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MONDAY PROFILE

Susan Chalgian



Susan L. Chalgian of Chalgian & Tripp Law Offices, PLLC is a native of East Lansing and a recent admission to the Michigan bar.

She received her undergraduate degree from DePaul University in Chicago and her Juris Doctorate from Western Michigan University Thomas M. Cooley Law School.

She currently practices in the areas of elder law and estate and special needs planning.

Chalgian is a member of the Probate and Estate Planning Section and

Elder Law and Disability Rights Section of the State Bar of Michigan.

By JO MATHIS
Legal News

Residence: East Lansing.

What advice do you have for someone considering law school? Don't be intimidated by the stress and pressure; these come with the territory, and law school is there to help prepare you. Instead, have fun! There are so many areas of law to explore and you only end up practicing in a small fraction.

Favorite local hangouts: Woody's on Trowbridge, Tasty Twist, City Limits East.

What is your happiest childhood memory? My entire extended family stayed with my aunt and uncle in Maine for a week when I was about 10. The coastline there is rocky and my cousins and I had a lot of fun exploring the tide pools.

Why did you become a lawyer? I loved to read biographies growing up and my favorites were those of Supreme Court justices. I was inspired by the idea of being fair and impartial when confronted with differing perspectives.

What would surprise people about your job? There is a general perception of lawyers talking fast and being manipulative with their language, but I think people would be surprised by how much listening my job entails.

What do you wish someone would invent? On a blistery Michigan winter day, I find myself dreaming of a way to transport myself without going outside.

What has been your favorite year so far? Honestly, each year seems to get better.

If you could trade places with someone for a day, who would that be? The president of the United States—just to see what it's like.

What's the most awe-inspiring place you've ever been? For beauty, nothing beats Up North Michigan. For my love of history, the Egyptian Giza Pyramids made me feel a part of something much bigger.

What is your proudest moment as a lawyer? As a new lawyer, I feel really great just being able to answer my clients' questions and then explain the answer so that they understand. Especially when it took a lot for me to understand it myself.

What do you do to relax? I live close to some trails, so I walk my dog there almost every day after work. I love to go bowling. I love spending time with my two amazing nieces, ages 4 and 18 months. I sleep eight hours a night.

What is one thing you would like to learn to do? I quit piano lessons in high school and I have always wanted to pick it back up.

What is something most people don't know about you? I'm renovating my 1950s home. It is slow progress, but I am having fun and eventually it will be all the more cozy.

What is the best advice you ever received? If it feels good, do it. I take it as trust yourself and the person you are to make the right decision.



(l-r) Washtenaw County Sheriff Jerry Clayton, Federal Judge Judith Levy and Department of Justice Principal Deputy Assistant Attorney General Vanita Gupta spoke after Gupta's presentation at a Feb 19-20 University of Michigan symposium on fighting the criminalization of poverty.

Photo by Frank Weir

At 'tipping point'

'Fighting criminalization' of poverty explored Feb. 19

By FRANK WEIR
Legal News

The criminalization of the poor is "the civil rights issue of our time and it's exciting to see it move to center stage," said a key U.S. Department of Justice official at a February 19 symposium in Ann Arbor.

Vanita Gupta, head of the Civil Rights Division at the Department of Justice, was the

keynote speaker at a seminar titled, "Innocent Until Proven Poor, Fighting the Criminalization of Poverty," sponsored by the *Michigan Journal of Race and Law*. In her talk at the University of Michigan Law School, Gupta said the criminal justice system in Ferguson, Mo. is promoting loss and distrust among residents of the St. Louis suburb.

As an example, Gupta pointed to the case of a Ferguson

woman who owed \$102 in parking fines. After missing required court appearances in the matter, the woman amassed additional fines and penalties amounting to \$1,500, coupled with jail time, a lost job, and allegations of child neglect.

Gupta noted that other fines in Ferguson were even more troubling, including \$302 for a single

See **POVERTY**, page 3

Student is an MSU Law Innovation Assistant

By SHEILA PURSGLOVE
Legal News

Irene Mo remembers when her parents – immigrants from Canton (Guangzhou), China, with limited English-speaking skills – struggled to find an attorney to help them purchase a Chinese restaurant. The experience left a big impression on Mo, then in middle school and now a 2L student at Michigan State University College of Law.

"Unless you're looking in Big Law or immigration law, there's a large disparity of Asian-American attorneys in the legal field," notes Mo, the sole Asian-American in her class at MSU Law's Geoffrey Fieger Trial Practice Institute (TPI), where only 32 students are selected each year. "It's a rarity to see an Asian-American litigation attorney, especially in the Midwest, and I would like to see more Asian-Americans in that field."



The daughter of Chinese immigrants, Irene Mo would like to see more Asian American litigation attorneys in the workforce. Mo is a 2L student at MSU Law and an 'innovation assistant' in the school's LegalRnD program.

See **STUDENT**, page 3

Future doctors and lawyers team up in MSU Law elective

Doctors and lawyers might not be considered partners in practice, but students in a new elective at Michigan State University recently learned how they could become allies and learn to better communicate with their patients and clients.

“Law and Medicine: Mediation in the Clinical Setting,” a class offered earlier this year, was led by MSU Law Associate Professor Brian Pappas, along with Elizabeth Petsche, an assistant professor in the College of Osteopathic Medicine, who is also a lawyer.

“I’m into interprofessional education, but usually that is within the health care side,” Petsche said. “People tend to not consider the positive relationships that can be between doctors and lawyers and how much law can impact patient care when it comes to getting resources and things of that nature. There’s a lot of legal components to health care.”

Ten osteopathic medical students and seven law students worked in small, mixed groups during the four-session course and focused on skills that are used in negotiation, as well as communication tools that can prevent lawsuits from happening. Students completed the course in the law school’s moot courtroom, where they observed what could happen when communication breaks down.

“I was surprised with how receptive the law students were with receiving medical advice in

terms of explaining the risks versus benefits of medical procedures or the patho-physiology of certain diseases,” said Peter Boateng, a second-year osteopathic student. “I realized that as doctors, we will provide the legal world with the practical application of patient-centered medicine.”

Osteopathic medical student Alfred Nesaraj appreciated learning about how law students are taught to approach their work and how it differs from medical training. “I enjoyed working with the law students and watching them work during mediation,” Nesaraj said. “Their thought pattern is very different than the linear thinking we’re conditioned to after taking countless credit hours of core science classes. I think it was a very valuable experience that helped me appreciate how similar and different the skills required in our two fields are.”

Petsche watched as the medical and law students worked together and built joint understanding of each other’s worlds. “They would engage in discussions and genuinely listen to the other profession’s perspective,” she said. “It was refreshing to see the medical students have fun talking to the law students and have either of them stop during the class and ask, ‘I don’t know what that means.’”

Boateng found very practical benefits from the course. “It was worthwhile to practice negotiations with the law students,” he said. “Taking this elective allowed me to learn alongside and build connections with future lawyers. I believe that the communication techniques and ideas related to mediation can easily be translated to taking care of patients in the future.”

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Student Presenters



Two 3L students from the MSU College of Law Indigenous Law & Policy Center gave a Feb. 18 presentation at the Jackson District Library: “Impact of the Land Treaties in Michigan on Native Americans.” Samantha Smith (left), a member of the Saginaw Chippewa tribe, and Corrinna Bailey presented on the treaties the U.S. Government negotiated with Native Americans, prompted by land surveyed for sale. The law students also discussed how treaties made a century ago still affect Michigan tribes and their people.

Photo by Mary Steinmetz

Letter to the Editor

In the Feb. 18 article “State Supreme Court Justices speak at MLaw,” the three justices presuppose that judges will be selected through popular election or appointment by the governor. There are, however, other ways. I have published three articles on judicial selection; the latest is “Judicial Selection in Michigan: A Fresh Approach,” 58 Wayne L. Rev. 313 (2012). My proposals involve neither gubernatorial appointment nor popular election.

We must first acknowledge the role of the judge is primarily to decide individual cases on the basis of what has already transpired. The judicial role is thus different from that of the legislator. Given that difference, the method of selection of legislators may not be an appropriate one for judges. Also, the judge may have to enforce constitutional limits on legislative and executive action – an anti-majoritarian function.

What is the goal of judicial selection? My own view is that judicial selection should involve a search for judges of quality who are broadly representative of the citizenry. Quality seems an obvious goal, though, admittedly, it's not a self-defining term. Presumably, it should include basic intelligence, proper training, and open-mindedness. Representativeness, or diversity, should be a goal, by analogy to the jury. I am not alone in believing the achievement of diversity is an important goal. Justice Sotomayor, for example, has spoken of the need to have a more diverse judiciary.

The problem with judicial elections is that they provide no assurance of either quality or diversity. There are, of course, competent judges in Michigan, but, in my opinion, they have become judges despite the need to run for office, not because of it. The need to raise money discourages some qualified persons from actively seeking judgeships,

and, in any event, the electorate is likely to know very little about the candidates. Solicitation of contributions can often give the appearance of corruption.

