



Oakland County Legal News

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SHORT TAKES

Program to look at ethical duties towards wildlife

Wayne State University Law School will present "Exploring Our Ethical Duties Toward Wildlife" on Wednesday, Feb. 5, from 12:15 to 1:15 p.m. in Room 2242 of the Law School Building, 471 W. Palmer.

Professor David Favre, Animal Law professor from Michigan State University, will present on ethical issues involving wildlife.

For additional information about this event, contact Rebecca Wrock at 313-418-8391 or rebecca.wrock@wayne.edu.

Life, no parole for man in first-degree murder

PONTIAC (AP) — A judge has issued the mandatory sentence of life in prison without parole to a man convicted of raping and strangling a 32-year-old mother of three, then dumping her body in a southeastern Michigan lake.

A boy fishing in Terry Lake in Pontiac on May 26 found the body of Rosaline Lee. The Detroit Free Press says police used DNA evidence to link 42-year-old Bobby L. Taylor to the killing.

Oakland County Circuit Judge Daniel O'Brien on Monday sentenced Taylor for first-degree murder.

Assistant Prosecutor Paul Walton says Taylor saw Lee in her van in the early morning when she parked in downtown Pontiac to pick up child support from the father of her youngest child.

Closing arguments in bankruptcy hearing postponed until next week

DETROIT (AP) — Severe winter weather has forced the closing of federal courts in southeastern Michigan on Tuesday, postponing closing arguments until next week in a bankruptcy court hearing on Detroit's agreement to pay off some bank debts.

Bankruptcy court in Detroit was shut Monday amid heavy snow and sub-zero temperatures. Courts spokesman Rod Hansen said all federal courts in Ann Arbor, Bay City, Detroit, Flint and Port Huron were closed Tuesday.

Hansen says the bankruptcy case proceedings will resume sometime next week.

State appointed Detroit emergency manager Kevyn Orr testified last Friday that the proposal to terminate the deal with UBS and Bank of America for \$165 million is best for the city.

The city pledged casino tax revenue in 2009 as collateral to a void defaulting on pension debt payments.

Union wins round in dispute tied to state's Right to Work law

TAYLOR (AP) — A Detroit-area school district has won a key decision in a dispute over an unusual labor deal that was struck before the state's Right to Work law began last year.

Three teachers in Taylor are challenging a 10-year agreement that forces teachers to pay dues or a service fee to a union. The deal between the district and the Taylor Federation of Teachers was made last year, shortly before a new Michigan law made union membership voluntary in various industries.

An administrative law judge is recommending that the Michigan Employment Relations Commission dismiss the complaint. Julia Stern says there's nothing illegal about Taylor and the union reaching a deal before the new law began in late March.

The teachers are represented by the Mackinac Center Legal Foundation in Midland.

GLOBAL REACH

Area attorney specializes in international litigation

BY SHEILA PURSGLOVE
Legal News

For more than 20 years, attorney Fred Acomb has prosecuted and defended international arbitration and litigation matters around the globe.

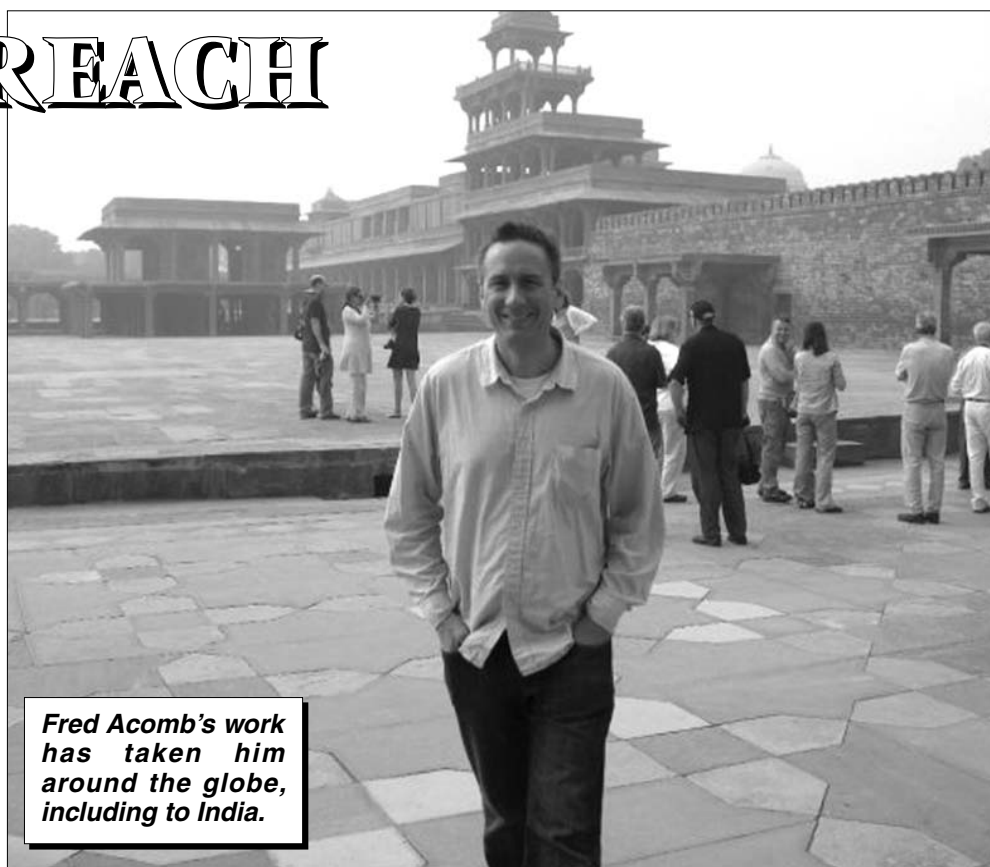
"This area of the law is a great one for going places—literally," says Acomb, a principal at Miller Canfield in Detroit and chair of the International Dispute Resolution Section. "I enjoy working with and against lawyers with legal and cultural traditions very different from my own. It keeps things fun, and the learning never stops."

The fun and learning also provides a slew of anecdotes: such as when Acomb flew to Kuwait City and cross-examined for eight hours a member of the ruling Al Sabah royal family, who was the former president of OPEC, a president of OPEC, finance minister of Kuwait, oil minister of Kuwait, and CEO of the Kuwait National Petroleum Co. "People called him 'Your Excellency,' and there I was cross-examining him," Acomb says.

In Istanbul, he endured a hair-raising taxi ride where the driver missed his freeway exit, and sped backwards for nearly a mile, swerving wildly to avoid the oncoming traffic. And in Shanghai, alone in a restaurant, Acomb tried to order from a menu that had no English or pictures. "I didn't speak Mandarin, they didn't speak English, and lord knows what I ate that day. I still don't know," he says.

His command of German also leaves something to be desired. When giving a speech in Baden-Baden, and taking off his jacket in a warm room, he used a local colloquialism to explain why he was disrobing. As soon as the words left his lips his audience erupted into laughter.

"As I stood there red-faced and confused, my host finally had mercy and whispered in



Fred Acomb's work has taken him around the globe, including to India.

my ear that I'd just confessed to something of a highly intimate nature," he explains. "Since then I've stuck to English."

Funny stories notwithstanding, Acomb proudly touts Miller Canfield's International Dispute Resolution (IDR) Section as the finest in the region.

"But our aspirations are higher—our aim is to be known globally as one of the finest international arbitration boutiques in the world, and we're well on our way," he says.

The IDR Section includes Professor Charles H. Brower II, who Acomb notes has a distinguished international reputation in the field, and a keen sense of strategy and nuance in presenting international disputes. The team also includes Professor Troy Harris who, after years of practicing as an international construction arbitration specialist at King and Spalding in Atlanta, co-authored



"This area of the law is a great one for going places—literally."

—FRED ACOMB

the seminal book on the field. The section also includes Larry Saylor, Paul Hudson, and Jamie Woolard, lawyers who Acomb describes as "among the best I've ever known anywhere. Our section includes extraordinary lawyers who have defended and prosecuted international arbitrations before arbitration tribunals around the world," Acomb says.

Routinely representing companies from outside the United States, most commonly from Canada, Mexico, Germany, China, Finland, Sweden, France, the United Kingdom, Japan, and Poland, his own cases include successfully prosecuting and defending competing claims for ownership rights in the largest reserve of brown coal in the world, located in New South Wales, Australia; and oil, gas, coal bed methane, and coal mine methane reserves in the United States. The amounts at issue exceeded \$300 million (U.S.). The adverse parties were energy companies in Australia and Canada, and Acomb's client was an energy company in the United States.

In another challenging case, after a full hearing in London before the ICC International Court of Arbitration, Acomb defeated a bet-the-company-division intellectual property claim brought by a Swiss corporation headquartered in the Isle of Jersey, (See ACOMB, Page 2)

Strangler throws table at judge after 50-100 year sentence given

GRAND RAPIDS (AP) — A man who strangled his girlfriend to keep her from implicating him in a stabbing threw a reading table Monday at a judge who'd just sentenced him to 50 to 100 years in prison.

Jahleel Hoskins killed 26-year-old Latrice Maze, a mother of five, to prevent her from telling police about a non-fatal stabbing, according to Grand Rapids authorities. She disappeared in March, and her body has never been found.

Hoskins, 26, was in the middle of his trial in Kent County Circuit Court when he accepted a deal and pleaded guilty Dec. 11 to second-degree murder. He'd been charged with an open murder count, and the deal let him avoid the risk of being convicted of first-degree murder, which carries mandatory life

imprisonment without parole. He already is serving 25 to 75 years for the stabbing.

Before the sentencing, Maze's mother, Wanda Rose, told the court that she has tried to explain to her grandchildren about their mom's disappearance. Rose said shortly after her daughter went missing, Hoskins joined searches and vigils in honor of Maze.

"After you killed her, you had a party in her house," Rose said. "What kind of person are you?"

Hoskins also spoke before the sentencing, making a weepy apology to Maze's family and saying he didn't mean to kill her. He told Judge James R. Redford that he deeply loved Maze, MLive.com reported.

"Before this happened, everybody looked at me as a good person," Hoskins said. "In the blink of an eye, I'm a monster."

Redford told Hoskins that he made the crime worse by dumping Maze's body in the garbage for likely incineration. That denied the family the chance for a funeral and burial, the judge said before issuing the sentence.

Hearing that he would spend at least a half-century behind bars, the handcuffed prisoner threw a reading table toward Redford's bench and lumbered forward until court deputies dragged him from the courtroom, his face contorted in anger. Hoskins then started screaming at the victim's family.

No injuries were reported.

Company shows appreciation to legal community



Co-founder and Managing Director Mark St. Peter (back row, third from right) was happy to welcome employees, clients, guests, along with Santa and his helper to the Computing Source holiday party on Tuesday, Dec. 17, at the Detroit Athletic Club. "Tonight Computing Source is showing its appreciation for hundreds of customers, judges, attorneys, and corporate counsel," St. Peter said. Members of the U.S. Marine Corps were also on hand to collect unwrapped toys to be donated to Toys for Tots.

Photo by John Meiu

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■ Bridge Slide

Michigan using new technique for bridge replacement project.

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Friction materials unit sold to Federal Mogul

MORRIS TOWNSHIP, N.J. (AP) — Honeywell is selling its friction materials business to Federal Mogul Corp. for about \$155 million.

The friction materials unit makes disc brake pads and braking system components for original equipment manufacturers and the aftermarket covering passenger car, light truck, commercial vehicle, railway, and other industrial applications. The deal includes two manufacturing plants in China and Romania.

Honeywell Chairman and CEO Dave Cote said in a statement that the division doesn't fit with the company's "core differentiated technologies focus" and its long-term growth plans.

