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'Serving the Local Communities''

MORTGAGE FORECLOSURE NOTICE

DEFAULT having been made in the terms and conditions of a certain mortgage made by William Marx, a single man, whose mailing address is 10487 Piedmont Drive, Brighton, MI 48114 to Community Financial Credit Union, whose address is 500 S. Harvey, P.O. Box 5050, Plymouth, MI 48170, on September 30, 2019 and recorded on October 9, 2019, at Document No. 2019R-027437, Livingston County Records, on which mortgage there is claimed to be due at the date of this notice the sum of ONE HUNDRED THOUSAND SEVEN HUNDRED AND 16/100 DOLLARS (\$100,700.16), plus interest, at a rate of 7.750% per annum, together with any additional sum or sums which may be paid by the undersigned as provided for in said mortgage, and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage, or any part thereof.

NOW, THEREFORE, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that 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 due on said mortgage, including all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises. Which said premises are described as follows: Property situated in the Township of Brighton, County of Livingston, State of Michigan, more particularly described as follows: Lot(s) 34, RIDGE WOOD SUBDIVISION NO. 2, according to the plat thereof recorded in Liber 32 of Plats, Page 25, Livingston County Records. Commonly Known As: 10487 Piedmont Dr., Brighton, MI 48114-7583

Tax Identification No: 4712-33-102-034 The redemption period shall be six (6) months from the date of such sale unless the property is determined abandoned in accordance with 1948 CL 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 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.

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 Wednesday, December 3, 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.

Dated: October 29, 2025 Mortgagee Community Financial Credit Union 555 S. Harvey, P.O. Box 5050 Plymouth, MI 48170 Pamela S. Ritter (P47886) Attorney for Mortgagee Community Financial Credit Union Strobl PLLC 33 Bloomfield Hills Pkwy., Ste. 125 Bloomfield Hills, MI 48304 (248) 540-2300

(11-02)(11-23)

(11-2, 11-9, 11-16 & 11-23-25 FNV)

MORTGAGE FORECLOSURE NOTICE

DEFAULT having been made in the terms and conditions of a certain mortgage made by Raymond F. Vernarsky and Christine M. Vernarsky, husband and wife, ("Borrowers"), whose mailing address is 3270 Harver Drive, Pinckney, MI 48169 to Community Financial Credit Union, whose address is 500 S. Harvey, P.O. Box 5050, Plymouth, MI 48170, on July 12, 2022 and recorded on July 18, 2022 at Document No. 2022R-019748, Livingston County Records, on which mortgage there is claimed to be due at the date of this notice the sum of THIRTY-TWO THOU-SAND EIGHT HUNDRED SEVENTY AND 60/100 DOL-LARS (\$32,870.60), plus interest, at a rate of 8.250% per annum, together with any additional sum or sums which may be paid by the undersigned as provided for in said mortgage, and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage, or any part thereof.

NOW, THEREFORE, by virtue of the power of sale contained in said mortgage, and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that 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 due on said mortgage, including all legal costs, charges and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

