

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, January 8, 2025.

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

Default has been made in the conditions of a certain mortgage made by John A Turnbull Jr, a single man to Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for Michigan Mutual, Inc., its successors, and assigns, Mortgagee, dated August 3, 2016, and recorded on August 15, 2016, as Document Number: 2016R-024448, Livingston County Records, said mortgage was assigned to Carrington Mortgage Services, LLC by an Assignment of Mortgage dated February 06, 2019 and recorded February 07, 2019 by Document Number: 2019R-003039, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-One Thousand Seven Hundred Fifty-Five and 63/100 (\$141,755.63) including interest at the rate of 3.50000% per annum.

Said premises are situated in the Township of Deerfield, Livingston County, Michigan, and are described as: Part of the Northwest quarter of the Northwest quarter of section 16, Town 4 North, Range 5 East, described as follows: Beginning at the Northwest corner of said Section 16, thence due East along the North line of said section and the centerline of Burns Road; 437.80 feet; thence South 00 degrees 01 minutes 35 seconds West 199.00 feet; thence due West 437.80 feet to the West line of said section and the centerline of Latson Road; thence North 00 degrees 02 minutes 35 seconds East along said West line and centerline 199.00 to the point of beginning. Commonly known as: 4042 BURNS RD, HOWELL, MI 48855 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: December 8, 2024
Randall S. Miller & Associates, P.C.
Attorneys for Carrington Mortgage Services, LLC
43252 Woodward Avenue, Suite 180,
Bloomfield Hills, MI 48302, (248) 335-9200
Hours: 9:00 a.m. - 5:00 p.m.
Case No. 19MI00044-3

(12-08)(12-29) (12-8, 12-15, 12-22 & 12-29-24 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 January 29, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Charles D. Packard and Michele A. Packard, husband and wife
Original Mortgagee: KeyBank National Association
Foreclosing Assignee (if any): None

Date of Mortgage: January 8, 2005
Date of Mortgage Recording: February 1, 2005
Amount claimed due on date of notice: \$49,951.57

Description of the mortgaged premises: Situated in City of Howell, Livingston County, Michigan, and described as: PART OF LOT 35 AND PART OF VACATED CHESTNUT STREET (66 FEET WIDE) OF CRANE AND BROOKS PLAT OF THE VILLAGE (NOW CITY) OF HOWELL, ACCORDING TO THE RECORDED PLAT THEREOF, AS RECORDED IN PAGES 180 AND 181 OF TRANSCRIBED RECORDS, LIVINGSTON COUNTY RECORDS, DESCRIBED AS; BEGINNING AT A POINT IN THE SOUTHWESTERLY LINE OF SIBLEY STREET (66 FEET WIDE) LOCATED NORTH 62 DEGREES 00 MINUTES WEST ALONG THE SOUTHWESTERLY STREET LINE 17.3 FEET FROM THE NORTHWEST CORNER OF LOT 34; THENCE NORTH 62 DEGREES 00 MINUTES WEST ALONG THE STREET LINE 39 FEET; THENCE WEST ALONG THE RELOCATED STREET LINE 37.3 FEET; THENCE SOUTH 24 DEGREES 00 MINUTES WEST TO THE SOUTHWESTERLY (REAR) LINE OF LOT 35; THENCE SOUTH 62 DEGREES 00 MINUTES EAST ALONG THE SOUTHWESTERLY LOT LINE AND THE EXTENSION THEREOF TO A POINT LOCATED NORTH 62 DEGREES 00 MINUTES WEST 14 FEET FROM THE SOUTHWEST CORNER OF LOT 34; THENCE NORTHERLY 132 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

Common street address (if any): 329 W Sibley St, Howell, MI 48843-2131

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: December 29, 2024
Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515

1548780
(12-29)(01-19)

(12-29-24 & 1-5, 1-12 & 1-19-25 FNV)

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

A lien has been recorded on behalf of Hidden Lakes Estates Association. The lien was executed on April 15, 2024 and recorded on April 19, 2024, as Instrument No. 2024R-006754, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Six Thousand Four Hundred and Seventy Seven Dollars and Forty- Cents (\$6,477.40). Notice of Foreclosure by Advertisement.