Regarding gubernatorial appointment, the governor in Michigan is entirely unconstrained in making appointments necessitated by death or retirement, and is likely to appoint lawyers who share the governor's beliefs, attitudes, and values; hence, appointment is not a way to promote diversity. There is also no institutional guarantee of quality.

The first of my four proposals calls for the creation of a nominating commission consisting of: “two lawyers, elected by the State Bar Association; six persons elected by proportional representation, of whom one must be a lawyer and five must be nonlawyers; two judges, elected by all judges of courts of record in the state; one full-time member of a faculty of a law school in the state accredited by the American Bar Association, elected by all full-time members of the law school faculties of accredited law schools in the state; and one full-time member of a nonlawyer faculty of an accredited university within the state, elected by all nonlawyer full-time professors in accredited universities in the state.”

Each member of the commission would nominate one candidate. Any one commissioner could veto the choice of another commissioner. Final selection would be by lot from among the nominees. Here again is the analogy to the jury, which is not elected or appointed and which is intended to broadly represent the community.

The commission is designed to be as diverse as possible – hence, the inclusion of members of the public elected through proportional representation.

Selection by lot is not an entirely novel concept. Officials with judicial duties were selected

by lot in Athens in the 5th and 4th centuries B.C.E.

Regarding the giving of a veto power to each member of the commission, my assumption is that each commissioner would, in effect, say to each other commissioner, “I will refrain from vetoing your choice of a well-qualified candidate if you will refrain from vetoing my choice of a well-qualified candidate.”

The presence of academics is not entirely unprecedented. In at least two states a law school faculty member is a member of a merit selection nominating commission. (One of the problems with current forms of merit selection is that the governor, the state’s chief politician, makes the final choice among candidates put forward by the nominating commission. The governor is likely to choose the one candidate whose beliefs, attitudes, and values most closely resemble those of the governor.)

My modest hope in offering proposals for a different form of judicial selection is that discussions of judicial selection will not be limited to the arguments between those who support popular election and those who support some form of gubernatorial appointment. Realistically, I don’t expect many to accept my ideas, at least at present. I remember once when I lived in Texas I had a conversation with some lawyers about the Texas system of partisan election of judges. They all agreed it was a terrible system, but they didn’t want to change it – perhaps another instance of “the devil you know.” Possibly that’s the way many Michigan lawyers feel. Having spent 43 years away from Michigan, however, and having practiced criminal law principally in the military, in Florida, and in Illinois, I’m less committed to the status quo.

Bob Davidow
Ann Arbor
Professor of Law (retired)
George Mason University

POVERTY:

Gupta: Criminalizing homelessness violates the Eighth Amendment

From Page 1

Manner of Walking violation; \$427 for a single Peace Disturbance violation; \$531 for High Grass and Weeds; \$777 for Resisting Arrest; and \$792 for Failure to Obey and \$527 for Failure to Comply.

She said that many violations required court appearances – 229 of 376 municipal offenses are “must appears,” including dog nuisance, failure to remove leaf debris, and equipment violations. The court dates are scheduled at times that are difficult for people to appear because of work or child care responsibilities, which then resulted in arrest warrants and further fines.

A Department of Justice report last year showed that, as of December 2014, the Boston Municipal Court System, for a city of 645,000 people, issued some 2,300 criminal warrants. The Ferguson Municipal Court issued 9,000, for a population 1/30th the size of Boston’s. Experts noted that a large part of the population of Ferguson had an outstanding warrant for their arrest.

And with 6,500 municipal courts nationwide, Gupta said Ferguson likely is not the only problem area.

Although Gupta told the audience that she “sees these problems every day, I do believe we

are seeing a different opportunity. We could be on the cusp of major change, across different political perspectives, and one shared sense that we need to come together and fix what has been a terrible wrong in our justice system.

“We at the Justice Department feel we need a more effective system, more fair, with more prudent spending,” Gupta said. “No matter how long and deeply rooted, we can make progress.”

Gupta added that a sense of urgency is necessary, but that “the laws we are working to end have been built over 40 years with politicization over these issues.

“Change won’t happen overnight but we are at a tipping point and we can anticipate tremendous change,” she said.

Gupta outlined several critical issues around the criminalizing of the poor during her presentation. In addition to court fines and fees that can devastate the poor, she cited other legislative efforts to punish the poor including criminalizing basic human activities such as sitting, sleeping or camping in public places, in essence criminalizing homelessness; inadequate court representation for indigents; unfair pretrial systems and bail practices; and unfair sentencing issues.

Citing her belief that criminalizing homelessness violates the

Eighth Amendment, she said that, “Beyond the constitutional issues, criminalizing homelessness is poor public policy. It does nothing to break the cycle of poverty.”

She noted the same concern for bail practices that are often based on wealth status and not the protection of the community.

“This year is the 50th anniversary of the Bail Reform Act of 1966 which fundamentally changed federal bail practices. The act required an individualized assessment of the likelihood of a defendant to reappear in court as the only basis for bail so that no one is needlessly detained before trial,” she said.

“But some systems still link jail time with the insufficiency of money and accused can’t afford to pay for their release. Pre-trial detention should be designed to protect the community and not be based on wealth status. It is a fact that many in jail can’t afford their freedom. This causes a devastating impact on our most vulnerable communities.”

Regarding representation, Gupta noted that “too many face barriers to justice denying the promise of Gideon v. Wainwright.

“In too many communities, there are insufficient funds for indigent representation,” Gupta said. “Attorneys serve in name only due to high caseloads and lack of funding for defense investigation and experts.”



Department of Justice Principal Deputy Assistant Attorney General Vanita Gupta spoke at the symposium.

Photo by Frank Weir

She noted that all these practices can cause people to lose their homes, jobs, and family members, as they struggle to cope with inadequate funds and incarceration.

“There’s a common thread, a lot of interconnectedness. People who are punished for the size of their wallets raise serious constitutional concerns. It does not promote public safety and it undermines our criminal justice system and threatens the foundation of

our democracy. Too many see justice as for the wealthy only.”

Gupta concluded that “many eyes are looking at this problem and we can’t let the moment go by and miss our window of opportunity. If we don’t reach for reform, we should be ashamed of ourselves. It has taken too many years to get to this point and we have to work to make sure equal justice and fundamental fairness are accessible to everyone and not just a few.”

STUDENT:

Mo and her team won LexHacks in Chicago and a Hackathon in L.A.

From Page 1

Mo has been an Innovation Assistant for MSU Law’s LegalRnD – The Center for Legal Services Innovation – since last May, a work undertaking she terms her most rewarding to date. With her passion for providing efficient, quality legal services, this position has given her numerous opportunities to meet thought-leaders in the legal innovation and technology field.

“For example, I’ve been able to work under second-generation lean senseis to improve processes for non-profit legal organizations,” she says.

LegalRnD also has earned her kudos. In June 2015, she and her team won the challenge at LexHacks in Chicago to create an email application to detect personally identifiable information. After every team submitted their solutions for different challenges, participants were given an opportunity to privately present their solutions to each challenge judge.

“My team had developed an e-mail add-on to detect personally identifiable information at the point of distribution and I believe it was our private presentation of that application that won us the challenge,” says Mo, who afterwards wrote an article, “Execution Plus: Selling Why Your Solution is The Solution.”

For the “Code the Deal Legal Hackathon” last October in Los Angeles, Mo and her team built an Android application to inform

tenants of potential legal issues with their leases. The project won the HP Haven on Demand Prize, Real Estate Prize, and Grand Prize.

“This event was different from LexHacks as our team had committed to building a solution for only one challenge and went into the weekend with more preparation,” she says. “I was able to apply the project management skills I had developed during my second year at MSU Law by overseeing four other law students and two programmers in building the Android application.”

Since joining MSU Law, Mo has developed a passion for increasing access to legal services by applying lean process improvement, project management, and technology and innovation – and has put these LegalRnD principles in practice as co-chair of the “Help 150 Families Campaign,” an Alternative Spring Break program that provides free tax preparation services to low-income taxpayers in rural Michigan.

“By running our Alternative Spring Break program efficiently, we’ll be able to help more low-income taxpayers than in previous years,” she says. “Providing this free service is important because low-income taxpayers are often victims of identity theft and fraud.”

Last February and March, the program assisted 120 taxpayers. Ten volunteers, supervised by two licensed tax attorneys, each donated more than 40 service

hours. Mo raised more than \$1,000 over the course of 30 days for the program, but that only covered one third of the costs. This year, as co-chair, she has set a personal goal of raising \$2,500 through the end of March, money that will allow up to 10 MSU Law students to assist taxpayers.

“As the child of Chinese immigrants, I’m forever thankful for the helping hands that allowed me to be in my current position,” she says. “My parents had to turn to me for almost every interaction that required them to use English. I’ll never forget organizations, similar to the Help 150 Families Campaign, which reached out to my family and helped us become more independent.”

A member of Phi Alpha Delta, Mo serves as president of the MSU Law American Chinese Attorneys Club, vice president of the Intellectual Property Law Society, treasurer of the Asian Pacific Law Students Association and treasurer of LegalLaunchPad, as well as American Bar Association liaison to the MSU Law Student Bar Association.