Which said premises are described as follows: Property situated in the Township of Hamburg, County of Livingston, State of Michigan, more particularly described as follows: Parcel 4: Part of the East 1/2 of the Northwest 1/4 and part of the East 1/2 of the Southwest 1/4, all in Section 20, Town 1 North, Range 5 East, Hamburg Township, Livingston County, Michigan, described as follows: Commencing at the West 1/4 corner of said Section 20; thence North 87 degrees 22 minutes 59 seconds East, 1333.50 Feet; thence North 54 degrees 03 minutes 12 seconds East, 183.11 Feet along the centerline of Highway M-36; thence South 67 degrees 46 minutes 54 seconds East 284.34 to the point of beginning of the land to be described; running thence North 08 degrees 56 minutes 10 seconds East, 67.85 Feet; thence South 67 degrees 46 minutes 54 seconds East, 195.32 Feet; thence South 26 degrees 04 minutes 25 seconds East, 405.33 Feet; thence North 88 degrees 11 minutes 52 seconds West, 426.25 Feet; thence North 08 degrees 59 minutes 09 seconds East, 361.94 Feet (recorded 359.86 Feet) and to the point of beginning. Subject to and Together with Access Easement described as: Part of the East 1/2 of the Northwest 1/4 and part of the East 1/2 of the Southwest 1/4 all in Section 20, Town 1 North, Range 5 East, Hamburg Township, Livingston County, Michigan, described as follows: Commencing at the West 1/4 corner of said Section 20; thence North 87 degrees 22 minutes 59 seconds East, 1333.50 Feet; thence North 54 degrees 03 minutes 12 seconds East, 183.11 Feet along the centerline of Highway M-36 to the point of beginning; running thence North 54 degrees 03 minutes 12 seconds East, 77.69 Feet; thence South 67 degrees 46 minutes 54 seconds East, 347.47 Feet; thence along a curve to the right with a Radius of 260.00 Feet, a Central Angle of 8 degrees 11 minutes 30 seconds and a Long Chord bearing and distance of South 58 degrees 51 minutes 17 seconds East, 37.14 Feet; thence South 54 degrees 45 minutes 32 seconds East, 57.77 Feet thence along a curve to the left with a Radius of 100.00 Feet, a Central Angle of 22 degrees 43 minutes 22 seconds and a Long Chord bearing and distance of South 66 degrees 07 minutes 13 seconds East, 39.40 Feet; thence South 77 degrees 28 minutes 54 seconds East, 76.20 Feet; thence South 12 degrees 31 minutes 06 seconds West, 99.95 Feet; thence along a curve to the right with a Radius of 50.00 Feet, a Central Angle of 57 degrees 41 minutes 54 seconds and a Long Chord bearing and distance of North 46 degrees 05 minutes 28 seconds West, 48.25 Feet; thence along a curve to the left with a Radius of 30.00 Feet, a Central Angle of 59 degrees 36 minutes 02 seconds and a Long Chord bearing and distance of North 47 degrees 41 minutes 00 seconds West, 29.82 Feet thence North 77 degrees 28 minutes 54 seconds West, 9.14 Feet; thence along a curve to the right with a Radius of 160.00 Feet, a Central Angle of 22 degrees 43 minutes 22 seconds and a Long Chord bearing and distance of North 66 degrees 07 minutes 13 seconds West, 63.04 Feet; thence North 54 degrees 45 minutes 32 seconds West, 59.54 Feet; thence along a curve to the left with a Radius of 200.00 Feet a Central Angle of 19 degrees 01 minutes 22 seconds and a Long Chord bearing and distance of North 64 degrees 16 minutes 13 seconds West, 66.10 Feet; thence North 73 degrees 46 minutes 54 seconds West, 59.56 Feet; thence North 67 degrees 46 minutes 54 seconds West, 284.70 Feet to the point of beginning. Commonly known as: 3270 Harver Drive, Pinckney, MI 48169

Tax ID No. 4715-20-300-029

The redemption period shall be six (6) months from the date of such sale unless the property is determined abandoned in accordance with 1948 CL 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 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.

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 Wednesday, December 3, 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.

Dated: October 29, 2025 Mortgagee Community Financial Credit Union 555 S. Harvey, P.O. Box 5050 Plymouth, MI 48170

Attorney for Mortgagee Community Financial Credit Union Strobl PLLC

33 Bloomfield Hills Pkwy., Ste. 125 Bloomfield Hills, MI 48304 (248) 540-2300

Pamela S. Ritter (P47886)

(11-02)(11-23)

(11-2, 11-9, 11-16 & 11-23-25 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT

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

Name(s) of the mortgagor(s): Ronald J Pezzoni and Georgiann Pezzoni, husband and wife

Original Mortgagee: Washington Mutual Bank, FA

Foreclosing Assignee (if any): JPMorgan Chase Bank, National Association

Date of Mortgage: December 19, 2003

Date of Mortgage Recording: January 9, 2004

Amount claimed due on date of notice: \$210,664.24 Description of the mortgaged premises: Situated in Township of Hamburg, Livingston County, Michigan, and described as: Unit(s) 154, of FAIRWAYS OF WHISPER-ING PINES CONDOMINIUM, a Condominium according to the Master Deed thereof recorded in Liber 2441, Page 704 through 792, and any amendments thereto, last amended by an Amendment recorded in Liber 2662, Pages 665 through 683, Livingston County Records, and designated as Livingston County Condominium Subdivision Plan No. 154, and any amendments thereto, together with an undivided interest in the common elements of said condominium as set forth in said Master Deed, and any amendments thereto, last amended by amendment recorded in Liber 3076, Page 111 and as described in Act 59 of the Public Acts of Michigan of 1978, as amended. Common street address (if any): 9993 Tioga Trl, Pinck-

ney, MI 48169-8170 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL

600.3240(16).