The Morris Township, N.J., company said it will continue to run the Glinde, Germany-based business as usual and has no planned changes in staffing or production through the closing of the deal. The unit has more than 2,000 employees worldwide.

Federal Mogul, based in Southfield, Mich., said that the deal strengthens the manufacturing and engineering technology components of its brake business.

Honeywell International Inc. said Tuesday that the transaction is expected to produce an after-tax loss of about 4 cents per share that will be recorded in 2013's fourth quarter. The loss is not anticipated to impact the company's 2014 guidance.

The deal is targeted to close during 2014's second half.

Factory orders up on planes, business spending

By JOSH BOAK
AP Economics Writer

WASHINGTON (AP) — U.S. factories orders climbed in November, led by a surge in aircraft demand. And businesses stepped up spending on machinery, computers and other long-lasting goods, a sign of investment that could fuel economic growth.

Factory orders rose 1.8 percent in November, the Commerce Department said Monday. That follows a 0.5 percent decrease in October.

Orders received by manufacturers totaled a seasonally adjusted \$497.8 billion in November, the highest level on records dating to 1992. Orders have increased 2.5 percent over the past 12 months.

The improvements could signal accelerating growth in 2014. Americans are buying more cars and homes, increasing demand for steel, furniture and other goods. That has led factories to hire more workers, generating additional economic momentum.

Still, overall economic growth remains modest by historical standards. And though factory orders have strengthened in recent months, their growth rate has slowed during the recovery from the 2008 financial crisis.

A 21.8 percent jump in volatile aircraft orders drove the November gains. But orders rose in many other categories, a sign of strength

at factories and confidence among companies.

Core capital goods, a proxy for business investment, rose 4.1 percent. Economists watch this category because it excludes volatile orders for aircraft and defense equipment.

Demand also rose for construction machinery, computers, communications equipment, furniture and motor vehicle parts.

Most of the gains occurred in long-lasting goods, which increased 3.4 percent in November. Orders for nondurable goods such as food products, clothing and paper rose a modest 0.3 percent.

Separate economic reports indicate that manufacturing has remained strong and could drive further growth.

Factory activity in December remained near a 2 1/2-year high, according to the Institute for Supply Management. The trade group said last week that its index of manufacturing activity slipped to 57 in from 57.3 in November. That's still the second-highest reading since April 2011. And any reading above 50 signals growth.

Manufacturers have also bolstered hiring in recent months. Factories added 66,000 jobs from July through November, according to government's employment reports. The government releases its December employment report on Friday.

ACOMB: Proponent of pro bono work

(Continued from page 1)
U.K., against a U.S.-based engine manufacturer.

He is currently defending an Asian corporation in what is alleged to be a multimillion-dollar international agency claim. The matter is pending with the Singapore International Arbitration Centre.

Acomb has successfully defended more than 70 international sales agency disputes on behalf of manufacturers headquartered in Germany, France, Italy, Sweden, Canada, China, Mexico, and the United States. He started in this specialty when he was a new lawyer, and filed a motion with the U.S. District Court for the Eastern District of Michigan asserting that a recently enacted sales commission statute—MCL 600.2961—violated the State Constitution. Judge George Woods granted the motion.

"The Sixth Circuit later reversed the ruling, and the reversal was well-publicized," Acomb says. "Although I was the losing lawyer on appeal, they spelled my name right and you know what they say about that."

A graduate of the University of California Hastings College of Law, Acomb helps today's law students by serving on the External Advisory Committee for Wayne Law's Program for International Legal Studies.

"Program Director Professor Greg Fox has done an extraordinary job at elevating the program to some prominence," he says. "One-third of Wayne Law's tenured and tenure-track faculty teach and write on international subjects and enjoy worldwide reputations as innovative and prolific scholars, publishing on the most important issues of the day."

As a kid who came from the "wrong side of the tracks" in Fresno, Calif., Acomb is a big proponent of pro bono work.

"Like everyone else in the neighborhood, my family could have used a good lawyer from time

to time—the poor are vulnerable in ways the wealthy will never fully comprehend," he says. "Good lawyers level the playing field like little else. Pro bono work gives me an opportunity to make a real difference in the lives of people who need legal help just to survive. A fight over a couple hundred dollars can make the difference between food and shelter versus not."

Acomb and his wife, Mandy Fishburn—a copywriter supervisor at Lowe Campbell Ewald—make their home in Birmingham, where he unwinds from work by learning to play guitar, practicing nearly every night. The couple has five children, ranging in age from 3 to 24.

Acomb's service to the community includes serving on the Detroit Central City Community Mental Health Advisory Board.

"I have a sister who suffers from bipolar disorder. Were it not for the extraordinary kindness of the professionals at a community mental health organization very much like Detroit Central City Community Mental Health, she probably wouldn't be with us today," he says. "Contributing to Detroit Central City is the least I can do. Advocating for good mental health care is the least I can do. I have my sister, and I'm so thankful for that."

STORM: Courts closed

(Continued from page 1)

Cooley Dean Don LeDuc. "In this case, all Michigan campuses are closed. Since we don't close often, this is extraordinary."

Next on Michigan's weather dance card is a bout of dangerous cold. Temperatures are expected to drop to their lowest point in two decades, according to the National Weather Service Office in White Lake Township. A warming trend is expected by Thursday.



Taking Stock

by Malcolm Berko

3-D stocks

Dear Mr. Berko:

I remember that way back in 1988, a reader had \$20,000 to speculate with, and you gave him a list of 11 cellular stocks to buy. You told him to invest \$1,500 in each and hold them for a dozen years. We couldn't buy any of those stocks then because we didn't have two nickels to rub together. I wish we could have, because those cellular stocks — after 25 years of cellphone companies merging with other cellphone companies — are probably worth 20 times what they sold for in 1988.

Now I'm 47. Our kids are on their own, and I make good money, even more than my husband does. We have more than \$60,000 in the bank. We have almost no mortgage on our home and two individual retirement accounts, and each of us has a 401(k) plan from an employer. Unfortunately, neither of our 401(k) plans is worth bragging about. You should see some of the junk mutual funds they offer me. Because the mutual funds are so bad, our broker recommended that we liquidate them and move the cash to a Roth IRA. He would then invest the money in a variable annuity and an index annuity, and because the money would be in a Roth, there would be zero taxes on the income when we retire. My husband and I have argued about this, and he refuses because he thinks the broker is a crook. But life is good, and we decided that we want to speculate with \$10,000 from savings. Because I think that 3-D printing is the next trillion-dollar industry (though my husband thinks it's a fad), we would like to speculate with a list of 3-D stocks that you would recommend for us.

—LS, Fort Walton Beach, Fla.

Dear L.S.:

Sometimes husbands who earn less than their spouses make better financial decisions than their wives. In this instance, your husband's right as a prayer about your broker. And prayer is what you'd need if you followed that broker's malodorous advice. If you transfer a 401(k) balance (on which you've not paid taxes) to a regular IRA, there are no federal taxes involved until you begin taking income upon retirement.

But if you were to move that 401(k) balance to a Roth IRA, the entire amount would become taxable as ordinary income this year. The tax consequences could be huge, and you'd be screaming bloody murder at tax time next year. That takes the cupcake for the most oxymoronic financial advice I've heard.

I'm familiar with your 401(k) plan choices because I'm familiar with the company that employs you. Yep, you're right that your mutual fund choices really stink, and management knows it. In fact, one of the company's employees in Ohio has been encouraging management to make some changes in your fund choices. So be patient, because I think he will succeed shortly. Meanwhile, I recommend that you show this column to your conniving scoundrel and demand he take a long walk off a short pier.

I also believe that 3-D printing can be a trillion-dollar industry. The medical and industrial applications are beyond the scope of our imagination. This is an example of "creative destruction," in which new technology will destroy the old manufacturing technologies, creating massive pockets of obsolescence and causing millions of workers to lose their jobs in the process. This process of industrial mutation will impact industry and labor as did the advent of the steam engine, electricity and the automobile. So consider the following issues: Proto Labs (PRLB-\$71), Stratasys (SSYS-\$133), 3D Systems (DDD-\$92), ExOne (XONE-\$60), Voxeljet (VJET-\$39) and Dassault Systèmes (DASTY-\$124).

These issues are extremely volatile and trading at numbers so high that even angels fear to fly there. Few folks (including me) know enough to put their imprimatur on any specific issue. But if you're comfortable gargling with Drano or leapfrogging over unicorns, these issues could be for you.

Please address your financial questions to Malcolm Berko, P.O. Box 8303, Largo, FL 33775 or e-mail him at mjberko@yahoo.com. Visit www.creatorsyndicate.com at www.creatorsyndicate.com.

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Senate confirms Yellen to chair Federal Reserve

By ALAN FRAM
Associated Press

WASHINGTON (AP) — The Senate confirmed Janet Yellen on Monday as the first woman to lead the U.S. Federal Reserve, elevating an advocate of fighting unemployment and a backer of the central bank's efforts to spur the economy with low interest rates and massive bond purchases.

Yellen, 67, will replace Ben Bernanke, who is stepping down after serving as chairman for eight years dominated by the Great Recession and the Fed's efforts to combat it.

Senators voted to confirm her by 56-26 margin, with numerous absences caused by airline flight delays forced by arctic temperatures around much of the country. All 45 voting Democrats were joined by 11 Republicans in supporting Yellen, while 26 Republicans voted "no."

Vice chair of the Fed since 2010, Yellen begins her four-year term as leader of the century-old bank on Feb. 1. With the economy rebounding from the depths of the recession but only modestly so far, many economists expect her to focus on how to nurture growth without putting it into a veridrive, which could risk fueling inflation.

"The big debate will be when the Fed should tighten and how much, rather than when to step on the gas pedal and how hard," predicted Bill Cheney, chief economist for John Hancock Financial Services, who envisions a growing economy this year.

Under Bernanke, the Fed has driven short-term interest rates down to near zero and flushed money into the economy with huge bond purchases, which it has just started to ease. Yellen, a strong Bernanke ally, has supported those policies and is expected to continue them until concrete signs emerge of sustained improvement of the economy and job market.

In a written statement, President Barack Obama said Yellen's approval means "the American people will have a fierce champion" who will protect them.

"I am confident that Janet will stand up for American workers, protect consumers, foster the stability of our financial system and help keep our economy growing for years to come," Obama said. Lobbyists for the banking and

financial services sectors issued statements pledging to work with Yellen. Both industries have led a fight to water down restrictions imposed by Obama's 2010 law overhauling how the U.S. financial system is regulated.

A native of Brooklyn, New York, Yellen previously headed the Federal Reserve Bank of San Francisco, chaired President Bill Clinton's Council of Economic Advisers and has been an economics professor at the University of California at Berkeley.

Yellen, who as an academic has focused on unemployment and its causes, is considered a "do ve" who wants the Fed more focused on creating jobs because unemployment is high and inflation is low. "Hawks" on these issues prefer a stronger emphasis on preventing inflation.

In brief debate on her nomination, Democratic Sen. Sherrod Brown, lauded Yellen, who was one of the first to warn in 2007 of a housing bubble that could burst and damage the entire economy.

"She understands how risky financial practices deep inside the largest Wall Street banks can have a terrible and terrifying impact on American families," Brown said.

But Republican Sen. Charles Grassley criticized Yellen for supporting the Fed's "easy money" policies of low interest rates and bond purchases.

"No one can deny that the risks are real and could be devastating" if those policies continue for too long, Grassley said.

Yellen's Republican critics have said the Fed has inflated stock and real estate prices by pumping money into the markets, creating investment bubbles that could burst and wound the economy anew.

Some also warn that as the Fed starts to trim its bond holdings, it could spook financial markets, threatening the economy's recovery by causing stock prices to drop and interest rates to rise.