Under the power of sale contained in the recorded Condominium Documents and the statute in such case made and provided, notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212 that the lien will be foreclosed by a sale of the property described below, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check, at the main entrance of the Judicial Center located in Howell, Michigan (that being the place of holding the Circuit Court for said County), on Wednesday, January 29, 2025, at 10:00 AM, Eastern Standard Time. The amount due on the lien may increase between the date of this notice and the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

The name of the record property owner is Ramenpreet K. Singh, and is situated in the Township of Green Oak, County of Livingston, State of Michigan, and is legally described as follows: Unit 190, of Hidden Lake Estates, a Condominium according to the Restated and Amended Master Deed recorded in Liber 2709, Page 0002 et seq., Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 74. Sidwell No. 16-16-406-190

Commonly known as: 10424 Sandpiper Court, South Lyon, Michigan 48178

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: December 16, 2024
Hidden Lakes Estates Association
c/o Makower Abbate Guerra Wegner Vollmer PLLC
Sarah R. Karl
30140 Orchard Lake Road
Farmington Hills, MI 48334
248 671 0140

(12-22)(01-19)

(12-22, 12-29-24, 1-5-25, 1-12 & 1-19-25 FNV)

**NOTICE TO CREDITORS
DECEDENT'S TRUST**

TRUSTEES OF THE DONNA L. ARVIN
LIVING TRUST AGREEMENT
DATED FEBRUARY 2, 1999

TO ALL CREDITORS: The decedent, Donna Lee Arvin, who lived at 10244 Buhl Drive, Pinckney, Michigan 48169, died March 22, 2023. There is no Personal Representative of the Grantor's estate to whom Letters of Authority have been issued. Creditors of the decedent are notified that all claims against the trust will be forever barred unless presented to the Trustees: Barbara Arvin and Kevin Arvin, 2370 Lansbury Drive, Waterford, Michigan 48329, within four (4) months after the date of publication of this notice.

Date: December 19, 2024

Attorney:
Terrence A. Bertram (P38277)
Legacy Law Center
2950 South State Street, Suite 300
Ann Arbor, Michigan 48104
(734) 995-2383

(12-29)

(12-29-24 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 January 15, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Susan T. Figurski, an unmarried woman

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

Foreclosing Assignee (if any): Freedom Mortgage Corporation

Date of Mortgage: February 18, 2021

Date of Mortgage Recording: February 25, 2021

Amount claimed due on date of notice: \$163,646.12

Description of the mortgaged premises: Situated in City of Brighton, Livingston County, Michigan, and described as: The following described premises situated in part of the Northwest Quarter of Section 31, Town 2 North, Range 6 East, City of Brighton, County of Livingston, and State of Michigan: Beginning at a point distant due south 1310.25 feet along the west line of said section and due east 402.23 feet from the northwest corner of said Section 31; thence due east along the south line of Morgan Park according to the plat thereof as recorded in Liber 2 of Plats, Page 34, Livingston County Records, which is also the south line of the right of way line of Livingston Street, 50 feet wide, a distance of 80.00 feet; thence due south 148.00 feet; thence due west 80.00 feet; thence due north 148.00 feet to the point of beginning.

Common street address (if any): 1003 Livingston St, Brighton, MI 48116-1434

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: December 15, 2024

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1547603

(12-15)(01-05)

(12-15, 12-22, 12-29-24 & 1-5-25 FNV)

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

A lien has been recorded on behalf of Orchard Park Village Condominium Association. The lien was executed on October 23, 2024 and recorded on October 25, 2024, as Instrument 2024R-019486, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Three Thousand and Ninety Five Dollars and Seventy-Five Cents (\$3,095.75).

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, 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, January 29, 2025, at 10:00 am, Eastern Standard Time. The amount due on the lien may increase between the date of this notice and the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

The name of the record property owner is Roy A. Talarico, and is situated in the Township of Oceola, County of Livingston, State of Michigan, and is legally described as follows: Unit 103, of Orchard Park Village Condominium, a Condominium according to the Master Deed recorded in Instrument No. 2006R-021045, Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 364. Sidwell No. 07-28-103-103

Commonly known as: 4156 Orchard Park Boulevard, 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: December 17, 2024

Orchard Park Village Condominium Association

c/o Makower Abbate Guerra Wegner Vollmer PLLC

Sarah R. Karl

30140 Orchard Lake Road

Farmington Hills, MI 48334

248 671 0140

(12-22)(01-19)

(12-22, 12-29-24, 1-5-25, 1-12 & 1-19-25 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 JANUARY 8, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Default has been made in the conditions of a mortgage made by Mark N. Lefevere and Michele R. Lefevere, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for GMAC Mortgage Corporation, Mortgagee, dated April 2, 2004 and recorded May 12, 2004 in Liber 4441, Page 744 and Loan Modification Agreement recorded on June 15, 2022, in Instrument Number 2022R-017069, Livingston County Records, Michigan. Said mortgage is now held by NewRez LLC d/b/a Shellpoint Mortgage Servicing, by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Two Thousand Twenty-Five and 36/100 Dollars (\$202,025.36).