She has been a Student Navigator for ZeekBeek since last April, helping State Bar of Michigan members claim their profiles and grow their online presence; providing feedback to ZeekBeek regarding the expansion of directory features and products; and representing ZeekBeek at State Bar events and technology showcases.

“Working for a start-up is exciting,” she says. “Student

Navigators are constantly asked about their opinion on ZeekBeek’s strategies for reaching out to law students and practitioners.”

Last summer, Mo clerked at Legal Services of South Central Michigan in Ann Arbor, where she gained practical client-facing and litigation skills; and at the Michigan Poverty Law Program, where the majority of her work was spent on public policy research for clean and affordable water legislation.

“It’s been interesting to watch some of the policy issues I researched play out as the media coverage of the Flint Water Crisis has increased,” she says.

Mo started her academic career by graduating in the top five percent of her class at Plymouth High School, then earning her two undergrad degrees in economics and mathematics, with distinction, from the University of Michigan-Dearborn, where she tutored at the Math Learning Center. She also served in student government as Inaugural Chief Justice of the Student Judiciary, Director of Internal Relations, Director of Research and Development, Speaker of the Senate, Senator, and Fellow, and served on several student government committees.

“I love learning so when it came time to pick a major, I had trouble picking just one,” she says. “I loved the challenge of mathematics and the rigor that was needed to be successful. Economics was a strong complement to mathematics because it

uses data analytics and statistics to explain market behavior.”

An Introduction to Cryptography class piqued her interest in information privacy and security law, a field in which she would like to practice.

“I’m fascinated with the idea that the most widely used cryptosystems are based on the assumption that there is no efficient algorithm to factorize very large prime numbers,” she says.

During her undergrad years, Mo worked as a legal clerk at Bodman PLC in Detroit, where she drafted legal documents and client correspondence and assisted in document retrieval and retention to support paralegals and attorneys.

“I enjoyed the experience of learning to work in a Big Law environment,” she says. “Everyone I had the opportunity to do work for always made it a point to tell me, ‘Thank you. I appreciate it.’”

Mo, who served as Finance Director for Democrat David Knezek’s successful 2014 bid to represent the 5th District in the Michigan State Senate, enjoys living in East Lansing.

“With my previous experience in politics, it’s exciting to live so close to Michigan’s Capitol where laws and policies are made,” she says.

In her limited leisure time she enjoys doing CrossFit workouts. “I love the challenge of continuously improving to achieve perfect technique in my Olympic lifts and increasing my personal records,” she says.

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5:00 p.m. Thursday

for the following Monday's newspaper.

5:00 p.m. Tuesday

for the following Thursday's newspaper.

This pertains to both additions and cancellations.

First Insertion

STATE OF MICHIGAN PROBATE COURT COUNTY OF INGHAM NOTICE TO CREDITORS

Decedent's Estate
FILE NO. 16-244-DE
Estate of **STELLA R. KINNEY, Deceased**
Date of birth: 06/26/1924
TO ALL CREDITORS:*
NOTICE TO CREDITORS: The decedent, Stella R. Kinney, who lived at 205 Loree Drive, East Lansing, Michigan died 07/24/2015.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Peter Schmitz, named personal representative or proposed personal representative, or to both the probate court at 1725 Loraine Avenue, Lansing and the named/proposed personal representative within 4 months after the date of publication of this notice.

Date: 03/03/2016
PETER SCHMITZ
Personal representative
1725 Loraine Avenue
Lansing, MI 48910
(517) 372-9426
JAMES F. ANDERTON, V P67628
Attorney
124 W. Allegan, Suite 700
Lansing, MI 48933
(517) 482-2400

03/07

FORECLOSURE NOTICE

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR COLLECTING A DEBT. IF THE DEBT WAS DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT THAT DEBT.

If you are in the Military, please contact our office at the number listed below.

ATTN PURCHASERS: 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.

MORTGAGE SALE – Default has been made in the conditions of a certain mortgage made by: Anthony Lee Franco married man and Kimmi Franco, his wife, to Mortgage Electronic Registration Systems, Inc. as nominee for Arbor Mortgage Corporation its successors and

assigns, Mortgagee, dated November 9, 2007 and recorded November 27, 2007 in Liber 3287 Page 1275 Ingham County Records, Michigan. Said mortgage was assigned to: Matrix Financial Services Corporation, by assignment dated September 24, 2014 and recorded October 1, 2014 in Instrument # 2014-037973 on which mortgage there is claimed to be due at the date hereof the sum of Twenty-Five Thousand Four Hundred Fifty-Seven Dollars and Seventy-Three Cents (\$25,457.73) including interest 7.5% per annum.

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, Circuit Court of Ingham County at 10:00AM on April 7, 2016 Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot 454, of Maple Hill Subdivision, according to the plat thereof as recorded in Liber 8, Page(s) 33, Ingham County Records.

Commonly known as 713 Jessop Ave, Lansing MI 48910

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or 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(17) 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.

Dated: 3/07/2016

Matrix Financial Services Corporation, Assignee of Mortgagee
Attorneys: Potestivo & Associates, P.C.
811 South Blvd. Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 16-34886

(03-07)(03-28)

unless MCL 600.3240(17) 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.

Dated: 3/07/2016

Household Finance Corporation III Mortgagee
Attorneys: Potestivo & Associates, P.C.
811 South Blvd. Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 16-34614

(03-07)(03-28)

Case No. 2015-282-CH
CIRCUIT COURT SALE

In pursuance and by virtue of a Judgment of the Circuit Court for the County of Ingham, State of Michigan, made and entered on the 3rd day of February, A.D., 2016 in a certain cause therein pending, wherein Wells Fargo Bank, N.A., as Trustee for the Pooling and Servicing Agreement Dated as of February 1, 2005 Park Place Securities, Inc. Asset-backed Pass-through Certificates Series 2005-WHQ1, a national association, was the Plaintiff and Rebecca Smith, an individual, Daniel L. Smith, an individual, Argent Mortgage Company, LLC, a foreign limited liability company, and First-Merit Bank, N.A., a national association, were the Defendants.

NOTICE IS HEREBY GIVEN that I shall sell at public auction to the highest bidder, at public venue, at the Ingham County Circuit Court (that being the place of holding the Circuit Court for said County), on the 28th day of April, A.D., 2016 at 10:00 a.m., Eastern Standard Time, the following described property, All certain piece or parcel of land situated in the City of Lansing, County of Ingham and State of Michigan, described as follows:

Lot 34, Banghart Subdivision, City of Lansing, Ingham County, Michigan, according to the recorded plat thereof, as recorded in Liber 13 Page 39 of Plats, Ingham County Records. Commonly known as: 736 East Harris Street, Lansing, Michigan 48901

This property may be redeemed during the six (6) months following the sale.

Dated: 03/07/2016

George Lammers, Deputy Sheriff, Potestivo & Associates, P.C.
Attorneys for Plaintiff
By: Mary Atallah (P75273)
811 South Blvd., Suite 100
Rochester Hills, MI 48307
(248) 853-4400
Our File # 13-91303

(03-07)(04-18)

FORECLOSURE NOTICE

RANDALL S. MILLER & ASSOCIATES, P.C. MAY BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

IF YOU ARE A MILITARY SERVICE-MEMBER ON ACTIVE DUTY NOW OR IN THE PRIOR NINE MONTHS, PLEASE CONTACT OUR OFFICE.

Mortgage Sale - Default has been made in the conditions of a certain mortgage made by Roberto G. Garcia, Jr. and Amy A. Garcia, husband and wife to Agent Mortgage Company, LLC, Mortgagee, dated September 26, 2006, and recorded on October 5, 2006, in Liber 3238, Page 1064, Ingham County Records, said mortgage was assigned to U.S. Bank National Association as trustee for Stanwich Mortgage Loan Trust, Series 2012-2 by an Assignment of Mortgage dated July 16, 2012 and recorded July 26, 2012 by Document Number: 2012-031456, , on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Three Thousand Fifty-Seven and 74/100 (\$103,057.74) including interest at the rate of 4.37500% per annum.

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 in said Ingham County, where the premises to be sold or some part of them are situated, at 10:00 AM on April 7, 2016 Said premises are situated in the City of Lansing, Ingham County, Michigan, and are described as:

Lot 163 and the North 10 feet of Lot 164, Westmont Subdivision, City of Lansing, Ingham County, Michigan, according to the recorded plat thereof as recorded in Liber 9 of Plats, Page 3, Ingham County Records.

Commonly known as: 2921 YOUNG AVE, LANSING, MI 48906-0000

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: March 7, 2016

Randall S. Miller & Associates, P.C.
Attorneys for U.S. Bank National Association as trustee for Stanwich Mortgage Loan Trust, Series 2012-2
43252 Woodward Avenue, Suite 180,
Bloomfield Hills, MI 48302,
(248) 335-9200
Case No. 16MI00209-1

(03-07)(03-28)

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE – Default has been made in the conditions of a mortgage made by JOSEPH L. TRATNIK, A MARRIED MAN and SHARON TRATNIK, AKA SHARON L. TRATNIK, SIGNS TO SUBJUGATE DOWER RIGHTS, to FLAGSTAR BANK, FSB, Mortgagee, dated June 11, 1999, and recorded on June 29, 1999, in Liber 2782, on Page 1163, and assigned by said mortgagee to JPMorgan Chase Bank, N.A..., S/B/M Chase Home Finance LLC, S/B/M to Chase Manhattan Mortgage Corporation, as assigned, Ingham County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Six Thousand Eight Hundred Fourteen Dollars and Eighty-Nine Cents (\$46,814.89), including interest at 7.500% per annum.