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

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

This notice is from a debt collector. Date of notice: November 9, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

1576561 (11-09)(11-30)

(11-9, 11-16, 11-23 & 11-30-25 FNV)



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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 10, 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): KAREN J. HOULE, UN-MARRIED, AND GEORGE G. HOULE, a/k/a GEORGE HOULE, UNMARRIED AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP

Original Mortgagee: WELLS FARGO BANK, N.A Date of mortgage: May 15, 2006

Recorded on May 30, 2006, in Document No. 2006R-005438, Foreclosing Assignee (if any): US Bank National Association, as Trustee for J.P. Morgan Mortgage Acquisition Trust 2006-WF1

Amount claimed to be due at the date hereof: Sixty-Four Thousand Eight Hundred Forty-Four and 84/100 Dollars

Mortgaged premises: Situated in Livingston County, and described as: Part of the East 1/2 of the Northwest 1/4 of Section 33, Town 1 North, Range 3 East, Unadilla Township, Livingston County, Michigan, described as follows: Commencing at the North 1/4 corner of said Section 33; thence North 86 degrees 19 minutes 12 seconds West 1311.16 feet to the point of beginning of the parcel to be described; thence South 04 degrees 47 minutes 49 seconds West 121.42 feet to the East Edge of Portage Creek (River); thence South 66 degrees 35 minutes 49 seconds East along the East edge of said creek (River) 183.81 feet; thence South 21 degrees 44 minutes 58 seconds East along said East edge 236.92 feet; thence South 86 degrees 19 minutes 12 seconds East 113.51 feet to the center of Williamsville Road: thence North 30 degrees 33 minutes 11 seconds West 6.87 feet; thence North 21 degrees 30 minutes 33 seconds West 100.01 feet; thence North 10 degrees 21 minutes 47 seconds West 100.01 feet; thence North 04 degrees 20 minutes 52 seconds West 100.01 feet; thence North 01 degrees 43 minutes 23 seconds West 105.63 feet; thence West to the point of beginning. Commonly known as 18612 Williamsville Rd, Gregory, MI 48137

The redemption period will be 12 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.

J.P. Morgan Mortgage Acquisition Trust 2006-WF1, U.S. Bank National Association, as Trustee Mortgagee/ Assignee

Schneiderman & Sherman P.C. 23938 Research Dr, Suite 300 Farmington Hills, MI 48335 248.539.7400

1576921 (11-09)(11-30)

(11-9, 11-16, 11-23 & 11-30-25 FNV)

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 17, 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 Dennis L. Cotton and Julie L. Cotton, Husband and Wife to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Nationstar Mortgage, LLC, its successors and assigns, Mortgagee, dated March 2, 2016, and recorded on March 8, 2016, as Document Number: 2016R-006566, Livingston County Records, said mortgage was assigned to Nationstar Mortgage LLC by an Assignment of Mortgage dated October 20, 2025 and recorded October 20, 2025 by Document Number: 2025R-021051, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Seven Thousand Seven Hundred Twenty-Seven and 39/100 (\$97,727.39) including interest at the rate of 3.25000% per annum.

Said premises are situated in the Township of Oceola, Livingston County, Michigan, and are described as: Unit 26 of Highland Hills Condominium, according to the Master Deed thereof, recorded in Liber 2221, Pages 761 through 813, inclusive, and First Amendment to Master Deed recorded in Liber 2500, Page 271, inclusive, Livingston County Records, and designated as Livingston County Condominium Subdivision Plan No. 121, together with rights in General Common Elements and Limited Common Elements as set forth in said Master Deed and as described Act 59 of the Public Acts of 1978, as Amended. Commonly known as: 1791 WHITE CLIFF DRIVE, HOWELL, MI 48843

If the property is eventually sold at foreclosure sale, the redemption period will be 12.00 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 16, 2025 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. 25MI00848-1 (11-16)(12-07)

(11-16, 11-23, 11-30 & 12-7-25 FNV)

FORECLOSURE NOTICE NOTICE OF SALE

TO ALL PURCHASERS - A lien has been recorded on behalf of Hickory Meadows Condominium Association. The lien was executed on May 30, 2025 and recorded on June 6, 2025, as Instrument No. 2025R-010865, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Six Thousand Two Hundred and Seven Dollars and Seventy-Five Cents (\$6,207.75).

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, November 26, 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 Martha M. Eichstadt, and is situated in the Township of Oceola, County of Livingston, State of Michigan, and is legally described as follows: Unit 87, of Hickory Meadows Condominium, a Condominium according to the Master Deed recorded in Liber 2563, Page 885 et seq., Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 167. Sidwell No. 07-30-202-087

Commonly known as: 1570 Princewood Blvd., Howell,

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 9, 2025 Hickory Meadows Condominium Association c/o Makower Abbate Guerra Wegner Vollmer PLLC Sarah R. Karl 30140 Orchard Lake Road Farmington Hills, MI 48334 248 671 0140

(10-19)(11-16)

(10-19, 10-26, 11-2, 11-9 & 11-16-25 FNV)



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Notice of Foreclosure by Advertisement