Last month, the Fed announced that it will start gradually reducing its \$85 billion in monthly bond purchases, trimming them back initially to \$75 billion this month and taking "further measured steps" as economic conditions improve.

But the Fed also indicated that it will keep supporting an economy that it considers less than fully healthy. It said it will continue to

keep interest rates low and try to boost unusually low inflation, which can slow spending and borrowing.

During her November confirmation hearing before the Senate Banking Committee, Yellen said the Fed's bond buying program has successfully supported the economy by keeping long-term borrowing rates low.

The Fed's holdings have reached \$4 trillion, more than quadruple their level before the financial crisis hit in late 2008.

The U.S. economy has grown only modestly since the Great Recession officially ended in June 2009, though it has shown encouraging signs in recent months.

Unemployment fell to 7 percent last month, down from a recent peak of 10 percent in October 2009. The economy grew at an annual rate of 4.1 percent from July through September and has added an average 200,000 jobs monthly since August.

President Barack Obama nominated Yellen in October after considering selecting Lawrence Summers, a former Treasury secretary who had been a close Obama adviser early in his presidency. Summers withdrew after opponents complained about his temperament and past support for bank deregulation.

Obama called Yellen a "proven leader" and hailed her frequent focus on the unemployed, saying, "She understands the human cost when people can't find a job."

She will be the first Fed chair newly appointed by a Democratic president since Paul Volcker, picked by President Jimmy Carter, left the post in 1987. Clinton reappointed Alan Greenspan and Obama gave Bernanke a second term, though both were initially chosen by Republican presidents.

Yellen will preside over her first Fed meetings as chair on March 18 and 19.

The Federal Reserve was created as the U.S. central banking system in 1913 at a time when the U.S. was undergoing a series of financial panics. It sets the nation's monetary policy — including raising or lowering interest rates — with the goals of maximizing employment and stabilizing prices. It also supervises and regulates banking institutions.

AP Economics Writer Martin Crutsinger contributed to this report.

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Holiday Social

Members of the Macomb County Bar Association and their guests took some time to enjoy the holiday season and look forward to the new year. The organization's Holiday Social was held at Thursday, Dec. 12, at Three Blind Mice in downtown Mt. Clemens. Among those enjoying the festivities were (left to right) William Staugaard; Macomb County Circuit Court Judge Tracey Yokich; Dana Warnez, MCBA immediate past president; and John DeMoss, MCBA president-elect. Photo by John Meiu



Supreme Court Notebook

Roberts refuses to grant Obamacare emergency stay

WASHINGTON (AP) — The Supreme Court has refused a group of doctors' request to block implementation of the nation's new health care law.

Chief Justice John Roberts turned away without comment Monday an emergency stay request from the Association of American Physicians & Surgeons, Inc. and the Alliance for Natural Health USA.

They asked the chief justice last Friday to temporarily block the law, saying Congress had passed it incorrectly by starting it in the Senate instead of the House. Revenue-raising bills are supposed to originate in the lower chamber. They also wanted blocked doctor registration requirements they say will make it harder for independent non-Medicare physicians to treat Medicare-eligible patients.

Still pending is a decision on a temporary block on the law's contraceptive coverage requirements, which was challenged by a group of nuns.

Justices put Utah same-sex marriage on hold

By MARK SHERMAN
Associated Press

WASHINGTON (AP) — The Supreme Court on Monday put same-sex marriages on hold in Utah, at least while a federal appeals court more fully considers the issue.

The court issued a brief order blocking any new same-sex unions in the state.

The order grants an emergency appeal by the state following the Dec. 20 ruling by U.S. District Judge Robert Shelby that the state's ban on same-sex marriage violates gay and lesbian couples' constitutional rights.

More than 900 gay and lesbian couples have married since then.

The high court order will remain in effect until the Denver-based 10th U.S. Circuit Court of Appeals decides whether to uphold Shelby's ruling.

The state's request to the Supreme Court was filed with Justice Sonia Sotomayor, who handles emergency appeals from Utah and the five other states in the 10th Circuit. Sotomayor turned the matter over to the entire court.

The action now shifts to Denver, where the appeals court will consider arguments from the state against same-sex marriage as well as from the three gay and lesbian couples who challenged the ban in support of Shelby's ruling. Shelby and the appeals court had previously rebuffed the state's plea to stop gay weddings pending appeal.

The 10th Circuit has set short deadlines for both sides to file their written arguments, with the state's first brief due on January 27. No date for argument has been set yet.

James Magleby, a lawyer for

couples who sued to overturn the ban, said that while the halt to same-sex marriages is temporary — assuming the appeals court does not reverse Shelby's ruling — it is disappointing because it leaves Utah families waiting to marry until the appeal is over.

"Every day that goes by, same-sex couples and their children are being harmed by not being able to marry and be treated equally," Magleby said in a statement that also proclaimed confidence in his side's case before the appellate judges.

Utah changed its constitution to prohibit same-sex marriage in 2004.

Nearly two-thirds of Utah's 2.8 million residents are members of The Church of Jesus Christ of Latter-day Saints, and Mormons dominate the state's legal and political circles. The Mormon church was one of the leading forces behind California's short-lived ban on same-sex marriage, Proposition 8.

Though the church has softened its stance to ward gays and lesbians in recent years, it still teaches that homosexual activity is a sin and stands by its support for "traditional marriage." Church officials say they hope a higher court validates its belief that marriage is between a man and woman.

The Supreme Court's unsigned order did not indicate that anyone dissented from the decision not to allow any more same-sex marriages in Utah, at least for now. Nor did the order reveal anything about the justices' views on same-sex marriage.

Shelby was the first federal judge to overturn a state marriage ban since the high court issued two decisions on same-sex marriage in June.

The justices at that time struck down a provision of the federal Defense of Marriage Act that prevented legally married gay and lesbian couples from receiving a range of tax, health, pension and other federal benefits.

Shelby cited the decision in his ruling that the state failed to show that allowing same-sex marriages would affect opposite-sex marriages in any way.

"In the absence of such evidence, the State's unsupported fears and speculations are insufficient to justify the State's refusal to dignify the family relationships of its gay and lesbian citizens," Shelby wrote.

On the same day, the court left in place a trial court's decision that struck down California's constitutional ban on same-sex marriage. That decision paved the way for same-sex unions to resume in California.

The nation's most populous state is among 17 states and the District of Columbia that allow, or soon will allow, gay and lesbian couples to wed.

The others are: Connecticut, Delaware, Hawaii, Illinois, Iowa, Maine, Maryland, Massachusetts, Minnesota, New Hampshire, New Jersey, New Mexico, New York, Rhode Island, Vermont and Washington state.

Utah had been the 18th, for 17 days.

Associated Press writer Brady McCombs contributed to this report from Salt Lake City.

Senator sues over changes to Congress' health coverage

By HENRY C. JACKSON
Associated Press

WASHINGTON (AP) — A Republican senator on Monday sued to stop the government from paying most of the medical insurance premiums for members of Congress and their aides who are now required to obtain coverage through the new health care law's state exchanges.

Sen. Ron Johnson, R-Wis., filed a lawsuit Monday in U.S. District Court in Green Bay, Wis., challenging a September ruling by the Office of Personnel Management. The agency ruled that lawmakers and their staffs should continue to receive health care benefits covering about 75 percent of their premium costs after leaving the health insurance program for federal workers.

Johnson said the OPM ruling on the application of President Barack Obama's health care overhaul to lawmakers and their aides amounted to special treatment for Congress. "It's a basic issue of fairness," he said.

The lawsuit marks a new front in some Republicans' attempt to stop what they say is a special carve-out for political elites in the Affordable Care Act. Last year, Johnson joined other Republicans in backing an effort by Sen. David Vitter, R-La., to halt federal contributions toward health coverage for members of Congress, their staffs and other political appointees in the federal government.

The health care overhaul law sometimes referred to as "Obamacare" requires members of Congress and their staffs to leave the federal health plan and buy insurance through exchanges created by the law. But only low-income Americans are eligible for subsidies on the exchanges.

The federal subsidies that

members of Congress and their staff currently receive are in line with those paid by most private employers and are the same as other federal employees who are continuing in the federal plan. But Johnson argues that they were not specifically detailed in the health care law and therefore are illegal.

"This lawsuit is about enforcing the law," Johnson said at a Capitol press conference on Monday.

Johnson was joined by his lawyers, Paul Clement, who argued against the Affordable Care Act in front of the U.S. Supreme Court, and Rick Esenberg, the founder, president and general counsel of the Wisconsin Institute for Law & Liberty. They would be paid through a mix of personal funds and Johnson's campaign fund, Johnson said.

According to the lawsuit, the OPM ruling "does not treat members of Congress and their staffs like members' constituents. Instead, it puts them in a better position by providing them with a continuing tax-free subsidy."

The lawsuit could take months or even years to move through the legal system. Johnson said he filed in Wisconsin because that is where he lives.

Democrats have criticized Republican efforts to kill the subsidy for lawmakers and their aides, saying it is petty and political. Johnson also came under immediate criticism from a fellow Republican.

Rep. James Sensenbrenner of Wisconsin called Johnson's lawsuit an "unfortunate political stunt."

All Republicans want to repeal Obamacare, Sensenbrenner said, but the lawsuit "takes public attention away from how bad all of Obamacare really is and focuses it on a trivial issue."

Free recycling available for unwanted electronics

During the holidays, many lucky Michiganders received new TVs, computers and tablets, often as replacements for older electronics. Instead of throwing their predecessors in the trash, the DEQ reminds citizens that convenient and free electronics recycling is available at many local stores. Instead of filling a landfill, recycling allows the valuable commodities electronic items contain — such as copper, silver and gold — to be reused.

The Michigan Electronics Takeback Program requires the manufacturers of covered electronic devices to provide no-charge recycling opportunities for the devices they sell. Under this law, TVs, desktop and laptop computers, tablets, computer monitors and printers from residents and businesses with fewer than 10 employees can be recycled without charge.

"Recycling is a simple way for all of us to do our part in protecting our environment and supporting our economy," DEQ Director Dan Wyant said. "Let's make this

holiday season a little bit greener by properly recycling our unwanted electronic devices."

There are several ways consumers can easily recycle electronic items:

- Many retail and non-profit outlets recycle electronic items for free, including Best Buy, Goodwill, Habitat for Humanity ReStores, Salvation Army and Staples. It's best to call ahead to confirm which electronics are accepted.

- Free collection events that take place throughout the year at various locations, organized by county and local governments and nonprofit partnerships. The DEQ Sustainable Materials Management Unit, reachable at 517-284-6589, can provide information about recycling services and upcoming events.

- Consumers also can take their items to permitted electronics recyclers, some of which offer pick-up service. A list of certified recyclers is included on the Electronics Takeback Program website www.michigan.gov/deqewaste

Calendar

January

9 The Oakland County Bar Association (OCBA) will conduct its New Lawyers Basic Skills Seminar Series "Introduction to Practice" on Thursdays, Jan. 9-Feb. 6, from 1 to 5 p.m. at the Oakland County Bar Center in Bloomfield Hills. The seminar topics and dates are:

- District Court - Jan. 9.
- Circuit Court - Jan. 16.
- Family Court - Jan. 23.
- Probate Court - Jan. 30.
- Law Practice Management - Feb. 6.

There is a special price of \$100 to attend all five seminars or the cost is \$25 per individual seminar. For additional information or to register, call 248-334-3400 or visit www.ocba.org

9 The National Commission on Voting Rights is hosting its Michigan hearing on Thursday, Jan. 9, from 4 to 8 p.m. at the Spencer M. Patricia Auditorium of Wayne State University Law School, 471 W. Palmer Street in Detroit. The commission is holding hearings across the country to learn more about the current landscape of elections. Over the past few years, numerous states have enacted restrictive voting laws, while many others continue to grapple with recurring election administration and electoral reform challenges. Sue Smith, president of the League of Women Voters of Michigan, will be speaking as a panelist. The public is invited to attend and speak. Register online at MIHearing.lawyerscommittee.org. For additional information, contact Alan Martinson at amartinson@lawyerscommittee.org.