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, the Circuit Courthouse in Ingham County at 10:00 AM o'clock, on April 7, 2016 Said premises are located in Ingham County, Michigan and are described as:

LOT 82, BEL-AIR MEADOWS SUBDIVISION NO. 1, CITY OF LANSING, INGHAM COUNTY, MICHIGAN, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 20 OF PLATS, PAGE 31.

The redemption period shall be 6 months from the date of such sale, unless abandoned under MCL 600.3241, in which case the redemption period shall be 1 month, or under MCL 600.3241a 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later, or extinguished pursuant to MCL 600.3238.

If the above referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, 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.

JPMorgan Chase Bank, N.A..., S/B/M Chase Home Finance LLC, S/B/M to Chase Manhattan Mortgage Corporation Mortgagee/Assignee
Schneiderman & Sherman, P.C.
23938 Research Drive, Suite 300
Farmington Hills, MI 48335
S2016010882827 FHA

(03-07)(03-28)

Notice Of Mortgage Foreclosure Sale

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return

of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Bonnie J. Verleger, a single woman individual, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated September 19, 2003, and recorded on October 14, 2003 in Liber 3070 on Page 168, and assigned by said Mortgagee to Wells Fargo Bank, NA as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Forty-Four Thousand Eight Hundred Sixty-Two and 51/100 Dollars (\$44,862.51).

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 Ingham County, at 10:00 AM, on April 7, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot No. 8, Heller's Subdivision, City of Lansing, Ingham County, Michigan, according to the recorded plat thereof a recorded in Liber 7, Page 11. Ingham County Records.

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 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.

Dated: March 7, 2016

For more information, please call:
FC D (248) 593-1309
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #460365F01

(03-07)(03-28)

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE – Default has been made in the conditions of a mortgage made by BOBBY L RUE JR., A MARRIED MAN and JUDY I. RUE, AS JOINT TENANTS, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated April 23, 2004, and recorded on July 30, 2004, in Liber 3122, on Page 752, and assigned by said mortgagee to Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America, as assigned, Ingham County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Twenty-Eight Thousand Five Hundred Thirty-Two Dollars and Eighteen Cents (\$28,532.18), including interest at 5.875% per annum.

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, the Circuit Courthouse in Ingham County at 10:00 AM o'clock, on April 7, 2016 Said premises are located in Ingham County, Michigan and are described as:

LOT 45, WESTERN FARM SUBDIVISION NO. 1, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN LIBER 10 OF PLATS, PAGE 1, INGHAM COUNTY RECORDS.

The redemption period shall be one year from the date of such sale, unless abandoned under MCL 600.3241, in which case the redemption period shall be 1 month, or under MCL 600.3241a 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later, or extinguished pursuant to MCL 600.3238.

If the above referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, 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.

(Continued on Page 5)

LEGAL NOTICES

(Continued from Page 4)

First Insertion

Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335 S2016020810000 FNMA

(03-07)(03-28)

Second Insertion

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE YEAR, PLEASE CONTACT OUR OFFICE AT 248-502-1400.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Lee March, a married man, to Fifth Third Mortgage -MI, LLC, Mortgagee, dated June 28, 2013 and recorded July 8, 2013 in Instrument Number 2013-033205, Ingham County Records, Michigan. Said mortgage is now held by Fifth Third Mortgage Company, by assignment. There is claimed to be due at the date hereof the sum of Sixty-Seven Thousand Five Hundred and 36/100 Dollars (\$67,500.36), including interest at 4.875% per annum.

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 Ingham County, Michigan at 10:00 AM on MARCH 31, 2016.

Said premises are located in the Township of Onondaga, Ingham County Michigan, and are described as:

Commencing at a point 432 feet West of the Northeast corner of the East 1/2 of the Northeast 1/4 of Section 25, Town 1 North, Range 2 West, Onondaga Township, Ingham County, Michigan; thence South 891 feet; thence West 108 feet; thence South 429 feet; thence West 120 feet; thence North 1,320 feet; thence East 228 feet, to the place of beginning.

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. 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.

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: February 29, 2016
Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 16-001658

(02-29)(03-21)

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE YEAR, PLEASE CONTACT OUR OFFICE AT 248-502-1400.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Ron Buck a/k/a Ronald Buck and Betty Buck, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 13, 2009 and recorded December 4, 2009 in Liber 3365, Page 1057, and Loan Modification Agreement recorded on December 17, 2014, in Document Number 2014-046934, Ingham County Records, Michigan. Said mortgage is now held by Lakeview Loan Servicing, LLC, by assignment. There is claimed to be due at the date hereof the sum of One Hundred Forty-Seven Thousand Two Hundred Seventy-Eight and 33/100 Dollars (\$147,278.33), including interest at 4.5% per annum.

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 Ingham County, Michigan at 10:00 AM on MARCH 31, 2016.

Said premises are located in the Township of Delhi, Ingham County Michigan, and are described as:

Lot 42, College Heights Estates II, Delhi Township, Ingham County, Michigan, according to the recorded plat thereof, as recorded in Liber 45 of Plats, Page 1, Ingham County Records.

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. 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.

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: February 29, 2016
Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 16-001600

(02-29)(03-21)

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE – Default has been made in the conditions of a mortgage made by ELIZABETH J. WESTERHOF, AN UNMARRIED WOMAN, to FIFTH THIRD MORTGAGE - MI, LLC, Mortgagee, dated July 1, 2008, and recorded on July 18, 2008, in Liber 3313, on Page 1110, and assigned by said mortgagee to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, as assigned, Ingham County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Three Thousand Nine Hundred Five Dollars and Twenty Cents (\$123,905.20), including interest at 5.125% per annum.

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, the Circuit Courthouse in Ingham County at 10:00 AM o'clock, on April 14, 2016

Said premises are located in Ingham County, Michigan and are described as: THE SOUTH 41.6 FEET OF LOT 53, OAK RIDGE SUBDIVISION, CITY OF EAST LANSING, INGHAM COUNTY, MICHIGAN, ACCORDING TO THE RECORDED PLAT THEREOF AS RECORDED IN LIBER 8 OF PLATS, PAGE 38, INGHAM COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale, unless abandoned under MCL 125.1449K, in which case the redemption period shall be 3 months, or under MCL 125.1449v, 30 days from the date of such sale. MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335 S20121003060549 FHA

(02-29)(03-21)

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Nikolay Badalyan, a married man and Karina Minasyan, original mortgagor(s), to JPMorgan Chase Bank, National Association, Mortgagee, dated February 6, 2006, and recorded on February 17, 2006 in Liber 3205 on Page 569, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand One Hundred Fifty-Seven and 10/100 Dollars (\$87,157.10).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is here-

by 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 Ingham County, at 10:00 AM, on March 31, 2016.

Said premises are situated in Charter Township of Delhi, Ingham County, Michigan, and are described as: Lot 7 Block 6 Cedar Heights according to the recorded plat thereof as recorded in Liber 8 of Plats Page 20.

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 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.

Dated: February 29, 2016
For more information, please call:
FC S (248) 593-1304
Trott Law, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #425259F02

(02-29)(03-21)

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Richard D Wiersma II an unmarried man, original mortgagor(s), to The Construction Loan Company, Mortgagee, dated March 12, 2002, and recorded on May 13, 2002 in Liber 2957 on Page 855, and assigned by mesne assignments to Wells Fargo Bank, NA as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Five Thousand Five Hundred Fifty-Eight and 29/100 Dollars (\$5,558.29).

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Ingham County, at 10:00 AM, on March 31, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lots 99 and 100, Lansing Addition Company's Subdivision of Outlot B of Leslie Park Subdivision, City of Lansing, Ingham County, Michigan, according to the recorded plat thereof as recorded in Liber 5 of Plats, Page 20, Ingham County Records

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

If the property is sold at foreclosure sale 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.

Dated: February 29, 2016
For more information, please call:
FC D (248) 593-1309
Trott Law, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #460442F01

(02-29)(03-21)

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Marcus M Darden, a single man individual, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated July 7, 2006, and recorded on July 14, 2006 in Liber 3227 on Page 609, and assigned by said Mortgagee to Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-One Thousand One Hundred Seventy and 90/100 Dollars (\$71,170.90).

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 Ingham County, at 10:00 AM, on March 31, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot 14, Block 3, Plat of F.C. Taylor's Re-Plat of Dell's Subdivision of Lot 14 of Seymour's Subdivision, according to the recorded plat thereof, as recorded in Liber 5 of Plats, Page 13.

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 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.