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on December 3, 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): Sharon Barker, a married

Original Mortgagee: The Dart Bank Foreclosing Assignee (if any): None Date of Mortgage: July 14, 2017

Date of Mortgage Recording: July 18, 2017 Amount claimed due on date of notice: \$119,853.79

Description of the mortgaged premises: Situated in Village of Pinckney, Livingston County, Michigan, and described as: Unit No. 69, Village Edge Phase 2 Site Condominium, according to the Master Deed recorded in Liber 2377, Page 62, as amended, and designated as Livingston County Condominium Subdivision Plan No. 146, together with rights in the general common elements and the limited common elements as shown on the Master Deed and as described in Act 59 of the Public Acts of 1978, as amended

Common street address (if any): 618 Bluebird Ln, Pinckney, MI 48169-8017

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

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 2, 2025 Trott Law, P.C.

31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334

(248) 642-2515

1576124 (11-02)(11-23)

(11-2, 11-9, 11-16 & 11-23-25 FNV)

PUBLICATION NOTICE TO CREDITORS TRUST ESTATE STATE OF MICHIGAN, County of Livingston.

In the matter of the Foldenauer Trust dated May 6, 2001. Decedent's date of birth: August 9, 1940.

TO ALL INTERESTED PERSONS: Your interest in this matter may be barred or affected by the following: The decedent, Margaret Mary Foldenauer, lived at 8448 Bergin Road, Howell, Michigan 48843, and died October 1,

Creditors of the decedent are notified that all decedent's assets were held by the Trustee at decedent's death. and the decedent has no probate estate. Creditors of the decedent are further notified that all claims against the trust estate will be forever barred unless presented to: Ronald Foldenauer, Trustee, at 3757 E. Frost Road, Webberville, Michigan 48892 within four (4) months of the publication of this notice.

This notice is published pursuant to MCL 700.7608. If a probate estate is opened in the future for the decedent, this notice is intended to satisfy the requirements of MCL 700.3801. Notice is further given that the trust estate will be thereafter assigned and distributed to the persons entitled to it.

ATTORNEY: Virginia A. Cardwell (P47349) Ferguson Widmayer & Clark PC 538 North Division Street Ann Arbor, MI 48104 (734) 662-0222

(11-16-25 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT.

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on December 17, 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): Dirk F. Pariseau, a married man and Pamela A. Pariseau, his wife

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

Foreclosing Assignee (if any): Wells Fargo Bank, N.A. Date of Mortgage: March 11, 2005

Date of Mortgage Recording: March 25, 2005 Amount claimed due on date of notice: \$80,753.29

Description of the mortgaged premises: Situated in Township of Conway, Livingston County, Michigan, and described as: Part of the Northwest fractional 1/4 of Section 2, Town 4 North, Range 3 East, Conway Township, Livingston County, Michigan, more particularly described as follows: Commencing at West 1/4 corner of said Section 2, thence along the East-West 1/4 line of said Section 2 and the centerline of Scher Road (66 foot wide right-ofway) due East 1704.45 feet to the point of beginning of the parcel to be described; thence due North 377.50 feet; thence due East 150 feet; thence due South 377.50 feet; thence along the East-West 1/4 line of said Section 2 and the centerline of Scher Road, due West 150 feet to point

Common street address (if any): 7676 Sober Rd, Fowlerville, MI 48836-8530

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

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

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

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

1577407 (11-16)(12-07)

(11-16, 11-23, 11-30 & 12-7-25 FNV)

NOTICE OF PUBLIC HEARING **Village of Webberville** VILLAGE COUNCIL **PUBLIC HEARING December 09, 2025**

The Village of Webberville Village Council has scheduled a public meeting on December 9, 2025, at 6:00 p.m. at Village of Webberville Town Hall at 115 S. Main St., Webberville, MI 48892.

The purpose of this hearing is to review and consider potential amendments to the Village Ordinance text regarding water extension.

Details regarding the proposal can be viewed at the Village Office.

Interested parties may make comments at the meeting or submit them in writing to Jessica Kuch. Clerk/Treasurer, P.O. Box 389, Webberville, MI 48892 or by email at ikuch@webbvill.com, prior to the meeting.

The official minutes of all meetings are stored and available for inspection at the Village Office located at 115 S. Main Street, Webberville.