14 The National Business Institute will offer the seminar "Top 10 Title Defects - Cur ed" on Tuesday, Jan. 14, from 9 a.m. to 4:30 p.m. at the Embassy Suites Hotel Detroit-Southfield, 28100 Franklin Road in Southfield. This intermediate level course offers 6 CLE credits. Cost is \$339. For additional information or to register online, visit www.nbi-sems.com and click on "seminars."

14 The Federal Bar Association, Eastern District of Michigan Chapter, in conjunction with the judges of the U.S. District Court, Eastern District of Michigan, will present "The New E-discovery Model Order—A Roadmap for Efficiency and Avoiding Litigation Pitfalls." This fast-paced update on the cutting edge of e-discovery practice and procedure will take place from 11:30 a.m. to 1:45 p.m. on Tuesday, Jan. 14, in Room 115 of the Theodore Levin U.S. Courthouse in downtown Detroit. Cost for the program is \$25 for FBA members and \$35 for non-members. Lunch is included. Registration is available online at the FBA website: fbamich.org.

15 Ossian Law PC will present "2014's Hot Topics in Information Technology Law" on Wednesday, Jan. 15, from 8 to 9:30 a.m. at 701 Woodward Heights, Suite 117, in Ferndale. Attendees will learn the latest developments and IT law topics such as: Security Risks of Mobile Apps, Astroturfing, Workplace Privacy and the Social Media Professional Account, and Regulation of the Internet. The program is free to Ossian Law clients; \$25 for all others. Continental breakfast is included. Space is limited. Register online at <http://1event.info/801B48396>.

16 Financial columnist Rick Bloom will discuss the economic and stock market outlook for 2014 on Thursday, Jan. 16, from 7 to 8:30 p.m. at the Rochester Hills Public Library. Bloom, a financial columnist with the Observer & Eccentric newspapers, has served clients in the area of financial planning since 1984 and was the former host of The Rick Bloom Show on WDTK-AM. He is a licensed attorney and a Certified Public Accountant. Registration is required and open to those with a Rochester Hills Public library card. To register go to

the Events Calendar at www.rhpl.org or call 248-656-2900.

16 The Detroit Midwest Regional Anti-Corruption Seminar will take place Thursday, Jan. 16, from 8 a.m. to 1 p.m. at the Detroit Masonic Temple, 500 Temple in Detroit. Among those speaking at the seminar will be U.S. Attorney Barbara McQuade, Eastern District of Michigan; Wayne State University Law School Professor Peter Henning; Butzel Long Partner David DuMouchel; and numerous national speakers. Cost is \$25 for general admission and \$15 for go-vernment employees, in-house counsel, and law students. To register online, visit <http://bit.ly/anticorruptionseminar>.

17 The Michigan Association for Justice (MAJ) will present its Annual Workers Compensation/Social Security Disability Seminar "The 91% Solution: Sherlock Holmes Investigates the Case of the Missing Remedy & Dr. Watson Reminisces about When Workers Could be Socially Secure" from 8:30 a.m. to 4:15 p.m. on Friday, Jan. 17, at the Westin Hotel in Southfield. Cost, which includes digital copy of program materials, is \$155 for MAJ members, \$75 for MAJ sustaining members, and \$180 for non-members. For hard copy of the program materials, attendees must pay an additional \$50. To register or for additional information, visit www.michiganjustice.org and click on "Seminars & Events."

21 The Oakland County Bar Association's Criminal Law Committee will continue Anatomy of a Criminal Case - Year XV brown bag lunch lecture series with a look at "Michigan's Sex Offender Registry—Petitions for Removal and Related Issues" featuring Cheryl A. Carpenter on Tuesday, Jan. 21, from 11:30 a.m. to 12:30 p.m. at the Oakland County Bar Center in Bloomfield Hills. The pre-registration fee for OCB A members is \$10 per lecture. The seminar fee for all walk-ins, non-members and video viewers is \$20 per seminar. For additional information or to register, call 248-334-3400 or visit www.ocba.org.

22 Wayne State University Law School will present "Estate Planning and Social Media" on Wednesday, Jan. 22, from 12:15 to 1:15 p.m. at the Law School Building, room 2242. From Facebook accounts and photos to fantasy sports leagues and email accounts, attendees will find out how to make a plan for a digital legacy after death or incapacitation. Guest speakers include attorneys Howard H. Collens and Patricia E. Kafalas Dudek. For additional information about this event, contact Rebecca Wrock at 313-418-8391.

23 The Real Property Law Section of the State Bar of Michigan will present Leasing Boot Camp-Part 1 as part of its "Groundbreakers" Breakfast Roundtable Series on Thursday, Jan. 23, from 7:30 to 9:30 a.m. at the Townsend Hotel, 100 Townsend Street in Birmingham. This program will explore various aspects of leasing real estate with a focus primarily on commercial leases. Along with Part 2 in the spring, it will provide a comprehensive overview of the more critical areas a practitioner needs to understand in order to effectively represent the client, whether the landlord or tenant, in negotiating and drafting today's leases. Register online at <http://michbar.org>.

To submit calendar events for publication, e-mail: editor@legalnews.com
Oakland County
Legal News

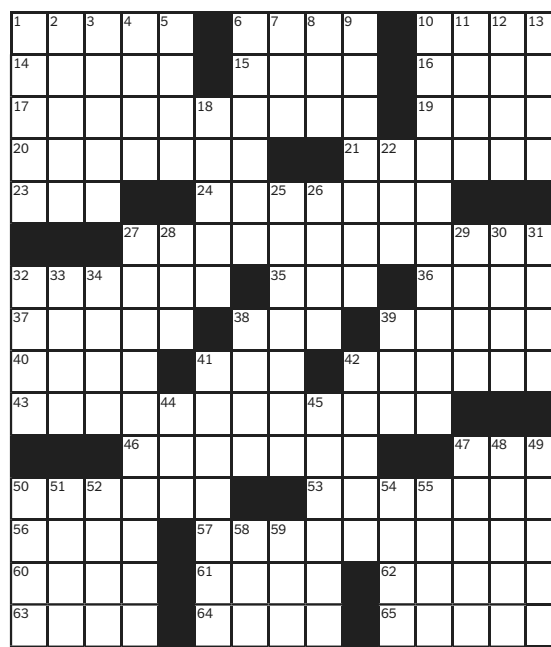
The New York Times Crossword

Edited by Will Shortz No. 1204

- ACROSS**
- 1 Lithium or iridium
 - 6 Math subj. with proofs
 - 10 W.C.'s
 - 14 En masse
 - 15 Area jiggled while twerking
 - 16 Touched down
 - 17 Food critic's assessments of calamari?
 - 19 Brilliant 13-Down
 - 20 Disbursed
 - 21 Part of a Holmes comment to Watson
 - 23 Nintendo's Super ____
 - 24 Tony-nominated musical based on a 1992 Disney movie
 - 27 Maneuver on a chessboard?
 - 32 Ones coming on board
 - 35 Biblical verb ending
 - 36 River under the Ponte Vecchio
 - 37 Steinway offering
 - 38 ____ Cruces, N.M.
 - 39 Follow-the-leader sorts
 - 40 Identifies, on Facebook
 - 41 One seeing pink elephants
 - 42 Kosygin of Russia
 - 43 Rug rat pursuer?
 - 46 Believers in one god
 - 47 Elvis's label
 - 50 Stallone's genre
 - 53 The last 30 seconds of many TV shows
 - 56 Talk show physician
 - 57 Outstanding posture for a catcher?
 - 60 AT&T Stadium feature
 - 61 Antidiscrimination org.
 - 62 Horse with a patchy coat
 - 63 Floored it
 - 64 Long and lean
 - 65 Elvis's trademark look
- DOWN**
- 1 Perry who's on the case
 - 2 Ending like "like"
 - 3 Sellers of tips
 - 4 Dye-yielding shrub
 - 5 Helen of Troy's mother
 - 6 Dairy aisle rating
 - 7 Suffix with sonnet
 - 8 Symbol of strength
 - 9 James Stewart title role
 - 10 Topiary pro
 - 11 Burn application
 - 12 Cheer starter
 - 13 Southern Cross unit
 - 18 Drawback
 - 22 One on the first side to vote, usually
 - 25 Year-end decorations
 - 26 Collections
 - 27 Made more aware
 - 28 Proof finale letters
 - 29 Cloned menace of film
 - 30 About, on memos
 - 31 ____ Fan Tuttle
 - 32 Elevs.
 - 33 "The Hurt Locker" setting

ANSWER TO PREVIOUS PUZZLE

G	L	O	M	T	I	B	I	A	L	A	D	S
A	U	D	I	O	R	A	N	G	E	W	O	W
S	A	D	D	L	E	S	H	O	E	S	A	B
H	U	M	M	E	D	I	N	S	P	I	R	E
A	A	A	H	A	L	T	E	R	I	T	O	P
M	A	N	Y	D	E	A	R	S	I	R	I	
I	P	O	T	E	A	R	S	G	A	W	K	S
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O	S	T	E	O	H	O	P	E	D	L	E	E
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O	E	R	H	I	N	T	A	T	U	B	E	R
P	T	S	E	S	S	A	Y	S	E	N	S	



PUZZLE BY DANIEL RAYMON

- 34 Prego competitor
- 38 Centers of attention
- 39 The "A" of I.P.A.
- 41 Baseball's Old Professor
- 42 Strong point
- 44 P on campus
- 45 Battle cry
- 47 Attend a homecoming, say
- 48 Jalopy
- 49 Tycoon on the Titanic
- 50 Puts in
- 51 Trim, as a photo
- 52 "The Complete Works of Shakespeare," e.g.
- 54 Cobras of Egypt
- 55 Newspaper ad meas.
- 58 Mens ____ (criminal intent)
- 59 Proterozoic ____