Dated: February 29, 2016
For more information, please call:
FC X (248) 593-1302
Trott Law, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #456362F02

(02-29)(03-21)

Third Insertion

AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTIFY US AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE - Default having been made in the terms and conditions of a certain mortgage made by JENIFER A HAHN and ANDREW W HAHN, Wife and Husband, Mortgagors, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated the 15th day of June, 2005 and recorded in the office of the Register of Deeds, for The County of Ingham and State of Michigan, on the 15th day of July, 2005 in Liber 3174 of Ingham County Records, page 187, said Mortgage having been assigned to BANK OF AMERICA, N.A., successor by merger to LaSalle Bank Midwest, N.A. on which mortgage there is claimed to be due, at the date of this notice, the sum of One Hundred Ten Thousand Two Hundred Sixty One Dollars and 40/100 (\$110261.40), and no suit or proceeding 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 statute of the State of Michigan in such case made and provided, notice is hereby given that on the 24th day of March, 2016 at 10:00 AM o'clock Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, at the Circuit Courthouse in Ingham County MI (that being the building where the Circuit Court for the County of Ingham is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with interest thereon at 7.375 per annum and 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:

All that certain piece or parcel of land, including any and all structures, and homes, manufactured or otherwise, located thereon, situated in the City of Lansing, County of Ingham, State of Michigan, and described as follows, to wit:

THE WEST 1/2 OF LOT 11, SUPERVISOR'S PLAT OF HOLOWAY SUBDIVISION, CITY OF LANSING, INGHAM COUNTY, MICHIGAN, ACCORDING TO THE RECORDED PLAT THEREOF AS RECORDED IN LIBER 19 OF PLATS, PAGE 35, INGHAM COUNTY RECORDS.

During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale. Pursuant to MCLA 600.3278, the mortgagor(s) will be held responsible to the person who buys the property at the foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

If the sale is set aside for any reason, the Purchaser at the sale shall be entitled only to a return of the deposit paid. The Purchaser shall have no further recourse against the Mortgagee or the Mortgagee's attorney

Dated: 2/22/2016
BANK OF AMERICA, N.A., successor by merger to LaSalle Bank Midwest, N.A. Mortgagee
FABRIZIO & BROOK, P.C. Attorney for BANK OF AMERICA, N.A., successor by merger to LaSalle Bank Midwest, N.A. 700 Tower Drive, Ste. 510 Troy, MI 48098 (248) 362-2600
BOA HAHN

(02-22)(03-14)

SCHNEIDERMAN & SHERMAN, P.C., IS ATTEMPTING TO COLLECT A DEBT, ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

PLEASE CONTACT OUR OFFICE AT (248)539-7400 IF YOU ARE IN ACTIVE MILITARY DUTY.

MORTGAGE SALE – Default has been made in the conditions of a mortgage made by JAMES C. FAILING and SUSAN K. FAILING, HUSBAND AND WIFE, to SEATTLE MORTGAGE COMPANY, Mortgagee, dated September 26, 2005, and recorded on November 14, 2005, in Liber 3192, on Page 923, and assigned by said mortgagee to Nationstar Mortgage LLC d/b/a Champion Mortgage Company, as assigned, Ingham County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fourteen Thousand Five Dollars and Thirty-Eight Cents (\$114,005.38), including interest at 2.150% per annum.

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, the Circuit Courthouse in Ingham County at 10:00 AM o'clock, on May 19, 2016 Said premises are located in Ingham County, Michigan and are described as:

Lot 79, Touraino, City of East Lansing, Ingham County, Michigan, according to the recorded plat thereof as recorded in Liber 9 of Plats, Page 37, Ingham County Records.

The redemption period shall be 6 months from the date of such sale, unless abandoned under MCL 600.3241, in which case the redemption period shall be 1 month, or under MCL 600.3241a 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later, or extinguished pursuant to MCL 600.3238.

If the above referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, 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. Nationstar Mortgage LLC d/b/a Champion Mortgage Company Mortgagee/Assignee Schneiderman & Sherman, P.C. 23938 Research Drive, Suite 300 Farmington Hills, MI 48335 S20160210112016 FHA

(02-22)(03-14)

Notice Of Mortgage Foreclosure Sale THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

ATTN PURCHASERS: This sale may

(Continued on Page 6)

LEGAL NOTICES

(Continued from Page 5)

Third Insertion

be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Andrew Howe, an unmarried man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for Michigan Mutual, Inc., its successors and assigns, Mortgagee, dated May 11, 2007, and recorded on May 22, 2007 in Liber 3267 on Page 1196, and assigned by said Mortgagee to Bayview Loan Servicing, LLC as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Six Thousand One Hundred Eighty-Eight and 83/100 Dollars (\$126,188.83).

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 Ingham County, at 10:00 AM, on March 24, 2016.

Said premises are situated in City of Mason, Ingham County, Michigan, and are described as: Lot 21, Layland Subdivision, City of Mason, Ingham County, Michigan, according to the recorded Plat thereof, as recorded in Liber 21 of Plats, Page 5, Ingham County Records.

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 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.

Dated: February 22, 2016
For more information, please call:
FC H (248) 593-1300
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #458342F01

(02-22)(03-14)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Clement Goudiaby, A Single Person, original mortgagor(s), to PNC Mortgage, a division of PNC Bank, National Association, Mortgagee, dated February 16, 2010, and recorded on March 3, 2010 in Liber 3373 on Page 1231, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Three Thousand Three Hundred Forty-Seven and 25/100 Dollars (\$103,347.25).

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 Ingham County, at 10:00 AM, on March 24, 2016.

Said premises are situated in City of East Lansing, Ingham County, Michigan, and are described as: Lot 10, Spartan Manor, City of East Lansing, Ingham County, Michigan, according to the Recorded Plat thereof, as Recorded in Liber 18 of Plats, Page 31, Ingham County records.

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 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.

Dated: February 22, 2016
For more information, please call:
FC H (248) 593-1300
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #345400F05

(02-22)(03-14)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Debra Ries, original mortgagor(s), to Washington Mutual Bank, FA, Mortgagee, dated October 25, 2006, and recorded on November 3, 2006 in Liber 3242 on Page 991, and assigned by mesne assignments to Bayview Loan Servicing, LLC as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Eight Thousand Seven Hundred Fifty-One and 62/100 Dollars (\$178,751.62).

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 Ingham County, at 10:00 AM, on March 24, 2016.

Said premises are situated in Township of White Oak, Ingham County, Michigan, and are described as: Part of the Southeast 1/4 of the Southeast 1/4 of Section 4, Town 2 North, Range 2 East, Michigan, described as follows:

Commencing at the Southeast corner of said Section 4, thence North 03 degrees 54 minutes 20 seconds West, along the centerline of Haywood Road, also being the East Section line of said Section 4, 320.74 feet to the point of beginning of the parcel to be described; thence due West 1325.18 feet; thence North 03 degrees 42 minutes 22 seconds West 334.42 feet; thence due East 1324.01 feet; thence South 03 degrees 54 minutes 20 seconds East, along the centerline of Haywood Road 334.50 feet to the point of beginning.

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 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.

Dated: February 22, 2016
For more information, please call:
FC H (248) 593-1300
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #365546F03

(02-22)(03-14)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Jeffrey M. Bryan and Kimberly A. Bryan, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc. as nominee for Chevy Chase Bank, F.S.B. its succe-

sors and assigns, Mortgagee, dated September 6, 2006, and recorded on September 19, 2006 in Liber 3236 on Page 830, and assigned by said Mortgagee to U.S. Bank National Association, as Trustee relating to Chevy Chase Funding LLC Mortgage Backed Certificates Series 2006-4 as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Three Thousand One Hundred Two and 98/100 Dollars (\$153,102.98).

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 Ingham County, at 10:00 AM, on March 24, 2016.

Said premises are situated in Charter Township of Delhi, Ingham County, Michigan, and are described as: The East 155 feet of Lot 27, of Wentland's College Pointe No. 2, Delhi Township, Ingham County, Michigan, as recorded in Liber 23 of Plats, Page 2, Ingham County Records.

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 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.

Dated: February 22, 2016
For more information, please call:
FC J (248) 593-1311
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #459704F01

(02-22)(03-14)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Carolina S. Abrigo, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc. as nominee for Polaris Home Funding Corp its successors and assigns, Mortgagee, dated December 9, 2008, and recorded on December 17, 2008 in Liber 3328 on Page 162, and assigned by said Mortgagee to JPMorgan Chase Bank, National Association as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy Thousand Five Hundred Seventy-Nine and 88/100 Dollars (\$70,579.88).

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 Ingham County, at 10:00 AM, on March 24, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot 65, Supervisor's Plat of Culver Dale, according to the recorded Plat thereof as recorded in Liber 20 on Page 49 of Plats, Ingham County Records

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 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.

Dated: February 22, 2016
For more information, please call:
FC S (248) 593-1304

Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste. 200
Farmington Hills, Michigan 48334-5422
File #460401F01

(02-22)(03-14)

FORECLOSURE NOTICE

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR COLLECTING A DEBT. IF THE DEBT WAS DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS NOT AN ATTEMPT TO COLLECT THAT DEBT.