Notice: People with disabilities needing accommodations for effective participation in the meeting should contact please contact Samuel Schulte., Village of Webberville, Village Council President at (517) 521-3984 at least two (2) working days in advance of the meeting. An attempt will be made to provide reasonable accommoda-

(11-16-25 FNV)

FORECLOSURE NOTICE NOTICE OF SALE

TO ALL PURCHASERS - A lien has been recorded on behalf of Hometown Village of Marion Association. The lien was executed on September 19, 2022 and recorded on September 22, 2022, as Instrument No. 2022R-025354, as updated June 27, 2025, Instrument No. 2025R-012396, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Three Thousand One Hundred and Seventy Nine Dollars and Twenty-Five Cents (\$3,179.25).

Notice of Foreclosure by Advertisement. Under the power of sale contained in the recorded Condominium Documents and the statute in such case made and provided, notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212 that the lien will be foreclosed by a sale of the property described below, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check, main entrance of the Judicial Center located in Howell, Michigan, on Wednesday, December 17, 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 Jennipher Kettlewell, and is situated in the Township of Marion, County of Livingston, State of Michigan, and is legally described as follows: Unit 109, of Hometown Village of Marion, a Condominium according to the Master Deed recorded in Liber 2812, Page 215 et seg., Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 198. Sidwell No. 10-11-202-109

Commonly known as: 186 Penobscot Drive, 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: November 3, 2025 Hometown Village of Marion Association c/o Makower Abbate Guerra Wegner Vollmer PLLC Sarah R. Karl 30140 Orchard Lake Road Farmington Hills, MI 48334 248 671 0140

(11-09)(12-07)

(11-9, 11-16, 11-23, 11-30 & 12-7-25 FNV)



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"Serving the Local Communities"

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 10, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): John Ventura and Cynthia Ventura, Husband and Wife

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

Foreclosing Assignee (if any): U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as trustee, on behalf of the registered holders of Bear Stearns Asset Backed Securities I LLC, Asset-Backed Certificates, Series 2006-EC1

Date of Mortgage: October 5, 2005

Date of Mortgage Recording: October 28, 2005 Amount claimed due on date of notice: \$246.510.64

Description of the mortgaged premises: Situated in Township of Howell, Livingston County, Michigan, and described as: A part of the NW fractional 1/4 of Section 19, T3N R4E, Howell Township, Livingston County, Michigan, described as follows: Commencing at the NW 1/4 corner of said Section 19; thence North 89 degrees 55 minutes 46 East along the North line of said Section and centerline of Warner Road, 2113.90 feet to the point of beginning of the parcel to be described; thence continuing along said Section line and centerline, North 89 degrees 55 minutes 46 seconds East 298.65 feet; thence South 00 degrees 47 minutes 25 seconds East 510.00 feet; thence South 89 degrees 55 minutes 46 seconds West, 298.65 feet; thence North 00 degrees 47 minutes 25 seconds West, 510.00 feet to the point of beginning. Common street address (if any): 5555 Warner Rd, Fowlerville. MI 48836-8546

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 9, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

1576875 (11-09)(11-30)

(11-9, 11-16, 11-23 & 11-30-25 FNV)

Notice of Foreclosure by Advertisement

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on December 10, 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): James J. LaPrise and Mary Lou LaPrise his wife

Original Mortgagee: Financial Freedom Senior Funding Corporation. A Subsidiary Of IndyMac Bank, FSB

Foreclosing Assignee (if any): GITSIT Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GV Trust 2025-1

Date of Mortgage: February 10, 2006 Date of Mortgage Recording: March 1, 2006

Amount claimed due on date of notice: \$348,244.37

Description of the mortgaged premises: Situated in Township of Hartland, Livingston County, Michigan, and described as: Lots 135 and 136 of Melody Acres No. 3, a Subdivision of part of the Southwest 1/4 of the Southeast 1/4 of Section 22 and the Northwest 1/4 of the Northeast 1/4 of Section 27, Town 3 North, Range 6 East, according to the recorded Plat thereof as recorded in Plat Liber 7, Page 11, Livingston County Records.

Common street address (if any): 11560 Island Ct, Hartland, MI 48353-3417

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 9, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

1576395 (11-09)(11-30)

(11-9, 11-16, 11-23 & 11-30-25 FNV)

NOTICE TO RESIDENTS OF HANDY TOWNSHIP TOWNSHIP BOARD **REGULAR MEETING** CHANGE OF MEETING DATE

The Handy Township Board of Trustees has rescheduled their regular board meetings for the remaining portion of the 2025-2026 fiscal year ending June 30, 2026. The dates for the regular meetings of the Board will be as follows:

- Wednesday, September 17, 2025
- · Monday, October 20, 2025
- Monday, November 24, 2025
- Wednesday, December 17, 2025
- Monday, January 19, 2026 · Monday, February 16, 2026
- Wednesday, March 18, 2026
- Wednesday, April 22, 2026
- Wednesday, May 20, 2026 • Monday, June 15, 2026

The meetings will be held at the same time of 7 p.m. in the Handy Township Board Room, 135 N. Grand Avenue, Fowlerville, (please use rear entrance of the building to the boardroom). The Public is always welcome to attend.