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 JANUARY 8, 2025.

Said premises are located in the Township of Genoa, Livingston County Michigan, and are described as:

PARCEL 1:Part of the Northeast 1/4 of Section 33, T2N, R5E, Genoa Township, Livingston County, Michigan, being described as follows: Commencing at the North 1/4 corner of said Section 33; thence along the North line of said Section 33 and centerline of Brighton Road, North 86 degrees 44' 57" East, 992.44 feet to the Point of beginning of the parcel to be described; thence continuing along the North line of said Section 33 and centerline of Brighton Road, North 86 degrees 44' 57" East, 318.09 feet; thence South 02 degrees 27' 11" East, 342.47 feet; thence South 86 degrees 44' 57" West, 318.09 feet; thence North 02 degrees 27' 33" West, 342.47 feet to the point of beginning.40 FOOT WIDE NON-EXCLUSIVE PRIVATE EASEMENT FOR INGRESS AND EGRESS AND PUBLIC UTILITIES:Part of the Northeast 1/4 of Section 33, T2N, R5E, Genoa Township, Livingston County, Michigan, being described as follows: Commencing at the North 1/4 corner of said Section 33; thence along the North line of said Section 33 and centerline of Brighton Road, North 86 degrees 44' 57" East, 992.44 feet to the point of beginning of the easement to be described; these continuing along the North 86 degrees 44' 57" East, 40.00 feet; thence South 02 degrees 27' 33" East, 382.47 feet, thence South 86 degrees 44' 57" West, 120.01 feet; thence North 02 degrees 27' 33" West, 40.00 feet; thence North 86 degrees 44' 57" East, 80.01 feet, thence North 02 degrees 27' 33" West, 342.47 feet to the point of beginning.

4700 Brighton Rd, Brighton, Michigan 48116

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: December 8, 2024

File No. 24-014783

Firm Name: Orland PC

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

Firm Phone Number: (248) 502.1400

(12-08)(12-29)

(12-8, 12-15, 12-22 & 12-29-24 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 January 15, 2025.

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

MORTGAGE: Mortgagor(s): Matthew T. Churchman, an unmarried man

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

Date of mortgage: February 11, 2022

Recorded on February 23, 2022, in Document No. 2022R-005796, Foreclosing Assignee (if any): The Huntington National Bank

Amount claimed to be due at the date hereof: Two Hundred Eighty-One Thousand Eight Hundred Ninety-Nine and 08/100 Dollars (\$281,899.08)

