attention of the Zoning Board of Appeals Chair, Marion Township Hall, 2877 W. Coon Lake Road, Howell, MI 48843 by 5:00 p.m. on Wednesday November 27, 2024.

Marion Township will provide necessary, reasonable auxiliary aids and services to individuals with disabilities. Anyone requiring auxiliary aids and services should contact the Marion Township Clerk no later than 5:00 p.m., Monday, November 25, 2024.

DAN LOWE, SECRETARY
ZONING BOARD OF APPEALS
(11-17-24 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 December 18, 2024.

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): Stephen W. Zizka and Linda P. Zizka, 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: April 13, 2004

Recorded on April 29, 2004, Liber 4423, on Page 970, Foreclosing Assignee (if any): The Huntington National Bank

Amount claimed to be due at the date hereof: One Hundred Thirty-Six Thousand Two Hundred Sixty-Eight and 32/100 Dollars (\$136,268.32)

Mortgaged premises: Situated in Livingston County, and described as: LOT 34, COLONIAL VILLAGE NO. 2, AS RECORDED IN LIBER 12 ON PAGES 46 AND 47 OF PLATS. LIVINGSTON COUNTY RECORDS. Commonly known as 10188 Village Sq, Brighton, MI 48114

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.

The Huntington National Bank Mortgagee/Assignee
Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400

1545278
(11-10)(12-01)

(11-10, 11-17, 11-24 & 12-1-24 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 December 11, 2024.

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): Paul Adair Jr. and Dianna Adair

Original Mortgagee: Figure Lending LLC

Date of mortgage: September 2, 2022

Recorded on September 9, 2002, in Document No. 2022R-024392, Foreclosing Assignee (if any): MEB Loan Trust VIII

Amount claimed to be due at the date hereof: Twenty-Eight Thousand Five Hundred Forty-Nine and 86/100 Dollars (\$28,549.86)

Mortgaged premises: Situated in Livingston County, and described as: COMMENCING AT THE NORTH 1/4 CORNER OF SECTION 35, TOWN 4 NORTH, RANGE 4 EAST, COHOCTAH TOWNSHIP, LIVINGSTON COUNTY, MICHIGAN; THENCE SOUTH 00 DEGREES 53 MINUTES 37 SECONDS WEST, (PREVIOUSLY RECORDED AS SOUTH 00 DEGREES 54 MINUTES 00 SECONDS WEST) 2026.92 FEET ALONG THE NORTH-SOUTH 1/4 LINE OF SAID SECTION AND THE CENTERLINE OF PRESTON ROAD FOR A PLACE OF BEGINNING: THENCE SOUTH 89 DEGREES 09 MINUTES 34 SECONDS EAST 422.72 FEET (PREVIOUSLY RECORDED AS 422.68 FEET); THENCE SOUTH 01 DEGREES 39 MINUTES 35 SECONDS WEST 311.35 FEET; THENCE NORTH 68 DEGREES 32 MINUTES 11 SECONDS WEST 188.58 FEET: THENCE NORTH 89 DEGREES 09 MINUTES 34 SECONDS WEST 242.00 FEET; THENCE NORTH 00 DEGREES 53 MINUTES 37 SECONDS EAST 244.90 FEET ALONG SAID 1/4 LINE AND CENTERLINE TO THE PLACE OF BEGINNING. Commonly known as 6606 Preston Rd, 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.

MEB Loan Trust VIII Mortgagee/Assignee
Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400

1545275
(11-10)(12-01)

(11-10, 11-17, 11-24 & 12-1-24 FNV)

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



www.fowlervillenewsandviews.com
fowlervillenews@gmail.com

"Serving the Local Communities"