Laura A. Eisele Handy Township Clerk (8-31, 9-7, 9-14, 11-16, 11-23, 12-7, 12-14-25, 3-8-26, 3-15-26, 4-12-26, 4-19-26, 5-10-26, 5-17-26 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on November 26, 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 Packard and Michele A.A. Packard, husband and wife

Original Mortgagee: Keybank National Association

Foreclosing Assignee (if any): None Date of Mortgage: July 8, 2004 Date of Mortgage Recording: July 22, 2004 Amount claimed due on date of notice: \$116,358.58 Description of the mortgaged premises: Situated in City of Howell, Livingston County, Michigan, and described as: SITUATED IN THE CITY OF HOWELL COUNTY OF LIV-INGSTON AND STATE OF MICHIGAN, 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 TRAN-SCRIBED RECORDS, LIVINGSTON COUNTY RE-CORDS, DESCRIBED AS: BEGINNING AT A POINT IN THE SOUTHWESTERLY LINE OF SIBLEY STREET (66 FEET WIDE) LOCATED NORTH 62 DEGREES 00 MIN-UTES WEST ALONG THE SOUTHWESTERLY STREET LINE 17.3 FEET FROM THE NORTHWEST CORNER OF LOT 34; THENCE NORTH 62 DEGREES 00 MIN-UTES 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. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RES-ERVATIONS, LEASES AND RESTRICTIONS OF RE-CORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, OR-DINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAY-ABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 1946, PAGE 391, OF THE LIVINGSTON COUNTY, MICHIGAN RECORDS.

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

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

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

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

This notice is from a debt collector. Date of notice: October 26, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1575237

(10-26)(11-16)

(10-26, 11-2, 11-9 & 11-16-25 FNV)



www.fowlervillenewsandviews.com fowlervillenews@gmail.com

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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 DECEMBER 10, 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 Eric Larson and Seancy Schnapp, joint tenants with full rights of survivorship, to Mortgage Electronic Registration Systems, Inc., as nominee for Home Point Financial Corporation, Mortgagee, dated January 15, 2021 and recorded January 29, 2021 in Instrument Number 2021R-004613 Livingston County Records, Michigan. Said mortgage is now held by Select Portfolio Servicing, Inc., by assignment. There is claimed to be due at the date hereof the sum of Three Hundred Twelve Thousand Four Hundred Four and 67/100 Dollars (\$312,404.67).

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 DECEMBER 10, 2025.

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

Parcel 2A: Part of the Northwest fractional 1/4 of Section 1, Town 3 North, Range 5 East, Oceola Township, Livingston County, Michigan, more particularly described as follows: Commencing at the West 1/4 corner of said Section; thence along the West line of said Section 1 and the centerline of Green Road, North 00 degrees 56 minutes 20 seconds East 1373.05 feet; thence South 87 degrees 27 minutes 30 seconds East, 603.65 feet to the point of beginning of the parcel to be described; thence North 00 degrees 56 minutes 20 seconds East 713.85 feet; thence along the centerline of Hickory Valley Drive, a 66 foot wide private road easement for ingress, egress and public utilities on the following (2) courses: 1) Easterly on the Arc right, having a length of 95.86 feet, a Radius of 450.00 feet, a central angle of 12 degrees 12 minutes 20 seconds and a long chord which bears South 69 degrees 43 minutes 26 seconds East 95.68 feet, 2) Easterly on an Arc left, having a length of 176.65 feet a radius of 550.00 feet, a central angle of 18 degrees 24 minutes 08 seconds and a long chord which bears South 72 degrees 49 minutes 21 seconds East 175.89 feet; thence South 00 degrees 56 minutes 20 seconds West 640.23 feet; thence North 87 degrees 27 minutes 30 seconds West 259.26 feet to the point of beginning. SUBJECT to and including the use of the Easement "A", a 66 foot wide private road easement and 75 foot radius cul-de-sac for ingress, egress, and public utilities, described as: Part of the Northwest fractional 1/4 of Section 1, Town 3 North, Range 5 East, Oceola Township, Livingston County, Michigan, more particularly described as follows: Commencing at the West 1/4 corner of said Section; thence along the West line of said Section 1 and the centerline of Green Road, North 00 degrees 56 minutes 20 seconds East, 2063.13 feet to the point of beginning of the private road easement to be described; thence along the perimeter of said Easement on the following sixteen (16) courses: 1) continuing along said West Section line and centerline, North 00 degrees 56 minutes 20 seconds East 66.03 feet, 2) South 87 degrees 27 minutes 30 seconds East 514.10 feet, 3) Southeasterly on an arc right, having a length of 200.05 feet, a radius of 483.00 feet, a central angle of 23 degrees 50 minutes 14 seconds, and a long chord which bears South 75 degrees 32 minutes 23 seconds East 199.50 feet, 4) Easterly on an arc left, having a length of 327.73 feet, a radius of 517.00 feet, a central angle of 36 degrees 19 minutes 15 seconds, and a long chord which bears South 81 degrees 46 minutes 54 seconds East 322.27 feet, 5) Southeasterly on an arc right, having a length of 767.68 feet, a radius of 1033.00 feet, a central angle of 42 degrees 34 minutes 48 seconds, and a long chord which bears South 78 degrees 39 minutes 07 seconds East 750.14 feet, 6) Southeasterly on an arc left, having a length of 103.48 feet, a radius of 197.00 feet, a central angle of 30 degrees 05 minutes 47 seconds, and a long chord which bears South 72 degrees 24 minutes 37 seconds East 102.29 feet, 7) South 87 degrees 27 minutes 30 seconds East 42.50 feet, 8) Northeasterly on an arc left, having a length of 42.23 feet, a radius of 50.00 feet, a central angle of 48 degrees 23 minutes 40 seconds, and a long chord which bears North 68 degrees 20 minutes 40 seconds East 40.99 feet, 9) along the perimeter of a 75 foot radius cul-de-sac on an arc right, having a length of 362.32 feet, a radius of 75.00 feet, a central angle of 276 degrees 47 minutes 19 seconds, and a long chord which bears South 02 degrees 32 minutes 30 seconds West 99.60 feet, 10) Northwesterly on an arc left, having a length of 42.23 feet, a radius of