Mortgaged premises: Situated in Livingston County, and described as: Parcel B: A part of the Southeast 1/4 of the Northwest 1/4 of Section 27, Town 2 North, Range 6 East, Brighton Township, Livingston County, Michigan, described as follows: Commencing at the West 1/4 corner of said Section 27, thence along the centerline of Spencer Road and the East and West 1/4 line of said Section 27, North 87 degrees 11 minutes 44 seconds East 2135.29 feet; thence North 02 degrees 55 minutes 28 seconds West 463.00 feet to the point of beginning; thence continuing along said line North 02 degrees 55 minutes 28 seconds West 356.32 feet; thence South 66 degrees 06 minutes 23 seconds East 273.01 feet along the North line of said parcel and the South line of a 66 foot private road easement (described hereinafter); thence South 02 degrees 55 minutes 28 seconds East 233.65 feet; thence South 87 degrees 11 minutes 44 seconds West 168.65 feet to the radius point of a 75 foot radius cul-de-sac; thence continuing along said line South 87 degrees 11 minutes 44 seconds West 75.00 feet to the point of beginning. ALSO land being a part of the Southeast 1/4 of the Northwest 1/4 of Section 27, Town 2 North, Range 6 East, Brighton Township, Livingston County, Michigan, more particularly described as follows: Commencing at the West 1/4 corner of Section 27, thence along the East-West 1/4 line of said Section (said line also being the centerline of Spencer Road) North 87 degrees 11 minutes 44 seconds East 2135.29 feet; thence along the Westerly line of a 66 foot wide Private Road Easement North 02 degrees 55 minutes 28 seconds West 463.0 feet; thence continuing North 02 degrees 55 minutes 28 seconds West 90.44 feet to the point of beginning; thence continuing North 02 degrees 55 minutes 28 seconds West along the previously surveyed Westerly line of the Waltman property 265.88 feet to the Northwest corner of said property; thence North 66 degrees 06 minutes 23 seconds West 4.74 feet along the extended Northerly line of the Waltman property; thence along the extended Northerly line of the Lingl property South 87 degrees 18 minutes 59 seconds West 8.80 feet; thence along a fence line as previously surveyed South 02 degrees 43 minutes 16 seconds East 268.00 feet; thence along the extended Southerly line of the Lingl property North 87 degrees 18 minutes 59 seconds East 13.98 feet to the point of beginning. Easement Parcel: Two non-exclusive private road easements 66 feet in width for purposes of ingress and egress described as follows: Commencing at the West 1/4 corner of said Section 27, thence along the centerline of Spencer Road and the East and West 1/4 line of said Section 27, North 87 degrees 11 minutes 44 seconds East 2135.29 feet to the point of beginning of the 66 foot wide private easement to be described; thence along the West line of the said easement North 02 degrees 55 minutes 28 seconds West 463.00 feet; thence North 87 degrees 11 minutes 44 seconds East 75.00 feet to the radius point of a 75 foot radius cul-de-sac for turn-around purposes and the terminus point of said 66 foot wide private road easement; Also commencing at the West 1/4 corner of said Section 27, thence along the centerline of Spencer Road and the East and West 1/4 line of said Section 27, North 87 degrees 11 minutes 44 seconds East 2622.69 feet to the center of said Section 27; thence along the North and South 1/4 line of said Section 27, and the Westerly line of Pleasant Valley Estates (according to the plat thereof recorded in Liber 18 of Plats, Pages 25, 26, and 27, Livingston County Records) and Elderberry Drive, a private roadway within said platted subdivision, North 02 degrees 55 minutes 28 seconds West 327.86 feet to a point of curvature; thence Southeasterly 259.80 feet along the arc of a curve to the right having a central angle of 43 degrees 23 minutes 51 seconds, a radius of 343.00 feet, and a chord which bears North 18 degrees 46 minutes 27 seconds East 253.63 feet to a point of tangency to the point of beginning of the easement to be described; thence along the centerline of a 66 foot wide private road easement North 66 degrees 06 minutes 23 seconds West 378.20 feet to a point; thence continuing along said centerline North 66 degrees 06 minutes 23 seconds West 46.68 feet; thence South 23 degrees 53

minutes 37 seconds West 27.00 feet to a radius point of a 60 foot radius cul-de-sac for turn-around purposes and the terminus point of said 66 foot wide private road easement. Commonly known as 4445 Spring Oaks Ln, 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.

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

1547483
(12-08)(12-29)

(12-8, 12-15, 12-22 & 12-29-24 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 January 15, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

MORTGAGE INFORMATION: Default has been made in the conditions of a certain mortgage made by Justin Sietman and Heather Sietman, husband and wife, whose address is 325 E. Main Street, Pinckney, Michigan 48169, as original Mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for Highlands Residential Mortgage Limited Partnership, being a mortgage dated December 30, 2021, and recorded on January 10, 2022 with Document Number 2022R-001092, Livingston County Records, State of Michigan and assigned through mesne assignments by said mortgagee to Servis One, Inc. DBA BSI Financial Services, as assignee as documented by an assignment dated April 8, 2024 and recorded on April 8, 2024 and given document number 2024R-005501 in Livingston County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED EIGHTY-SEVEN THOUSAND FOUR HUNDRED FORTY-SEVEN AND 09/100 DOLLARS (\$187,447.09).

Said premises are situated in the Township of Putnam, County of Livingston, State of Michigan, and are described as: Lot(s) 6, Block 5, Range 7, except the West 2 feet, Original Plat of the Village of Pinckney, according to the recorded Plat thereof, as recorded in Liber 2D, Page 64, Livingston County Records.