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Mortgages Recorded Lisa Brown Clerk/Register of Deeds As recorded in the office of the Register of Deeds \$50,000 and above November 4-8, 2013	Donald R Haefner 2680 English Dr Troy 48085-4001 CITIBANK \$171,000 Matthew Graca 5985 Strathdon Way Waterford 48327-2056 CITIBANK \$126,000 Menachem Stock 23421 Parklawn St Oak Park 48237-2023 CITIBANK \$80,000 Harold D Zeiger 2954 Harvard Rd Berkley 48072-1598 CITIBANK \$120,000 Edward C Arthur 2174 Carpathian Dr West Bloomfield 48324-1380 CITIBANK \$106,000 Linda L Russell 7712 Lake Ridge Dr Waterford 48327-4164 CITIBANK \$65,000 Richard E Kopicko 4809 Crestview Dr Clarkston 48348-3946 CITIBANK \$153,000 Randy J Malinowski 55 Jesswood Ln White Lake 48386-2127 CITIBANK \$237,000 Noel T Mullan 31745 Staman Cir Farmington Hills 48336-1850 CITIBANK \$49,000 Donald W Flis 21666 Welch Rd Northville 48167-2102 CITIBANK \$47,000 Beverly Ann Grider 17260 New Jersey St Southfield 48075-2806 CITIBANK \$101,000 Micah Stroud 1106 Wyandotte Ave Royal Oak 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Berkley 48072-1321 COMMUNITY CHOICE CU \$15,000 Alicia A Piccolo 4016 Oak Tree Cir Oakland 48306-4656 COMMUNITY CHOICE CU \$40,000 Jason N George 1261 Woodbriar Dr Oxford 48371-6086 COMMUNITY FINANCIAL CU \$188,000 Kathleen Sheehan 3046 Van Zandt Rd Waterford 48329-3361 COMMUNITY FINANCIAL CU \$59,000 Dean B Sorensen 4402 Tonawanda Ave Royal Oak 48073-1636 CORNERSTONE COMMUNITY FINL \$179,000 Dean B Sorensen 4402 Tonawanda Ave Royal Oak 48073-1636 CORNERSTONE COMMUNITY FINL \$179,000 Dennis R Hill 2673 Locksley Ct Troy 48083-5713 CREDIT UNION ONE \$25,000 Dennis R Hill 2673 Locksley Ct Troy 48083-5713 CREDIT UNION ONE \$25,000 Karen Ulatowski 3114 N Connecticut Ave Royal Oak 48073-3535 CREDIT UNION ONE \$50,000 Steven C Lobb 3767 Damas Dr Commerce Twp 48382-4421 CREDIT UNION ONE \$30,000 Alan Kettinger 3831 Orchard Dr Highland 48356-1955 CSB MORTGAGE CO INC \$306,000 Marc J Lucas 24596 Venice Dr Novi 48374-2986 DFCU FINANCIAL \$202,000 Michael M Hardin 2775 Elizabeth Ln West Bloomfield 48324-2186 DFCU FINANCIAL \$276,000 Brenda J Dollison 37614 Avon Cir Farmington Hills 48331-3045 DFCU FINANCIAL \$40,000 Mary Jo Gregory 5332 Pleasant View Ct West Bloomfield 48323-2222 DFCU FINANCIAL \$70,000 William R Lawrence 35800 Springvale St Farmington Hills 48331-1352 DFCU FINANCIAL \$58,000 Girard G Legato 1069 Enfield Rd Rochester Hills 48307-5430 DFCU FINANCIAL \$60,000 Brent Lasage 1736 Lakeview Dr Wolverine Lake 48390-2240 DFCU FINANCIAL \$35,000 Donald W Ditri 25339 Sullivan Ln Novi 48375-1419 DFCU FINANCIAL \$15,000 Rosemarie S Helland 4160 Fal-low St West Bloomfield 48323-1241 DFCU FINANCIAL \$50,000 Scott D Brockert-Kress 28460 Wildwood Trl Farmington Hills 48336-2163 DFCU FINANCIAL \$15,000 Donald A Caley 1660 S Hill Rd Milford 48381-2856 DFCU FINANCIAL \$90,000 Balazs Szamosfalvi 5516 Village Ln Bloomfield Hills 48301-1128 DFCU FINANCIAL \$415,000 Joshua Reno 143 Osborne St Commerce Township 48382-3161 DFCU FINANCIAL \$99,000 Marc J Lucas 24596 Venice Dr Novi 48374-2986 DFCU FINANCIAL \$202,000 Michael M Hardin 2775 Elizabeth Ln West Bloomfield 48324-2186 DFCU FINANCIAL \$276,000 Brenda J Dollison 37614 Avon Cir Farmington Hills 48331-3045 DFCU FINANCIAL \$40,000 Mary Jo Gregory 5332 Pleasant View Ct West Bloomfield 48323-2222 DFCU FINANCIAL \$70,000 William R Lawrence 35800 Springvale St Farmington Hills 48331-1352 DFCU FINANCIAL \$58,000 Girard G Legato 1069 Enfield Rd Rochester Hills 48307-5430 DFCU FINANCIAL \$60,000 Brent Lasage 1736 Lakeview Dr Wolverine Lake 48390-2240 DFCU FINANCIAL \$35,000 Donald W Ditri 25339 Sullivan Ln Novi 48375-1419 DFCU FINANCIAL \$15,000 Rosemarie S Helland 4160 Fal-low St West Bloomfield 48323-1241 DFCU FINANCIAL \$50,000 Scott D Brockert-Kress 28460 Wildwood Trl Farmington Hills 48336-2163 DFCU FINANCIAL \$15,000 Donald A Caley 1660 S Hill Rd Milford 48381-2856 DFCU FINANCIAL \$90,000 Balazs Szamosfalvi 5516 Village Ln Bloomfield Hills 48301-1128 DFCU FINANCIAL \$415,000 Joshua Reno 143 Osborne St Commerce Township 48382-3161 DFCU FINANCIAL \$99,000 Mark S Makowski 238 Arlington Dr Rochester Hills 48307-2804 DFCU FINANCIAL \$105,000 Linda M Webb 607 W Snell Rd Rochester 48306-1732 DFCU FINANCIAL \$193,000 Mark Makowski 238 Arlington Dr Rochester Hills 48307-2804 DFCU FINANCIAL \$105,000 Sandra M Cimarolli 1402 Lakeview Dr Wolverine Lake 48334-2235 DFCU FINANCIAL \$187,000 Edward P McKenna 1029 Shetland Dr South Lyon 48178-5316 DFCU FINANCIAL \$139,000 Gordon F Rogerson 29104 Greening St Farmington Hills 48334-2942 DFCU FINANCIAL \$92,000 Ernest Williams 18897 Jeanette St Southfield 48075-7253 DISCOVER HOME LN INC \$130,000
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(Continued on page 5)

Mortgages Recorded

Lisa Brown
Clerk/Register of Deeds
As recorded in the office of the
Register of Deeds
\$50,000 and above
November 4-8, 2013
(continued from page 4)

Ernest Williams 18897
Jeanette St Southfield 48075-
7253 DISCOVER HOME LN INC
\$130,000

William Stacey 5766 Northfield
Pkwy Troy 48098-5126 DORT
FINANCIAL \$4,480,000

Shawn Stacey 5766 Northfield
Pkwy Troy 48098-5126 DORT
FINANCIAL \$4,480,000

Douglas D Roche 16296
Beechwood Ave Beverly Hills
48025-4202 DOUGLAS TR
\$45,000

Douglas D Roche 16296
Beechwood Ave Beverly Hills
48025-4202 DOUGLAS TR
\$45,000

Nolan T Mccann 6071 Welles-
ley Dr West Bloomfield 48322-
2367 DOW CHEMICAL EMP CU
\$173,000

Dennis P Owens 6335 Lahring
Rd Holly 48442-9601 ELGA
CREDIT UNION \$21,000

Dennis P Owens 6335 Lahring
Rd Holly 48442-9601 ELGA
CREDIT UNION \$21,000

Harvey R Beck 3636 Pheasant
Run Bloomfield Hills 48302-1245
EVERBANK \$217,000

Harvey R Beck 3636 Pheasant
Run Bloomfield Hills 48302-1245
EVERBANK \$217,000

Matthew Wickey 2809 Wood-
land Ave Royal Oak 48073-3039
EVERBANK \$200,000

Robert N Fontana 968 Moun-
tainside Dr Lake Orion 48362-
3471 FARMERS BANK TR
\$35,000

Robert N Fontana 968 Moun-
tainside Dr Lake Orion 48362-
3471 FARMERS BANK TR
\$35,000

Joseph Check 1304 Slomba Dr
Lake Orion 48360-1210 FARM-
ERS BANK TR \$84,000

Andrew Fly 3234 Warick Rd
Royal Oak 48073-6912 FIFTH
THIRD MORTGAGE \$224,000

Michael S Salesin 5123 Corn-
ers Dr West Bloomfield 48322-
3934 FIFTH THIRD MORTGAGE
\$224,000

Kathryn S Camara 4066 S
Shore St Waterford 48328-1270
FIFTH THIRD MORTGAGE
\$326,000

Walter J Palamarchuk 980
Worthington Rd Birmingham
48009-3089 FIFTH THIRD MORT-
GAGE \$100,000

Walter C Elliott 30890 Lin-
colnshire W Beverly Hills 48025-
4762 FIFTH THIRD MORTGAGE
\$100,000

Diana Wayne 27300 Crestwood
Dr Franklin 48025-1388 FIFTH
THIRD MORTGAGE \$159,000

Christopher G Gianakos 5431
Whipple Lake Rd Clarkston
48348-3058 FIFTH THIRD MORT-
GAGE \$197,000

Joseph M Bolitho 23148
Couzens Ave Hazel Park 48030-
1566 FIFTH THIRD MORTGAGE
\$117,000

David Love 1503 Marywood Dr
Royal Oak 48067-1229 FIFTH
THIRD MORTGAGE \$20,000

Todd Jarrold 509 Baldwin Ave
Royal Oak 48067-1953 FIFTH
THIRD MORTGAGE \$33,000

Andrew Fly 3234 Warick Rd
Royal Oak 48073-6912 FIFTH
THIRD MORTGAGE \$224,000

Michael S Salesin 5123 Corn-
ers Dr West Bloomfield 48322-
3934 FIFTH THIRD MORTGAGE
\$224,000

Kathryn S Camara 4066 S
Shore St Waterford 48328-1270
FIFTH THIRD MORTGAGE
\$326,000

Walter J Palamarchuk 980
Worthington Rd Birmingham
48009-3089 FIFTH THIRD MORT-
GAGE \$100,000

Walter C Elliott 30890 Lin-
colnshire W Beverly Hills 48025-
4762 FIFTH THIRD MORTGAGE
\$100,000

Diana Wayne 27300 Crestwood
Dr Franklin 48025-1388 FIFTH
THIRD MORTGAGE \$159,000

Christopher G Gianakos 5431
Whipple Lake Rd Clarkston

48348-3058 FIFTH THIRD MORT-
GAGE \$197,000

Joseph M Bolitho 23148
Couzens Ave Hazel Park 48030-
1566 FIFTH THIRD MORTGAGE
\$117,000

David Love 1503 Marywood Dr
Royal Oak 48067-1229 FIFTH
THIRD MORTGAGE \$20,000

Todd Jarrold 509 Baldwin Ave
Royal Oak 48067-1953 FIFTH
THIRD MORTGAGE \$33,000

Rachael Kueter-Lampe 4115
Edgar Ave Royal Oak 48073-2280
FIFTH THIRD MORTGAGE
\$225,000

Marcelle L Weston 1709 N
Altadena Ave Royal Oak 48067-
3673 FIFTH THIRD MORTGAGE
\$125,000

Nancy A Boss 1786 Point St
Commerce Twp 48382-2273
FIFTH THIRD MORTGAGE
\$301,000

Jeffrey Schrauben 526 W
Maplehurst St Ferndale 48220-
1287 FIFTH THIRD MORTGAGE
\$192,000

Steven J Voss 4426 Sedona Dr
Clarkston 48348-2267 FIFTH
THIRD MORTGAGE \$182,000

Brett L Pasco 2612 Shady Hol-
low Dr White Lake 48383-1849
FIFTH THIRD MORTGAGE
\$144,000

Joshua A Sowell 321 Garden-
dale St Ferndale 48220-2400
FIFTH THIRD MORTGAGE
\$103,000

Maggie Gorski 2721 Leewood
Cir Lake Orion 48360-1611 FIFTH
THIRD MORTGAGE \$182,000

James M Dailey 1474 Catalpa
Dr Berkley 48072-2053 FIFTH
THIRD MORTGAGE \$160,000

Erik Kornmiller 1612 Cedarhill
Dr Royal Oak 48067-1003 FIFTH
THIRD MORTGAGE \$276,000

Keith Hazely 17860 Locherbie
Ave Beverly Hills 48025-4161
FIFTH THIRD MORTGAGE
\$261,000

Charles E Sornig 4371 Waverly
Dr Waterford 48329-3665 FIFTH
THIRD MORTGAGE \$88,000

Theodore J Widman 29624
Nova Woods Dr Farmington Hills
48331-1974 FIFTH THIRD MORT-
GAGE \$126,000