If you are in the Military, please contact our office at the number listed below.

ATTN PURCHASERS: 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.

MORTGAGE SALE – Default has been made in the conditions of a certain mortgage made by: Shaun Johnson and Dora Saldivar, Unmarried Man and Unmarried Woman to Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, its successors and assigns, Mortgagee, dated February 7, 2008 and recorded May 22, 2008 in Liber 3307 Page 1255 Ingham County Records, Michigan. Said mortgage was assigned through mesne assignments to: Nationstar Mortgage, LLC by assignment dated July 10, 2013 and recorded July 23, 2013 in Instrument # 2013-035630 on which mortgage there is claimed to be due at the date hereof the sum of Forty-Seven Thousand One Hundred Eighty-Five Dollars and Sixty-Two Cents (\$47,185.62) including interest 7.75% per annum.

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, Circuit Court of Ingham County at 10:00AM on March 24, 2016 Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as:

Lot 9 and the North 21.0 feet of Lot 8 of Knollwood Park Subdivision, City of Lansing, Ingham County, Michigan.

Commonly known as 1324 Knollwood Ave, Lansing MI 48906

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or 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(17) 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.

Dated: 2/22/2016
Nationstar Mortgage LLC, Assignee of Mortgagee
Attorneys: Potestivo & Associates, P.C.
811 South Blvd. Suite 100
Rochester Hills, MI 48307
(248) 844-5123
Our File No: 16-34234

(02-22)(03-14)

Fourth Insertion

NOTICE OF MORTGAGE SALE

NEUMANN LAW, P.C. IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT (517) 694-3300 IF YOU ARE IN ACIVE MILITARY DUTY.

MORTGAGE SALE - Default has been made in the conditions of a Mortgage made by Mary E. Bennett a/k/a Mary Ellen Bennett, Mortgagor, to Patrick Hayhoe and Lari Hayhoe, husband and wife, Mortgagee, on September 2, 2005 and recorded in the Office of the Register of Deeds for the County of Ingham, State of Michigan, on September 13, 2005 in Liber 3183 of Mortgages, Page 462, on which mortgage there is due as of the date of this Notice the sum of Seventy-Three Thousand Six Hundred Ninety-Six Dollars and Ninety-Five Cents (\$73,696.95), including interest at 8.000% per annum.

Under 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 said Mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the Veteran's Memorial Courthouse, 313 W. Kalamazoo Ave., Lansing, Michigan, (that being one of the places of holding Circuit Court in Ingham County), at 10:00 a.m. on March 17, 2016.

Said premises are located in the City of East Lansing, County of Ingham, State of Michigan and are described as:

LOT 7, EXCEPT THE NORTH 17 FEET, GEISENHAVER SUBDIVISION, AS RECORDED IN THE RECORDED PLAT THEREOF, AS RECORDED IN LIBER 17 OF PLATS, PAGE 1, INGHAM COUNTY RECORDS

The redemption period shall be six months from the date of such sale, unless abandoned under MCL 600.3241, in which case the redemption period shall be 1 month, or under MCL 600.3241a 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later, or extinguished pursuant to MCL 600.3238.

If the above-referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, 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 propeti'y during the redemption period.

Patrick Hayhoe and Lari Hayhoe
Mortgagee
Neumann Law, P.C.
2040 Aurelius Rd., Suite 21
Holt, MI 48842

(2-15) (3-7)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Betty Joan Webkamigad, a married woman, original mortgagor(s), to Argent Mortgage Company, LLC, Mortgagee, dated November 2, 2004, and recorded on November 17, 2004 in Liber 3139 on Page 500, and assigned by said Mortgagee to Wells Fargo Bank, National Association, as Trustee for Park Place Securities, Inc. Asset-Backed Pass-Through Certificates Series 2005-WCH1 as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Four Thousand One Hundred Seventy-Nine and 28/100 Dollars (\$94,179.28).

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 Ingham County, at 10:00 AM, on March 17, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot 26, Block 2, Plat of Rumsey's Michigan Avenue Addition to the City of Lansing, Ingham County, Michigan, also commencing at the Southeast corner of Lot 26, thence East 6 feet, thence North 44 feet, thence West 6 feet, thence South 44 feet to the point of beginning.

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 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.

(Continued on Page 7)

LEGAL NOTICES

(Continued from Page 6)

Fourth Insertion

Dated: February 15, 2016
For more information, please call:
FC H (248) 593-1300
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #457927F02

(02-15)(03-07)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Frank A. Rector Jr., a married man and Elisabeth Rector a married woman as husband and wife, original mortgagor(s), to CitiMortgage, Inc. as successor in interest by merger to ABN AMRO Mortgage Group, Inc., Mortgagee, dated August 4, 2003, and recorded on August 14, 2003 in Liber 3056 on Page 716, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Sixty-Seven Thousand Four Hundred Fifty-Two and 73/100 Dollars (\$67,452.73).

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 Ingham County, at 10:00 AM, on March 17, 2016.

Said premises are situated in Township of Onondaga, Ingham County, Michigan, and are described as: The North 1 acre of the South 5 acres of the East 1/2 of the East 1/2 of the Southeast 1/4 of Section 15, Town 1 North, Range 2 West, Township of Onondaga, Ingham County, Michigan. Also, beginning in the center line of Aurelius Road at a point 329.25 feet northerly of the Southeast corner of Section 15, Town 1 North, Range 2 West, Township of Onondaga, Ingham County, Michigan; thence West along the South line of a parcel of property described as: the East 1/2 of the East 1/2 of the Southeast 1/4 of said Section 15, except: the South 5 acres thereof, to a point 329.25 feet North of a point on the centerline of Kinneville Road, which is located 661.5 feet West of the Southeast Corner of said Section 15; thence North 1 rod; thence East parallel with said South line to the Centerline of Aurelius road; thence Southerly 1 rod to the place of beginning, all in Section 15, Town 1 North, Range 2 West, Onondaga Township, Ingham County, Michigan

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 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.

Dated: February 15, 2016
For more information, please call:
FC X (248) 593-1302
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #457950F01

(02-15)(03-07)

Notice Of Mortgage Foreclosure Sale
THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE MILITARY DUTY.

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Dorothy M. Reeves, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc.as nominee for Countrywide Bank, FSB its successors and assigns, Mortgagee, dated July 11, 2007, and recorded on July 20, 2007 in Liber 3274 on Page 522, and assigned by mesne assignments to Ditech Financial LLC FKA Green Tree Servicing LLC as assignee as documented by an assignment, in Ingham county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Three Thousand Five Hundred Eighty and 72/100 Dollars (\$73,580.72).

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 Ingham County, at 10:00 AM, on March 17, 2016.

Said premises are situated in City of Lansing, Ingham County, Michigan, and are described as: Lot 28, Yorkshire Park Subdivision No. 1, City of Lansing, Ingham County, Michigan, according to the recorded plat thereof as recorded in Liber 19 of Plats, Page 47, Ingham County Records.

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 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.

Dated: February 15, 2016
For more information, please call:
FC S (248) 593-1304
Trott Law, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #458639F01

(02-15)(03-07)

IF YOU ARE NOW ON ACTIVE MILITARY DUTY OR HAVE BEEN IN THE PRIOR ONE YEAR, PLEASE CONTACT OUR OFFICE AT 248-502-1400.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Billie Jo Isham, a single person, to Mortgage Electronic Registration Systems, Inc., as nominee for Nationstar Mortgage LLC, Mortgagee, dated June 13, 2013 and recorded June 17, 2013 in Instrument Number 2013-030278, Ingham County Records, Michigan. Said mortgage is now held by Nationstar Mortgage LLC, by assignment. There is claimed to be due at the date hereof the sum of Eighty-Nine Thousand Three Hundred Eighty-Seven and 43/100 Dollars (\$89,387.43), including interest at 5% per annum.

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 Ingham County, Michigan at 10:00 AM on MARCH 17, 2016.

Said premises are located in the Township of Lansing, Ingham County Michigan, and are described as:

Lots 17 and 18 of Irmagene Subdivision, according to the recorded plat thereof, as recorded in Liber 14 of Plats, page 10 of Ingham County Records.

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. 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.