Street Address: 325 E. Main Street, Pinckney, Michigan 48169

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: December 8, 2024

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

Kenneth J. Johnson,
Johnson, Blumberg, & Associates, LLC,
5955 West Main Street,
Suite 509,
Kalamazoo, MI 49009.
Telephone: (312) 541-9710.
File No.: MI 24 6130

(12-08)(12-29)

(12-8, 12-15, 12-22 & 12-29-24 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 January 8, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Russell J. Baker, a single 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): CITIZENS BANK NA f/k/a RBS CITIZENS NA

Date of Mortgage: August 4, 2023

Date of Mortgage Recording: August 7, 2023

Amount claimed due on date of notice: \$260,103.77

Description of the mortgaged premises: Situated in Township of Handy, Livingston County, Michigan, and described as: Parcel A: A part of the East 1/2 of the North-west 1/4 of Section 13, Town 3 North, Range 3 East, Handy Township, Livingston County, Michigan, described as: Beginning on the North-South 1/4 line at a point South 02 degrees 03 minutes 18 seconds East 1257.02 feet from the North 1/4 corner; thence along the North-South 1/4 line and centerline of Hogback Road, South 02 degrees 03 minutes 18 seconds East 276.41 feet; thence North 88 degrees 53 minutes 46 seconds West 617.12 feet parallel with the East-West 1/4 line; thence North 37 degrees 57 minutes 48 seconds West 137.19 feet; thence North 88 degrees 53 minutes 46 seconds West 90.28 feet; thence North 02 degrees 03 minutes 18 seconds West 99.62 feet; thence North 88 degrees 53 minutes 46 seconds West 210.86 feet; thence North 02 degrees 03 minutes 18 seconds West 70.11 feet; thence South 88 degrees 53 minutes 46 seconds East 998.84 feet parallel with the East-West 1/4 line to the point of beginning. Subject to an easement for ingress and egress, described as: Beginning on the North-South 1/4 line at a point South 02 degrees 03 minutes 18 seconds East 1533.43 feet from the North 1/4 corner; thence North 88 degrees 53 minutes 46 seconds West 617.12 feet; thence North 37 degrees 57 minutes 48 seconds West 66.34 feet; thence South 67 degrees 47 minutes 34 seconds East 51.41 feet; thence South 88 degrees 53 minutes 46 seconds East 425.66 feet; thence South 51 degrees 10 minutes 42 seconds East 18.35 feet; thence South 88 degrees 53 minutes 46 seconds East 171.11 feet to the North-South 1/4 line; thence along the North-South 1/4 line, South 02 degrees 03 minutes 18 seconds East 23.03 feet to the point of beginning. Common street address (if any): 3737 Hogback Rd, Fowlerville, MI 48836-8552

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: December 8, 2024

Trott Law, P.C.

31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334

(248) 642-2515

1546988
(12-08)(12-29)

(12-8, 12-15, 12-22 & 12-29-24 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 January 15, 2025.

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

Name(s) of the mortgagor(s): Regina Silcox and James Silcox, Wife and Husband

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage 1 Incorporated, its successors and assigns

Foreclosing Assignee: PennyMac Loan Services, LLC

Date of Mortgage: November 18, 2021

Date of Mortgage Recording: November 23, 2021

Amount claimed due on mortgage on the date of notice: \$392,951.86

Description of the mortgaged premises: Situated in the Township of Green Oak, Livingston County, Michigan, and are described as: Part of the Southeast 1/4 of Section 21, Town 1 North, Range 6 East, Green Oak Township, Livingston County, Michigan, described as follows: Beginning at a point located distant North 88 degrees 54 minutes 44 seconds West 581.85 feet and North 00 degrees 30 minutes 00 seconds East 1041.87 feet from the Southeast corner of said Section 21; thence continuing North 00 degrees 30 minutes 00 seconds East 137.44 feet; thence North 87 degrees 55 minutes 48 seconds East 185.06 feet; thence South 00 degrees 29 minutes 17 seconds West 140.21 feet; thence South 88 degrees 47 minutes 11 seconds West 184.99 feet to the point of beginning. Commonly Known as: 9849 Marshall Rd., South Lyon, MI 48178

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: 12/15/2024

Potestivo & Associates, P.C.

251 Diversion Street, Rochester, MI 48307

248-853-4400

318404

(12-15)(01-05)

(12-15, 12-22, 12-29-24 & 1-5-25 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 January 22, 2025.