Thomas A Prior 1010 Fairfax St
Birmingham 48009-1287 FIFTH
THIRD MORTGAGE \$635,000

George B Simmons 7070 Indi-
an Creek Dr West Bloomfield
48322-3117 FIFTH THIRD MORT-
GAGE \$167,000

John Gwyn 553 Linden Rd
Birmingham 48009-3749 FIFTH
THIRD MORTGAGE \$740,000

Charles Malcho 2130 Dalesford
Dr Troy 48098-5205 FIFTH THIRD
MORTGAGE \$318,000

Michael Dean 6568 Maple Dr
Clarkston 48346-4400 FIFTH
THIRD MORTGAGE \$133,000

James J Campione 851 Great
Oaks Blvd Rochester 48307-1014
FIFTH THIRD MORTGAGE
\$340,000

Constance Y Bush 36221 W
Lyman Rd Farmington Hills
48331-3820 FIFTH THIRD MORT-
GAGE \$195,000

Donna Sue Harrell 1073 E Sil-
verbell Rd Lake Orion 48360-2334
FIRST GUARANTY MORTGAGE
\$77,000

Tonin Mazi 1033 Yorick Path
Wixom 48393-4523 FIRST GUAR-
ANTY MORTGAGE \$122,000

Karen S Swenson 417 Deer
Valley Rd Holly 48442-1561
FIRST INDEPENDENCE BK
\$177,000

Kevin Trost 3382 Lakeview Blvd
Highland 48356-1675 FIRST
INDEPENDENCE BK \$170,000

Kevin M Rangel 2707 Lovin-
gton Ln Waterford 48329-3380
FIRST INDEPENDENCE BK
\$141,000

Karen S Swenson 417 Deer
Valley Rd Holly 48442-1561
FIRST INDEPENDENCE BK
\$177,000

Kevin Trost 3382 Lakeview Blvd
Highland 48356-1675 FIRST
INDEPENDENCE BK \$170,000

Kevin M Rangel 2707 Lovin-
gton Ln Waterford 48329-3380
FIRST INDEPENDENCE BK
\$141,000

Merlin Taylor 15161 Kenwood
St Oak Park 48237-2412 FIRST
INDEPENDENCE BK \$56,000

Leonard L Goolsby 20310

Lacrosse Ave Southfield 48076-
2452 FIRST INDEPENDENCE BK
\$54,000

Cornel G Farcas 93 Rosetta Ct
Auburn Hills 48326-2964 FIRST
NATIONAL BK OF AMERICA
\$225,000

Cornel G Farcas 93 Rosetta Ct
Auburn Hills 48326-2964 FIRST
NATIONAL BK OF AMERICA
\$225,000

Jonathan Abro 2569 Solace Dr
Commerce Township 48382-5208
FIRST NATIONAL BK OF LAY-
TON \$212,000

Alicia N Niebel 1658 Hemp-
stead Dr Troy 48083-2667 FIRST
NATIONAL MTG BANKERS
\$152,000

Darryl A Schoeneweg 6210
Timberstone Way Clarkston
48346-3193 FIRST PLACE BANK
\$100,000

Vasilia Ayan 27328 Barrington
St Madison Heights 48071-3228
FIRST STATE BANK \$29,000

Jeffrey E Redwood 2068 Glen-
cove Rd Wolverine Lake 48390-
2418 FIRST STATE BANK
\$104,000

Vasilia Ayan 27328 Barrington
St Madison Heights 48071-3228
FIRST STATE BANK \$29,000

Jeffrey E Redwood 2068 Glen-
cove Rd Wolverine Lake 48390-
2418 FIRST STATE BANK
\$104,000

Michael A Kelly 67 Mark Ave
Pontiac 48341-1347 FIRST STATE
BANK \$29,000

Laura Vanloon 951 N Adams
Rd Birmingham 48009-5646
FIRST STATE BANK \$137,000

Travis Frderick 4399 Granger
Rd Ortonville 48462-9160 FIRST
STATE BANK \$210,000

Beth Honorowski 25227 Park-
wood Dr Huntington Woods
48070-1739 FIRST STATE BANK
\$267,000

Ansam Kalasho 3054 Louis Dr
Troy 48083-5038 FIRST STATE
BANK \$14,000

Reiner W Buchholtz 1375
Round Ln Ln Leonard 48367-
4060 FIRST STATE BANK
\$273,000

Adam C Nartker 7468 Ingomar
Ln Clarkston 48348-5403 FIRST-
MERIT BANK \$296,000

Judith Ellen Pinto 2251 Gard-
ner Ave Berkley 48072-1278
FIRSTMERIT BANK \$50,000

Carolyn Krieger-Cohen 5609
Greenbriar Dr West Bloomfield
48322-1419 FIRSTMERIT BANK
\$25,000

Adam C Nartker 7468 Ingomar
Ln Clarkston 48348-5403 FIRST-
MERIT BANK \$296,000

Judith Ellen Pinto 2251 Gard-
ner Ave Berkley 48072-1278
FIRSTMERIT BANK \$50,000

Carolyn Krieger-Cohen 5609
Greenbriar Dr West Bloomfield
48322-1419 FIRSTMERIT BANK
\$25,000

Samantha Kesteloot 913
Roselawn Dr Rochester 48307-
1842 FIRSTMERIT BANK
\$162,000

Joseph M Mckay 4519 Walden
Dr Bloomfield Hills 48301-1150
FIRSTMERIT BANK \$200,000

Joshua Hotchkiss 4745 Lake-
born Dr White Lake 48383-1547
FLAGSTAR BANK \$82,000

Jai Prakash K Mistry 2885
Wagonwheel Dr Troy 48085-3759
FLAGSTAR BANK \$126,000

Anthony Rajesh 1951 Beaver
Creek Dr Rochester Hills 48307-
6021 FLAGSTAR BANK \$220,000

Avinash R Gali 1676 Hillside Ln
Rochester Hills 48307-3437
FLAGSTAR BANK \$220,000

Satish Haryadi 3619 Blue
Heron Ln Rochester Hills 48309-
4514 FLAGSTAR BANK \$300,000

Elizabeth A Cutraro 600 W
Brown St Apt 109 Birmingham
48009-1475 FLAGSTAR BANK
\$120,000

Gregory Smith 2751 Silverside
Rd Waterford 48328-1725
FLAGSTAR BANK \$200,000

Richie M Kothe 266 Leroy Ave
Clawson 48017-1250 FLAGSTAR
BANK \$179,000

Nathan Hamilton 209 Charles
Rd Rochester 48307-1604
FLAGSTAR BANK \$150,000

Christopher Nesbitt 26372
Hampden St Madison Heights
48071-3540 FLAGSTAR BANK
\$92,000

Christian Udeagwu 19308
Coral Gables St Southfield 48076-
4433 FLAGSTAR BANK \$56,000

Nathan Cohen 3962 Winterset
Ct West Bloomfield 48323-1862
FLAGSTAR BANK \$323,000

Walter Epsy 41566 Steinbeck
Gln Novi 48377-2868 FLAGSTAR
BANK \$327,000

Damian E Ciurzenski 3529 Bar-
berry Cir Wixom 48393-1103
FLAGSTAR BANK \$55,000

Cynthia A Pruett 3270 Harris St
Ferndale 48220-1129 FLAGSTAR
BANK \$87,000

Joseph D Canedo 22288 Cass
St Farmington Hills 48335-4748
FLAGSTAR BANK \$25,000

Virgo W Edwards 5979 Straw-
berry Cir Commerce Township
48382-5508 FLAGSTAR BANK
\$25,000

Ronald Vannetter 2291 Palm-
eto Commerce Township 48382-
2088 FLAGSTAR BANK \$242,000

Jeffrey Goodstein 921 Longfel-
low Ave Royal Oak 48067-4528
FLAGSTAR BANK \$189,000

Cassandra M Thompson 7722
Lake Ridge Dr Waterford 48327-
4164 FLAGSTAR BANK \$108,000

Paul N Clem 2434 Silver Point
Dr Waterford 48328-1730
FLAGSTAR BANK \$153,000

Christopher L Mcpeak 6750
Wing Lake Rd Bloomfield Hills
48301-2956 FLAGSTAR BANK
\$50,000

Laurence G Keisling 6321
Sandshores Dr Troy 48085-1378
FLAGSTAR BANK \$172,000

David P Hilber 1116 Olympic

Ct Oxford 48371-6089 FLAGSTAR
BANK \$20,000

John P Kuriakuz 2438 Beverly
Blvd Berkley 48072-1863
FLAGSTAR BANK \$96,000

Shirley Nesseth 1142 Shenan-
doah Dr Clawson 48017-1065
FLAGSTAR BANK \$30,000

Brad M Stepp 3322 Royal
Berkshire Ln Oakland 48363-2343
FLAGSTAR BANK \$417,000

Randy Belland 36131 Smith-
field Rd Farmington 48335-3153
FLAGSTAR BANK \$203,000

Shirley J Kesseth 1142
Shenandoah Dr Clawson 48017-
1065 FLAGSTAR BANK \$48,000

Joshua Hotchkiss 4745 Lake-
born Dr White Lake 48383-1547
FLAGSTAR BANK \$82,000

Jai Prakash K Mistry 2885
Wagonwheel Dr Troy 48085-3759
FLAGSTAR BANK \$126,000

Anthony Rajesh 1951 Beaver
Creek Dr Rochester Hills 48307-
6021 FLAGSTAR BANK \$220,000

Avinash R Gali 1676 Hillside Ln
Rochester Hills 48307-3437
FLAGSTAR BANK \$220,000

Satish Haryadi 3619 Blue
Heron Ln Rochester Hills 48309-
4514 FLAGSTAR BANK \$300,000

Elizabeth A Cutraro 600 W
Brown St Apt 109 Birmingham
48009-1475 FLAGSTAR BANK
\$120,000

Gregory Smith 2751 Silverside
Rd Waterford 48328-1725
FLAGSTAR BANK \$200,000

Richie M Kothe 266 Leroy Ave
Clawson 48017-1250 FLAGSTAR
BANK \$179,000

Nathan Hamilton 209 Charles
Rd Rochester 48307-1604
FLAGSTAR BANK \$150,000

Christopher Nesbitt 26372
Hampden St Madison Heights
48071-3540 FLAGSTAR BANK
\$92,000

Christian Udeagwu 19308
Coral Gables St Southfield 48076-
4433 FLAGSTAR BANK \$56,000

Nathan Cohen 3962 Winterset
Ct West Bloomfield 48323-1862
FLAGSTAR BANK \$323,000

Walter Epsy 41566 Steinbeck
Gln Novi 48377-2868 FLAGSTAR
BANK \$327,000

Damian E Ciurzenski 3529 Bar-
berry Cir Wixom 48393-1103
FLAGSTAR BANK \$55,000

Cynthia A Pruett 3270 Harris St
Ferndale 48220-1129 FLAGSTAR
BANK \$87,000

Joseph D Canedo 22288 Cass
St Farmington Hills 48335-4748
FLAGSTAR BANK \$25,000

Virgo W Edwards 5979 Straw-
berry Cir Commerce Township
48382-5508 FLAGSTAR BANK
\$25,000

Ronald Vannetter 2291 Palm-
eto Commerce Township 48382-
2088 FLAGSTAR BANK \$242,000

Jeffrey Goodstein 921 Longfel-
low Ave Royal Oak 48067-4528
FLAGSTAR BANK \$189,000

Cassandra M Thompson 7722
Lake Ridge Dr Waterford 48327-
4164 FLAGSTAR BANK \$108,000

Paul N Clem 2434 Silver Point
Dr Waterford 48328-1730
FLAGSTAR BANK \$153,000

Christopher L Mcpeak 6750

Wing Lake Rd Bloomfield Hills
48301-2956 FLAGSTAR BANK
\$50,000

Laurence G Keisling 6321
Sandshores Dr Troy 48085-1378
FLAGSTAR BANK \$172,000

David P Hilber 1116 Olympic
Ct Oxford 48371-6089 FLAGSTAR
BANK \$20,000

John P Kuriakuz 2438 Beverly
Blvd Berkley 48072-1863
FLAGSTAR BANK \$96,000

Shirley Nesseth 1142 Shenan-
doah Dr Clawson 48017-1065
FLAGSTAR BANK \$30,000

Brad M Stepp 3322 Royal
Berkshire Ln Oakland 48363-2343
FLAGSTAR BANK \$417,000

Randy Belland 36131 Smith-
field Rd Farmington 48335-3153
FLAGSTAR BANK \$203,000

Shirley J Kesseth 1142
Shenandoah Dr Clawson 48017-
1065 FLAGSTAR BANK \$48,000

Arvind Patel 1637 Hallmark Dr
Troy 48098-4350 FLAGSTAR
BANK \$100,000

Sabrina K Wang 2073 Connolly
Dr Troy 48098-2417 FLAGSTAR
BANK \$140,000

Judith A Stevens 29704 Mark
Ave Madison Heights 48071-4449
FLAGSTAR BANK \$75,000

Gregory Artero 4596 Grass
Lake Rd White Lake 48383-2100
FLAGSTAR BANK \$153,000

Michael Clarke 452 Candlestick
Dr Waterford 48328-2102
FLAGSTAR BANK \$98,000

Aaron Spangenberg 1435 Sun-
set Dr Wolverine Lake 48390-
2349 FLAGSTAR BANK \$128,000



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They're a treasure worth digging for.