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: February 15, 2016
Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 16-000034

(02-15)(03-07)

MORTGAGES RECORDED

August 3-7, 2015

Matthew Powers to MERS, DART BANK, Downers Ziba A Resubdivision L: 73, L: 74, City of Lansing, \$85,405.00

Mark and Regina Pierce MERS, UNION HOME MORTGAGE CORPORATION, Aspen Woods East Subdivision L: 3, Delhi Township, \$245,000.00

Amy Galatian to MERS, CHERRY CREEK MORTGAGE COMPANY INCORPORATED, Schoolview #1 Subdivision L: 153, City of Lansing, \$85,405.00

Narasimhareddy Koduri to MERS, BANK OF AMERICA NA, Crossings at Abbott Park-side #3 Sub L: 67, City of East Lansing, \$135,000.00

Jessica Maurer to DART BANK, Owens 3rd Addition Subdivision L: 2 B: 27, City of Williamston, \$68,210.00

Brandon Swab to MERS, UNION HOME MORTGAGE CORPORATION, Maple Grove Subdivision L: 21, City of Lansing, \$112,891.00

Steven and Sue Markham to LANSING AUTOMAKERS FEDERAL CREDIT UNION, LAFCU, Sagamore Hill Subdivision L: 11 B: 1, City of Lansing, \$44,000.00

Terry Galey to LANSING AUTOMAKERS FEDERAL CREDIT UNION, LAFCU, Webster Farm #3 Subdivision L: 218, L: 219, City of Lansing, \$48,000.00

Patrick and Marianne Dion to LANSING AUTOMAKERS FEDERAL CREDIT UNION, LAFCU, Downers Ziba A Resubdivision L: 104, L: 105, City of Lansing, \$57,600.00

Tamara Durante to FIFTH THIRD MORTGAGE MICHIGAN LLC, Midway #1 Subdivision L: 59, City of Lansing, \$115,400.00

Ryan and Keyan Roberts to MERS, DART BANK, Briarwood #03 Subdivision L: 90, Meridian Township, \$175,750.00

Peggy Love to LANSING AUTOMAKERS FEDERAL CREDIT UNION, LAFCU, Land in Section 12, Meridian Township, \$98,000.00

Frank, Jr. and Andrea Phillips to PNC BANK NATIONAL ASSOCIATION, Lamoreaux #3 Subdivision L: 100, Delhi Township, \$36,700.00

Randall and Vicki Sellers to MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION, Ravenswood #4 Subdivision L: 195, Lansing Township, \$106,320.00

Emily Merewitz and Walter Holm to MERS, EVERBANK, Oakleaf Hills Subdivision L: 15, Williamston Township, \$255,300.00

Mark Hendel to MERCANTILE BANK OF MICHIGAN, Loch Woode Estates #4 Subdivision L: 100, Delhi Township, \$182,250.00

Norma and Ryan Eppinger to HUNTINGTON NATIONAL BANK, Fairfield Place Condominium L: 100, City of Lansing, \$15,099.66

Trumble Properties LLC to CASE CREDIT UNION, Dodge C C & Dodge & Daniels Sub L: 1, City of Lansing, \$37,500.00

Brett and Renee Firmingham to FLINT AREA SCHOOL EMPLOYEES CREDIT UNION, Kingswood Subdivision L: 17,

Meridian Township, \$58,167.00

Kathleen and Tedd Bratschi to MERS, OCEANSIDE MORTGAGE COMPANY, Kimberly Downs Subdivision L: 34, City of Lansing, \$120,474.00

Tamara Kurlmel and MERS, QUICKEN LOANS INCORPORATED, Grandview at College Fields L: 9, City of Lansing, \$345,550.00

Andrea and Matthew Brman to FIFTH THIRD MORTGAGE MICHIGAN LLC, Colonial Village #3 Subdivision L: 148, City of Lansing, \$77,274.00

Erik Fusco and Samantha South to MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION, Meadow Ridge #4 Subdivision L: 104, Delhi Township, \$165,775.00

Anna Kociuba to MERS, NATIONSTAR MORTGAGE LIMITED LIABILITY COMPANY, Shoals Subdivision L: 18, Meridian Township, \$184,000.00

Matthew and Jenifer Logan to MERS, FREEDOM MORTGAGE CORPORATION, Ottawa Hills Subdivision L: 42, Meridian Township, \$180,226.00

Michael and Yvonne wolf to WELLS FARGO BANK NA, Foxwood #2 Subdivision L: 90, Delhi Township, \$155,010.00

Brandon Collins to MERS, QUICKEN LOANS INCORPORATED, River view Park Subdivision L: 28, City of Lansing, \$39,886.00

Shawn Stolnacke to MERS, QUICKEN LOANS INCORPORATED, Sunset Hills #04 Subdivision L: 110, City of Lansing, \$106,557.00

Joshua Smith to LAKE TRUST CREDIT UNION, Chesterfield Hills #1 Subdivision, L: 97, L: 98, City of East Lansing, \$8,000.00

Geoffrey and Dawn Bruce to MERS, TOWN MORTGAGE COMPANY, English Meadows II Subdivision L: 41, Delhi Township, \$171,900.00

Kelly Marble to MERS, GREEN TREE SERVICING LLC, Land in Section 28, Delhi Township, \$168,400.00

Scott Hempstead to WELLS FARGO BANK NA, Cherry Hill Supervisors Plat L: 53, City of Lansing, \$60,681.60

Randall Gerhardstein to MASON STATE BANK, Land in Section 21, Vevay Township, \$10,260.35

James Stoll and Stacy Slobodnik to MASON STATE BANK, Marscot Meadows Subdivision L: 60, City of Lansing, \$50,000.00

Faith Assembly of God Leslie to ASSEMBLIES OF GOD LOAN FUND, Original Plat L: 1 B: 12, Land in Section 21, City of Leslie, Leslie Township, \$121,000.00

Atul and Jyoti Afre to MERS, PROVIDENT FUNDING ASSOCIATES LP, Georgetown Subdivision L: 33, Meridian Township, \$289,800.00

Elizabeth, Brian L. and Brian J. Whiston to DEARBORN FEDERAL SAVINGS BANK, Fieldstone Village Condominium L: 37, Meridian Township, \$168,000.00

Lonnie Hicks to MERS, UNION HOME MORTGAGE CORPORATION, Westmore Park #1 Subdivision L: 153, City of Lansing, \$72,659.00

Kaitlyn Hedgcock and

Matthew Bacon to MERS, UNION HOME MORTGAGE CORPORATION, Breiten Park Subdivision L: 113, L: 114, City of Lansing, \$58,814.00

Zachery Patrick to DART BANK, Burnett Subdivision L: 46, City of Lansing, \$66,817.00

Brenda Ross to DART BANK, Waverly Hills Subdivision L: 24, Lansing Township, \$111,453.00

Tory Richards to MERS, QUICKEN LOANS INCORPORATED, Glens of Willoughby Condominium L: 10, Delhi Township, \$102,500.00

Shelly and James Harbenski to MERS, PACIFIC UNION FINANCIAL LLC, Land in Section 9, Aurelius Township, \$182,107.00

Andrew Mossner to MERS, AMERIFIRST FINANCIAL CORPORATION, Higgins Subdivision L: 25, Delhi Township, \$82,968.00

Pavan Jataprolu to MERS, DART BANK, Central Park Estates Subdivision L: 53, Meridian Township, \$337,492.00

Lewis and Deborah Gaddie to MERS, DART BANK, Land in Section 26, Aurelius Township, \$102,000.00

Freddie Cunningham and Margaret Mooney to MERS, NATIONAL BANK OF KANSAS CITY, Hunt Acres Subdivision L: 5, Delhi Township, \$101,250.00

Colleen Palmer to MERS, DART BANK, Parkdale Subdivision L: 81, City of Lansing, \$85,600.00

Lauren Wilcox to MERS, SUCCESS MORTGAGE PARTNERS INCORPORATED, Hopwood Acres #6 Subdivision L: 136, Lansing Township, \$89,351.00

Jimmy Bailey to DFCU FINANCIAL, Greencroft Subdivision L: 205, City of Lansing, \$50,900.00

Lisa and Bradley Choate to MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION, Williamsburg Condominium L: 87, City of Williamston, \$37,941.00

Patricia Dyer and James Deckrow to MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION, Land in Section 1, Onondaga Township, \$100,000.00

Sonia and Dennis Lerch to MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION, Land in Section 5, Williamston Township, \$80,000.00

James Convissor and William Crank to E. MARIE MOLNAR REVOCABLE TRUST, Moores River Estates Condominium L: 5, City of Lansing, \$210,000.00

Matthew and Rein Vidito fka Erin Schonfelder to HUNTINGTON NATIONAL BANK, Land in Section 14, Locke Township, \$25,150.00

Chris aka Christopher and Tesa Adams to MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION, Meadow Ridge #5 Subdivision L: 138, Delhi Township, \$14,905.18

Rachel and Daniel McLeod to MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION, Parkview Subdivision L: 6, City of Mason, \$10,184.70

SHERIFF'S DEEDS

October 5-9, 2015

Brian Welke to S&S ACQUISITIONS GROUP LLC, Assessors Plat #56 L: 33, City of Lansing, \$6,102.63

Thomas Holland to BEST COAST REALTY LLC, Assessors Plat #20 L: 5 B: 4, City of Lansing, \$6,250.00

David and Trudi Wall to HAMRICK HOLDINGS LLC, Holt Farms #2 Subdivision L: 148, Delhi Township, \$31,000.00

Susan McKay to US BANK NATIONAL ASSOCIATION, Pinecrest Townhouses Condominium L: 10, PT: Carport #29, City of East Lansing, \$63,000.00

Bobby and Janette Smith to GREEN TREE SERVICING LLC, Northbrook Farms Subdivision L: 37, City of Mason, \$113,000.00