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

Default has been made in the conditions of a Mortgage made by Frances J. Dean and Russell J. Dean to PNC Bank, National Association dated August 27, 2011 and recorded September 12, 2011 as Instrument No. 2011R-025945, Livingston County, Michigan. There is claimed to be due at the date hereof the sum of \$76,410.20.

Said premises are located in Livingston County, Michigan and are described as: SITUATED IN THE TOWNSHIP OF COHOCTAH, COUNTY OF LIVINGSTON AND STATE OF MICHIGAN: PART OF THE NORTH 80 ACRES OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 4, TOWNSHIP 4 NORTH, RANGE 4 EAST, COHOCTAH TOWNSHIP, LIVINGSTON COUNTY, MICHIGAN DESCRIBED AS: BEGINNING AT A POINT ON THE NORTH LINE OF SECTION 4, EAST 354.00 FEET FROM THE NORTHWEST CORNER OF SAID SECTION 4; THENCE EAST 354.00 FEET; THENCE SOUTH 01 DEGREE 49 MINUTES 30 SECONDS EAST 617.52 FEET; THENCE WEST 354.00 FEET; THENCE NORTH 01 DEGREES 49 MINUTES 30 SECONDS WEST 617.52 FEET TO THE POINT OF BEGINNING. PPN: 4702-04-100-007

Said property is commonly known as 3901 Lovejoy Rd, Byron, MI 48418.

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: December 10, 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. 22-05227

(12-15)(01-05)

(12-15, 12-22, 12-29-24 & 1-5-25 FNV)

**IOSCO TOWNSHIP
SYNOPSIS OF PROPOSED
MINUTES
December 19th, 2024**

The regular meeting of the Iosco Township Board was held on Thursday, December 19, 2024, at 7:00 P.M. Members Present: Bonville, Dailey, Harman, Miller, & Parker. The following action was taken: 1) Motion to approve the agenda. 2) Supervisor's comments 3) 1st. Call to the Public: The public was heard from. 4) Motion to adopt the proposed Regular Meeting Minutes from 11/21/2024. 5) Clerk's report. 6) Treasurer's report. 7) Motion to pay \$42,451.29 in Township bills. 8) Fire Board and Recreation updates were heard. 9) Planning Commission update was heard. 10) Assessor & Zoning Administrator's report was heard 11) Motion to approve the 2025 Board meeting and Planning Commission dates. 12) Motion to accept the Agreement for Law Enforcement Services between the Livingston County Sheriff Department and Iosco Township at a rate of \$70.00 per hour for a monthly total of \$2,240.00. 13) Motion to reappoint Joe Showerman to the Board of Review for a term of two (2) years ending in January of 2027. 14) Motion to accept the snow plowing proposal from Anna's Lawn Prep for the 2024/2025 season at \$85.00 per plow of greater than 2", sidewalks at \$25.00 per time, and salting of the parking lot and sidewalks for \$55.00 per application. 15) 2nd Call to the Public: The public was heard from. 16) Motion to adjourn at 7:53 P.M.

Respectfully submitted,
Julie Dailey
Iosco Township Clerk
(12-29-24 FNV)

**MARION TOWNSHIP
SYNOPSIS OF PROPOSED
MINUTES
DECEMBER 19, 2024**

The regular meeting of the Marion Township Board was held on Thursday, December 19, 2024, at 7:30 pm. Members Present: Fenton, Andersen, Witkowski, Lloyd, Donovan, Lowe, and Beal. Members Absent: None. The following action was taken: 1) Call to Order. 2) Approval of agenda; approval of consent agenda. 3) Motion carried to adopt a resolution to receive the 2023-24 FY audit and pay Pfeffer, Hanniford and Palka. 4) Motion carried to table Meadows North preliminary site plan review at the developer's request. 5) Motion carried to authorize collection of 2025 LESA taxes and sign agreement as presented. 6) Motion carried to adopt resolution to approve the HAPRA master plan, as presented. 7) Motion carried to authorize the clerk to schedule a large-item collection event; if there are additional fees, she will bring it back to the Board. 8) Motion carried to keep the board meetings at 7:30 pm (Fenton, Beal, Donovan—no.) 9) Correspondence & Updates. 10) Call to the Public. 11) Motion to adjourn at 8:43 pm.

Tammy L. Beal, MMC
Township Clerk

William Fenton
Township Supervisor
(12-29-24 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

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"Serving the Local Communities"