Do you have old Savings Bonds? Check out the Savings Bond Calculator at www.savingsbonds.gov to discover their value.

* Pre-December 1965 Series E Savings Bonds stop earning interest at 40 years and those purchased after November 1965 stop at 30 years. A public service of this newspaper

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First Insertion

NOTICE OF JUDICIAL 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 IF YOU ARE A BORROWER ON ACTIVE MILITARY DUTY.

ATTENTION PURCHASERS: This sale may be rescinded by the circuit court at the request of the Plaintiff. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, as determined by the court.

Oakland County Circuit Court Case No. 11-120781-CH

NOTICE OF JUDICIAL SALE

JUDICIAL SALE IN PURSUANCE and by virtue of Judgment(s) and/or Order(s) of foreclosure in the Circuit Court for the County of Oakland, State of Michigan, made and entered on the 6th day of June, 2012, in a certain cause therein pending, wherein Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP F/K/A Countrywide Home Loans Servicing LP was the Plaintiff and Ronald Oliver and Lisa Oliver were the Defendants. The aforementioned Judgment(s) and/or Order(s) established a debt owing to Plaintiff in the amount of \$218,306.62, plus post-judgment interest at an annual rate of 4.125% and other amounts recoverable pursuant to said Judgment(s) and/or Order(s).

NOTICE IS HEREBY GIVEN that in order to satisfy said Judgment(s) and/or Order(s), in whole or in part, the property described below shall be sold at public auction, by an authorized sheriff/deputy sheriff or county clerk/deputy county clerk, to the highest bidder, at the Circuit Court for the County of Oakland, on the 4th of March, 2014 at 10:00 am, local time. On said day at said time, the following described property shall be sold: property located in the Charter Township of White Lake, County of Oakland, State of Michigan, particularly described as Lot 12, Grass Meadow Estates Subdivision, as recorded in Liber 198, Pages 1 and 2 of plats, Oakland County Records. Tax Parcel ID: 12-18-203-017. More commonly known as: 2835 Shady Hollow Dr.

REDEMPTION PERIOD IS SIX MONTHS.

For more information please call 248.642.2515.

Trott & Trott, P.C.

Attorneys for Plaintiff

31440 Northwestern Hwy Ste 200 Farmington Hills, MI 48334-5422

T# 287090L03

(1-8)(2-12)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Alexander G Naluz, a single man, to Bank of America, N.A., Mortgagee, dated July 26, 2006 and recorded August 9, 2006 in Liber 37952, Page 632, Oakland County Records, Michigan. Said mortgage is now held by Federal National Mortgage Association ("FNMA") by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-Two Thousand One Hundred Forty-Seven and 7/100 Dollars (\$152,147.07) including interest at 7% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the City of Farmington Hills, Oakland County, Michigan, and are described as:

Land situated in the City of Farmington Hills, County of Oakland, State of Michigan, is described as follows: Lots 164 and 165 "Grand River Crest" as Recorded in Liber 18, Page(s) 13 of Plats, Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-017164

(01-08)(01-29)

NEW FAX NUMBER

FOR

OAKLAND

LEGAL NEWS

PUBLICATIONS.

CANCELLATIONS AND

CORRECTIONS IS:

(248)589-1823

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Jennifer E. Fanelli and Joseph M. Fanelli, Jr. wife and husband, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors or assigns, Mortgagee, dated November 10, 2005 and recorded December 15, 2005 in Liber 36793, Page 221, Oakland County Records, Michigan. Said mortgage is now held by Federal National Mortgage Association (FNMA) by assignment. There is claimed to be due at the date hereof the sum of One Hundred Seventy-Seven Thousand Eighty-Seven and 25/100 Dollars (\$177,087.25) including interest at 6% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the Township of Waterford, Oakland County, Michigan, and are described as:

Lot 39, Williamsburg Green Number 1, according to the Plat thereof recorded in Plat Liber 165, Page 21, Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-012937

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Laura Braden-Harris, a single woman, to First Franklin a Division of National City Bank of IN, Mortgagee, dated July 8, 2005 and recorded July 20, 2005 in Liber 35885, Page 348, Oakland County Records, Michigan. Said mortgage is now held by U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FP9 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixty Thousand Two Hundred Thirty and 89/100 Dollars (\$160,230.89) including interest at 3.75% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the Township of Highland, Oakland County, Michigan, and are described as:

The South 200 feet of the North 400 feet of Lot 1, Dodge Farms Subdivision, according to the recorded Plat thereof as recorded in Liber 28 on Page 3 of Plats, Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-019653

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Christopher R. Pohe, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lenders successors and/or assigns, Mortgagee, dated March 25, 2010 and recorded April 12, 2010 in Liber 41979, Page 235, Oakland County Records, Michigan. Said mortgage is now held by Wells Fargo Bank, N.A., by assignment. There is claimed to be due at the date hereof the sum of Ninety-Eight Thousand One Hundred Fifty-Three and 79/100 Dollars (\$98,153.79) including interest at 5.25% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the Township of White Lake, Oakland County, Michigan, and are described as:

Land in the Township of White Lake, County of Oakland, and State of Michigan, described as: The West 80 feet of Lots 639 and 640, also the West 80 feet of the North 20 feet of Lot 641, Marjorie Vesta Park Subdivision, according to the Plat thereof, as recorded in Liber 20, Page 7, Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-015255

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Kenneth Ott, a single man and Felicia Dudzinski, a single woman, to Mortgage Electronic Registration Sys-

tems, Inc., as nominee for Quicken Loans Inc., Mortgagee, dated August 31, 2007 and recorded October 4, 2007 in Liber 39635, Page 181, Oakland 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 One Hundred Twenty-Six Thousand Two Hundred Forty-Six and 2/100 Dollars (\$126,246.02) including interest at 7% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the City of Hazel Park, Oakland County, Michigan, and are described as:

Land situated in the City of Hazel Park, in the County of Oakland, State of Michigan is described as follows: Lot(s) 203 and 204, SUPERVISOR'S PLAT, as recorded in Liber 52 on Page(s) 10 of Plats.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-017874

(01-08)(01-29)

terms, Inc., as nominee for Quicken Loans Inc., Mortgagee, dated August 31, 2007 and recorded October 4, 2007 in Liber 39635, Page 181, Oakland 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 One Hundred Twenty-Six Thousand Two Hundred Forty-Six and 2/100 Dollars (\$126,246.02) including interest at 7% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the City of Hazel Park, Oakland County, Michigan, and are described as:

Land situated in the City of Hazel Park, in the County of Oakland, State of Michigan is described as follows: Lot(s) 203 and 204, SUPERVISOR'S PLAT, as recorded in Liber 52 on Page(s) 10 of Plats.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-012937

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Laura Braden-Harris, a single woman, to First Franklin a Division of National City Bank of IN, Mortgagee, dated July 8, 2005 and recorded July 20, 2005 in Liber 35885, Page 348, Oakland County Records, Michigan. Said mortgage is now held by U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust Mortgage Pass-Through Certificates, Series 2005-FP9 by assignment. There is claimed to be due at the date hereof the sum of One Hundred Sixty Thousand Two Hundred Thirty and 89/100 Dollars (\$160,230.89) including interest at 3.75% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the Township of Highland, Oakland County, Michigan, and are described as:

The South 200 feet of the North 400 feet of Lot 1, Dodge Farms Subdivision, according to the recorded Plat thereof as recorded in Liber 28 on Page 3 of Plats, Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-016427

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Micki Eckley and Paul Eckley wife and husband, to JPMorgan Chase Bank, N.A., Mortgagee, dated June 8, 2005 and recorded June 28, 2005 in Liber 35762, Page 373, Oakland County Records, Michigan. Said mortgage is now held by Federal National Mortgage Association ("FNMA") by assignment. There is claimed to be due at the date hereof the sum of One Hundred Fifty-One Thousand Nine Hundred Ninety-Eight and 48/100 Dollars (\$151,998.48) including interest at 6.125% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the Village of Wolverine Lake, Oakland County, Michigan, and are described as:

The land is situate in the County of Oakland, Village of Wolverine Lake and in the State of Michigan Lot 70 of Penny Lake Estates Number 2, according to the Plat thereof recorded in Liber 113 of Plats, Pages 34 and 35 of Oakland County Records.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-016427

(01-08)(01-29)

Orlans Associates, P.C.

Attorneys for Servicer

P.O. Box 5041

Troy, MI 48007-5041

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 Kenneth Ott, a single man and Felicia Dudzinski, a single woman, to Mortgage Electronic Registration Sys-

tems, Inc., as nominee for Quicken Loans Inc., Mortgagee, dated August 31, 2007 and recorded October 4, 2007 in Liber 39635, Page 181, Oakland 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 One Hundred Twenty-Six Thousand Two Hundred Forty-Six and 2/100 Dollars (\$126,246.02) including interest at 7% 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 vendue at the place of holding the circuit court within Oakland County, Michigan at 10:00 AM on FEBRUARY 11, 2014.

Said premises are located in the City of Hazel Park, Oakland County, Michigan, and are described as:

Land situated in the City of Hazel Park, in the County of Oakland, State of Michigan is described as follows: Lot(s) 203 and 204, SUPERVISOR'S PLAT, as recorded in Liber 52 on Page(s) 10 of Plats.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-016696

(01-08)(01-29)

months from the date of such sale, unless determined abandoned in accordance with MCL §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. 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: January 8, 2014
Orlans Associates, P.C.,
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007
File No. 13-016696

(01-08)(01-29)

Schneiderman & Sherman, P.C.

Attorneys

LEGAL NOTICES

(Continued from Page 6)

Bloomfield Hills, MI 48304
248-214-7990

(1-8)

FILE NO. 2013-354177-DE
NOTICE TO CREDITORS
Decedent's Estate

STATE OF MICHIGAN, Probate Court,
County of Oakland - Estate of Michael L.
Edwards. Date of birth: July 19, 1947.

TO ALL CREDITORS: *
NOTICE TO CREDITORS: The decedent,
Michael L. Edwards, died October 17, 2009.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Susan L. Edwards, personal representative, or to both the probate court, at 1200 N. Telegraph Road, Pontiac, Michigan 48341, and the personal representative, within 4 months after the date of publication of this notice.