Paul and Kimberly Morehouse to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, Delta Heights #1 Subdivision L: 58, City of Lansing, \$54,510.00

Lori McDougal nka Lori Hall and Kenneth Hall to BANK OF AMERICA NA, Village Green #2 Subdivision L: 87, City of Lansing, \$45,820.00

Stanley Cotton to US BANK TRUST NA TR, LSF8 MASTER PARTICIPATION TRUST BYTR, City of Lansing, \$26,238.91

Ophelia Allen to FANNIE MAE AKA FEDERAL NATIONAL MORTGAGE ASSOCIATION, McPhersons Heatherwood #7 Subdivision L: 412, City of Lansing, \$51,000.00

Brian Bennickson to FEDERAL HOME LOAN MORTGAGE CORPORATION, Churchill Downs #1 Subdivision L: 300, City of Lansing, \$17,768.00

Kasey and Timothy Berry to FEDERAL NATIONAL MORTGAGE ASSOCIATION, Land in Section 4, City of Lansing, \$20,900.00

Jerry Gerard to FANNIE MAE AKA FEDERAL NATIONAL MORTGAGE ASSOCIATION, Towar Gardens Subdivision L: 148, Meridian Township, \$65,138.76

Jetta King to WELLS FARGO BANK NA, West Lawn Subdivision L: 17, City of Lansing, \$41,080.00

Donald and Patricia Norton to FANNIE MAE AKA FEDERAL NATIONAL MORTGAGE ASSOCIATION, Land in Section 9, Leroy Township, \$90,000.00

Robert and Rhonda Robinson to BANK OF NEW YORK MELLON TR, STRUCTURED ASSET MORTGAGE INVESTMENTS II TRUST 206 AR7 BYTR, Coachlight Estates Subdivision L: 74, City of Lansing, \$81,428.19

Holliace Spencer to PHH MORTGAGE CORPORATION, Stone Lake Condominium L: 9, City of East Lansing, \$125,023.50

Kelvin Torbert to US BANK TRUST NA TR, LSF9 MASTER PARTICIPATION TRUST BYTR, East Meadows Condominium L: 2, Meridian Township, \$93,925.00

Tamara Wright to WELLS FARGO BANK NA, Huntley Square Subdivision L: 7, Delhi Township, \$70,591.50

Hayley Teachout to CALIBER HOME LOANS INCORPORATED, Land in Section 16, Bunker Hill Township, \$78,027.51

October 12-16, 2015

James and Linda Ferris to DEUTSCHE BANK NATIONAL TRUST COMPANY AMERICAS TR, RESIDENTIAL ACCREDIT LOANS INCORPORATED, Penn Way Subdivision L: 13, City of Lansing, \$70,374.96

James Simpson to UNITED SECURITY FINANCIAL, Maple Heights Subdivision L: 16, City of Lansing, \$25,500.00

Guadalupe Castillo to VISIO FINANCIAL SERVICES INCORPORATED, Bush Butler & Sparrows Addition L: 8 B: 9, City of Lansing, \$35,000.00

William and Angela Mills to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, Paul Park Addition Subdivision L: 19, City of Lansing, \$23,700.00

Derrick Lewis to DEUTSCHE BANK NATIONAL TRUST COMPANY TR, JP MORGAN MORTGAGE ACQUISITION TRUST 2007 CH5 BYTR, Elmwood Farms Supervisors Plat L: 57, City of Lansing, \$26,400.00

Tammy Wallace to INDEPENDENT BANK, Land in Section 20, Onondaga Township, \$35,587.90

Gary, Jr. and Carlee Kurth to GREENSTONE FARM CREDIT SERVICES FLCA, Land in Section 11, Stockbridge Township, \$58,048.91

October 12-16, 2015

Margaret Gonzalez to NATIONSTAR MORTGAGE LIMITED LIABILITY COMPANY, Pleasant Grove #2 Subdivision L: 582, City of Lansing, \$29,230.00

Gary and Judith Lewis to BANK OF AMERICA NA, Michigan Heights Subdivision L: 158, L: 159, Lansing Township, \$87,673.46

Kevin Mason to PNC MORTGAGE, Marywood Subdivision L: 26, City of Lansing, \$48,190.00

Peter Martinez to WELLS FARGO BANK NA TR, OPTION ONE MORTGAGE LOAN TRUST 2003 3 BYTR, Capitol Heights Subdivision L: 47, City of Lansing, \$14,450.00

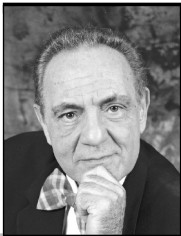
Mary Frye to US BANK TRUST NA TR, LSF8 MASTER PARTICIPATION TRUST BYTR, Land in Section 1, Bunker Hill Township, \$69,970.41

Gerald Cupples to FREEDOM MORTGAGE CORPORATION, Lansing Improvement Companys Addition L: 7 B: 8, City of Lansing, \$36,571.50

Kristen Chirio to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, Breiten Park Subdivision L: 176, City of Lansing

Danny Brandon to FIDELITY BANK, Jefferson Heights Subdivision L: 34, Delhi Township, \$70,900.00

Jonathan Bowles to MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY, Radio Estates Supervisors Plat L: 64, City of Lansing, \$23,700.00



Taking Stock

MALCOM BERKO

Stadium Bonds

Dear Mr. Berko: Several years ago, I bought \$25,000 of the Arizona Sports and Tourism Authority bonds maturing in 2036. These bonds financed University of Phoenix Stadium, where the Arizona Cardinals play their home football games. Now the Arizona court system claims that the bonds are not entitled to receive taxes from rental car revenues. How will this affect my bonds? Where does this stand now? Should I sell?

— HM, Moline, Ill.

Dear HM: The 63,408-seat University of Phoenix Stadium opened in 2006 and only cost \$485 million. And there must have been a whole lot of pork delivered with that amount. The result of this legislative influence is that quite a few local politicians may have extra-cushy retirements soon.

According to my daughter, Hilary, an attorney (one of the good ones) in Phoenix, the Superior Court of Arizona in Maricopa County issued an "advisement ruling" in June 2014. The ruling holds that car rental tax revenues relate to the operation of automobiles on highways and streets; therefore, those taxes can only be used for public highways or streets as set forth in the state constitution. Makes sense to me! The court's final judgment should be announced soon. According to Hilary, whether or not the advisement ruling holds, appeals will be filed on numerous issues, so the Arizona Sports and Tourism Authority will be paying high-priced lawyers in bespoke suits millions of dollars all the way up to the Arizona Supreme Court. It could be years before a final

determination is made.

Fitch Ratings downgraded the bonds for the Orlando Magic's Amway Center to junk status in 2010 because tourist revenues were insufficient, and that voided the indenture of the bonds. The bonds crashed but were rescued much later. Fitch will tell you that if car rental tax revenues are "estopped" by the court, your bonds will also be given a junk status rating and may temporarily fall in price. It could be sooner than later because the management authority overseeing the stadium was \$48 million short in meeting its voter-approved obligations. That's concerning!

Phoenix, Atlanta, Houston, Chicago, St. Petersburg, Miami and other cities have issued stadium bonds that depend upon tourist taxes to pay the interest and debt obligations. And those bonds tend to be lower-rated because of their reliance on seeing entertainment and tourist taxes for revenues. They also are very sensitive to the health of their local economies and can be volatile if the tourist trade begins to wane. Without tourists, many of the amenities that cities like to brag about (arts, public parks, convention and entertainment centers, museums, etc.) would not be affordable. So those amenities come with a price.

Municipalities that must have tourist dollars to pay off their bonds are courting tourists, aggressively and without shame. But in some locales, tourists are a nagging nuisance to year-round residents. Some people are offended at their intrusions on their normal daily amenities. St. Petersburg, Florida, jingoistically courts tourists

as politicians seek campaign money. And those tourists descend on the city's infrastructure like locust plagues, smothering local golf courses, restaurants, shopping malls, movie theaters, beaches, medical practitioners' offices and marinas. Then they clog the roads, subsume parking spaces and are responsible for the seasonal spike in traffic accidents. And this angers UPS, FedEx and taxi drivers, one of whom told me of various intersections on his route where making a left turn during the tourist season can take as long as six minutes. Another of those fellows told me that on his day off, he fantasizes about walking St. Petersburg's main streets while holding a big placard that says, "Tourists, stay home." I suggested that he could be fired and arrested for disturbing the city's peace.

Phoenix is in Maricopa County, and the county's treasurer, Charles "Hos" Hoskins, says there are millions in the county's many slush funds, emergency funds and special funds to keep the bond interest current. Certainly, Phoenix would not want the negative publicity of a defaulting bond, and Hos would be quick as a bunny with money to avoid any hint of default. Those bonds are good to hold.

Please address your financial questions to Malcolm Berko, P.O. Box 8303, Largo, FL 33775, or email him at mjberko@yahoo.com. To find out more about Malcolm Berko and read features by other Creators Syndicate writers and visit the Creators Syndicate website at www.creators.com.



Jen Shaw, 19
College Student
Fire Corps Translator

Volunteer

for *YOUR* local
fire/EMS department

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