50.00 feet, a central angle of 48 degrees 23 minutes 40

seconds, and a long chord which bears North 63 degrees 15 minutes 40 seconds West 40.99 feet, 11) North 87 degrees 27 minutes 30 seconds West 42.50 feet, 12) Northwesterly on an arc right, having a length of 138.15 feet, a radius of 263.00 feet, a central angle of 30 degrees 05 minutes 47 seconds, and an long chord which bears North 72 degrees 24 minutes 37 seconds West 136.57 feet, 13) Northwesterly on an arc left, having a length of 718.64 feet, a radius of 967.00 feet, a central angle of 42 degrees 34 minutes 48 seconds, and an long chord which bears North 78 degrees 39 minutes 07 seconds West 702.21 feet, 14) Westerly on an arc right, having a length of 369.57 feet, a radius of 583.00 feet, a central angle of 36 degrees 19 minutes 15 seconds, and a long chord which bears North 81 degrees 46 minutes 54 seconds West 363.42 feet, 15) Northwesterly on an arc left, having a length of 173.49 feet, a radius of 417.00 feet, a central angle of 23 degrees 50 minutes 14 seconds, and a long chord which bears North 75 degrees 32 minutes 23 seconds West 172.24 feet, 16) North 87 degrees 27 minutes 30 seconds West, 512.26 feet to the point of be-

7100 Hickory Valley Dr, Fenton, Michigan 48430

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 26, 2025 File No. 25-009203

Firm Name: Orlans Law Group PLLC

Firm Address: 1650 West Big Beaver Road, Troy MI

48084

Firm Phone Number: (248) 502.1400

(10-26)(11-16)

(10-26, 11-2, 11-9 & 11-16-25 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on November 26, 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): Michael Hines and Gretchen A. Hines, husband and wife

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

Foreclosing Assignee (if any): VILLAGE CAPITAL & IN-VESTMENT LLC

Date of Mortgage: April 19, 2024

Date of Mortgage Recording: April 22, 2024 Amount claimed due on date of notice: \$585,752.83

Description of the mortgaged premises: Situated in Township of Genoa, Livingston County, Michigan, and described as: Lot 27 of Novel Estates, according to the recorded Plat thereof, as recorded in Plat Liber 32, Pages 12 to 15, Livingston County Records.

Common street address (if any): 3530 Kipling Cir, Howell,

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 con 3240(46)

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: October 26, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

1575438 (10-26)(11-16)

(10-26, 11-2, 11-9 & 11-16-25 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT.

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on December 17, 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): James A. Barrow and Gina M. Barrow, his wife

Original Mortgagee: Mortgage Electronic Registration Systems, Inc.

Foreclosing Assignee (if any): U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR RCAF ACQUISITION TRUST

Date of Mortgage: November 4, 2003

Date of Mortgage Recording: November 20, 2003 Amount claimed due on date of notice: \$165,220.31

Description of the mortgaged premises: Situated in City of Howell, Livingston County, Michigan, and described as: The North 10 acres lying West of the railroad right of way of the Southwest 1/4 of the Northeast fractional 1/4 of Section 2, Town 3 North, Range 4 East, Michigan.

Common street address (if any): 5800 Preston Rd, Howell, MI 48855-9365
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 16, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

1577074 (11-16)(12-07)

(11-16, 11-23, 11-30 & 12-7-25 FNV)

TO ALL CREDITORS: The Settlor, Chester R. Owsiak (date of birth December 18, 1935), who lived at 4066 West Knoll Drive, Brighton Twp., 48380, Livingston County, Michigan, died on September 30, 2025.

There is no personal representative of the Settlor's estate to whom Letters of Authority have been issued. Creditors of the decedent are notified that all claims against the First Amendment and Restatement of Chester R. Owsiak Agreement of Trust, originally dated December 1, 2005, will be forever barred unless presented to Rebecca K. Duffy, Successor Trustee, within four months after the date of publication.

Notice is further given that the Trust proceeds will thereafter be assigned and distributed to the persons entitled to it.

Date: November 7, 2025

Nicholas P. Hall (P84972)

Attorney for the First Amendment and Restatement of Chester R. Owsiak Agreement of Trust u/a/d December 1, 2005

344 N. Old Woodward, Ste. 301 Birmingham, MI 48009 (248) 792-6063

Rebecca K. Duffy

Successor Trustee of the First Amendment and Restatement of Chester R. Owsiak Agreement of Trust u/a/d December 1, 2005 c/o 344 N. Old Woodward, Ste. 301

Birmingham, MI 48009

(11-16)

(11-16-25 FNV)



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"Serving the Local Communities"

FORECLOSURE NOTICE NOTICE OF SALE

TO ALL PURCHASERS - A lien has been recorded on behalf of Lakeshore Pointe Homeowners Association. The lien was executed on January 6, 2025 and recorded on January 10, 2025, as Instrument 2025R-000542, Livingston County Register of Deeds. The lien secures assessments and other sums as of the date hereof in the amount of Two Thousand Eight Hundred and Four Dollars and Twenty-Three Cents (\$2,804.23).

Notice of Foreclosure by Advertisement. Under the power of sale contained in the recorded Condominium Documents and the statute in such case made and provided, notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212 that the lien will be foreclosed by a sale of the property described below, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check, main entrance of the Judicial Center located in Howell, Michigan, on Wednesday, January 7, 2026, at 10:00 AM, Eastern Standard Time

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

The name of the record property owner is Kayla Golembiewski, and is situated in the Township of Oceola, County of Livingston, State of Michigan, and is legally described as follows: Unit 97, of Lakeshore Pointe Condominium, a Condominium according to the Amended and Restated Master Deed recorded in Instrument No. 2010R-002745, Livingston County Records, as amended, and designated as Livingston County Condominium Subdivision Plan No. 75. Sidwell No. 07-31-402-097

Commonly known as: 439 Court Ln., 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: November 10, 2025

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

(11-16)(12-14)

(11-16, 11-23, 11-30, 12-7 & 12-14-25 FNV)

NOTICE OF FORECLOSURE BY ADVERTISEMENT

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Livingston County, starting promptly at 10:00 AM, on January 7, 2026. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Karen Allen, single woman Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): PennyMac Loan Services LLC

Date of Mortgage: October 15, 2020

Date of Mortgage Recording: October 20, 2020

Amount claimed due on date of notice: \$439,970.21

Description of the mortgaged premises: Situated in Township of Brighton, Livingston County, Michigan, and described as: PARCEL 2-B:

Part of the Southeast 1/4 of Section 33, Town 2 North, Range 6 East, Brighton Township, Livingston County, Michigan, described as commencing at the East 1/4 corner of said Section 33; thence South 87 degrees 08 minutes 32 seconds West along the East and West 1/4 line as platted and the centerline of Culver Road, 2190.13 feet to the point of beginning; thence South 02 degrees 43 minutes 04 seconds East 318.64 feet; thence North 87 degrees 50 minutes 11 seconds West along the Northerly line of I-96 (300 feet wide) 160.62 feet; thence North 02 degrees 42 minutes 38 seconds West 304.58 feet; thence North 87 degrees 08 minutes 32 seconds East along the centerline of Culver Road, 160.00 feet to the point of beginning.

Common street address (if any): 10750 Culver Rd, Brighton, MI 48114-9067

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 16, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515

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(11-16, 11-23, 11-30 & 12-7-25 FNV)