Date: December 30, 2013
CHARLES W. BACKS, P68115
110 W. Berry Street, Suite 1100
Fort Wayne, IN 46802
260-426-9706
Susan L. Edwards
Personal Representative
8205 E. Cassandra Drive
Syracuse, IN 46567
248-620-9159

(1-8)

FILE NO. 2013-354192-DE
NOTICE TO CREDITORS
Decedent's Estate

STATE OF MICHIGAN, Probate Court,
County of Oakland - Estate of Shirley
Anne Senko. Date of birth: July 7, 1937.

TO ALL CREDITORS: *
NOTICE TO CREDITORS: The decedent,
Shirley Anne Senko, died November 8, 2013.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Carl Senko, personal representative, or to both the probate court, at 1200 N. Telegraph Road, Pontiac, Michigan 48341, and the personal representative, within 4 months after the date of publication of this notice.

Date: December 30, 2013
Carl Senko
Personal Representative
5090 Wallbrook
West Bloomfield, MI 48322
248-851-1765

(1-8)

NOTICE TO CREDITORS
Decedent's Trust Estate

STATE OF MICHIGAN COUNTY OF
OAKLAND

Estate of VICTORIA OVESNY, Trust
Date of Birth: 04/25/29
TO ALL CREDITORS: *

NOTICE TO CREDITORS: The decedent,
VICTORIA OVESNY, died 9/23/13.

Creditors of the decedent are notified that all claims against the Trust will be forever barred unless presented to NANCY KOZLOWSKI, named Successor Trustee within 4 months after the date of publication of this notice.

Date January 7, 2014
J. DOUGLAS OTLEWSKI P28959
118 Walnut
Rochester, MI 48073
(248) 651-6040
NANCY KOZLOWSKI
Successor Trustee
1751 Rush Road
Oakland, MI 48363
(586) 752-1966

(1-8)

NOTICE TO CREDITORS (TRUST)
TO ALL CREDITORS

VIRGINIA M. MULLER LIVING TRUST
DATED 02/10/2010, AS AMENDED.

The Grantor of the above trust, VIRGINIA M. MULLER, who was born on October 10, 1926, and lived at 29451 Haledale, #113, Farmington Hills, Michigan, died August 2, 2013. This notice is published pursuant to MCL 700.7608. There is no personal representative of the decedent's estate to whom Letters of Administration have been issued.

Creditors of the decedent are notified that all claims against the VIRGINIA M. MULLER LIVING TRUST DATED 02/10/2010, as amended, will be forever barred unless presented to STEVEN MULLER, Trustee, within four months after the date of publication.

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

Dated: January 3, 2014
JOHN M. POLLOCK, Atty.
P30493

450 W. Fourth Street
Royal Oak, MI 48067
(248) 645-1483
Steven Muller
Trustee
21125 E. Glen Haven Circle
Northville, MI 48167

(1-8)

GENERAL NOTICE TO CREDITORS

Please take notice that PELICAN DEVELOPMENT ROUND LAKE, LLC, a Michigan limited liability company (the "Company"), has been dissolved pursuant to MCL 450.4801(c). This notice is being published pursuant to MCL 450.4807. Creditors of the Company are notified that a claim against the Company will be barred unless a proceeding to enforce such claim is commenced within one year of the date of this notice. Claims should include the name of the claimant, address, telephone number, amount of claim, and identification and description of the transaction or facts out of which the claims arose. Claims should be sent to Attorney Valerie K. Snyder, Valerie K. Snyder, PC, 101 M-66 North, Charlevoix, MI 49720. Valerie K. Snyder (P54732)
Valerie K. Snyder, PC
101 M-66 North
Charlevoix, MI 49720
(231) 547-3400
David H. Parker,
On behalf of Pelican Development
Round Lake, LLC

(1-8)

NOTICE TO HOMEOWNER
REGARDING RIGHTS DURING
PENDING FORECLOSURE OF
ASSESSMENT LIEN

Notice is hereby given to Giovannie Thomas of 21626 S. Hidden Rivers Dr, Southfield, MI 48075 that River Crossing Condominium Association is prepared to foreclose on the Assessment Lien filed

with the Oakland County Register of Deeds on 11/20/2013 in Liber 46559, Page 424.

Pursuant to Michigan Law the homeowner has the right to request a meeting with the lien servicer for River Crossing Condominium Association, a representative from Association Dues Assurance Corporation (ADAC), Giovannie Thomas may contact a housing counselor by calling or visiting the Michigan State Housing Development Authority at (517) 373-8370 or www.michigan.gov/mshda.

By requesting a meeting with the designated lien servicer, foreclosure proceedings will cease and desist for ninety

(90) days from the sending of this notice. Should an agreement be reached between Giovannie Thomas and River Crossing Condominium Association regarding the outstanding balance owed by Giovannie Thomas, the property will not be foreclosed on provided the terms of the negotiated agreement are followed.

Giovannie Thomas may choose to contact an attorney. Should you need assistance with finding an attorney, the following agencies may be of some assistance: SE Michigan Lawyer Referral Service (313) 961-3545 or State Bar of Michigan Lawyer Referral (800) 968-0738. The Association has elected to foreclose by advertisement. You may request a judicial hearing by bringing suit against the Association.

PLEASE CONTACT ADAC AT (586) 294-2322 IF YOU ARE ACTIVE DUTY MILITARY OR HAVE BEEN WITHIN THE PAST 9 MONTHS.

This communication is from a debt collector attempting to collect a debt. Any information obtained by the debt collector will be used for that purpose.

(1-8)

Second Insertion

Case No. 13-131489-CK
CIRCUIT COURT SALE

In pursuance and by virtue of a Consent Judgment of the Circuit Court for the County of Oakland, State of Michigan,

made and entered on the 10th day of September, 2013, A.D., in a certain cause therein pending, wherein Land Holding, LLC, a Delaware limited liability company, is the Plaintiff and Major-Lansing Enterprises, LLC, a Michigan limited liability company, Frederic M. Major a/k/a Fred Major, Michaela M. Major a/k/a Michaela Major, PNC Bank, National Association, successor to National City Bank, a national banking association, Leaf Funding, Inc., a Delaware corporation, Michigan Department of Treasury, and Michigan Unemployment Insurance Agency, Team Huge Corporation, a Michigan corporation, and KPH Holdings, LLC, a Michigan limited liability company, were the Defendants.

NOTICE IS HEREBY GIVEN that I shall sell at public auction to the highest bidder, at public venue, at the place of holding the Circuit Court for Oakland County, on the 25th day of February, 2014, A.D., at 10:00 o'clock in the forenoon, Eastern Daylight Time, the following described property and improvements thereon, viz:

Real estate located in the City of Farmington Hills, Oakland County, Michigan, described as follows (the "Property"):

Lot 30, Orchard West Subdivision, as recorded in Liber 200, Pages 36, 37 and 38 of Plats, Oakland County Records. Commonly known as:
31563 Bristol Lane
Tax Identification No.: 22-2-3-10-278-015

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

Thomas Rabette, Deputy Sheriff
Dated: December 31, 2013
Plunkett Cooney
Marc P. Jerabek (P65866)
Attorneys for Plaintiff

35055 Woodward Ave., Suite 2000
Bloomfield Hills, MI 48304
(248) 901-4000

(1-1)(2-12)

Schneiderman & Sherman, P.C.
Attorneys

23938 Research Drive, Suite 300
Farmington Hills, MI 48335
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 JOHN JARJOSA, A SINGLE MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated November 24, 2004, and recorded on January 5, 2005, in Liber 34714, on Page 296, and assigned by said mortgagee to Nationstar Mortgage LLC, as assigned, Oakland County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Four Thousand Fifteen Dollars and Eighty-Four Cents (\$154,015.84), including interest at 5.871% per annum.

Said premises are located in Oakland County, Michigan and are described as: LOT 38, DORCHESTER HILLS SUBDIVISION NO. 2, ACCORDING TO THE PLAT THEREOF AS RECORDED IN LIBER 69, PAGE 40 OF PLATS, OAKLAND COUNTY RECORDS.

The redemption period shall be one year from the date of such sale unless determined abandoned in accordance with MCL 600.3241, in which case the redemption period shall be 30 days from the date of such sale, or as to MCL 600.3241(a) notice, whichever is later.

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
Mortgagee/Assignee
Schneiderman & Sherman, P.C.
23938 Research Drive, Suite 300
Farmington Hills, MI 48335

(1-8)

NM.002214 CONV (1-1)(1-22)

Schneiderman & Sherman, P.C.
Attorneys

23938 Research Drive, Suite 300
Farmington Hills, MI 48335

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 MATTHEW B. WIGNER, A SINGLE MAN, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated August 18, 2006, and recorded on September 6, 2006, in Liber 38076, on Page 597, and assigned by said mortgagee to Astoria Federal Savings and Loan Association, as assigned, Oakland County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Six Thousand One Hundred Ninety Dollars and Eighty-One Cents (\$206,190.61), including interest at 3.250% 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, Oakland County Circuit Court Room #W128H 1st Floor/West Wing, 1200 N. Telegraph, Pontiac, MI 48341 at 10:00 AM o'clock, on February 4, 2014.

Said premises are located in Oakland County, Michigan and are described as: SOUTHERLY 40.00 FEET OF LOT 78, AND THE NORTHERLY 32.00 FEET OF LOT 79, AERO GARDENS SUBDIVISION, AS RECORDED IN LIBER 41, PAGE 7 OF PLATS, OAKLAND COUNTY RECORDS.

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 1 month from the date of such sale, or as to MCL 600.3241(a) notice, 15 days from the MCL 600.3241(a)(b) notice, whichever is later.

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.

Dated: January 1, 2014
For more information, please call:
FC X (248) 593-1302
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #388201F04

(01-01)(01-22)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525

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 William A. Allen, a single man, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated June 15, 2004, and recorded on August 20, 2004 in Liber 33651 on Page 286, and assigned by said Mortgagee to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK HOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2004-HYB5, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2004-HYB5 as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Eighty-Eight Thousand Nine Hundred Ten and 61/100 Dollars (\$188,910.61).

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 Oakland County, at 10:00 AM, on February 4, 2014.

Said premises are situated in City of Rochester Hills, Oakland County, Michigan, and are described as: Lot 437 Cumberland Hills Sub. No. 3, according to the plat thereof as recorded in Liber 167, page(s) 40, 41, 42, and 43 of Plats, Oakland County Records.

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judiciary 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: January 1, 2014
For more information, please call:
FC X (248) 593-1302
Trott & Trott, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #430450F01

(01-01)(01-22)

TROTT & TROTT, P.C.
Attorneys and Counselors

31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525

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 Gary R. Godwin and Christine R. Godwin, husband and wife, original mortgagor(s), to CitiMortgage, Inc., successor by reason of merger with CitiFinancial Mortgage Company, Inc., Mortgagee, dated January 6, 2005, and recorded on March 10, 2005 in Liber 35111 on Page 863, in Oakland county records, Michigan,

on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Six Thousand Seven Hundred Fifty-Eight and 78/100 Dollars (\$146,758.78).

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 Oakland County, at 10:00 AM, on January 28, 2014.

Said premises are situated in City of Rochester Hills, Oakland County, Michigan, and are described as: Lots 156 and 157, Supervisor's Plat of Brooklands Park No. 1, according to the Plat thereof as recorded in Liber 50, Page 31 of Plats, Oakland County Records.

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judiciary 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: December 25, 2013
For more information, please call:
FC C (248) 593-1301
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #435008F01

(12-25)(01-15)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525

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.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Stana L. Peter-Koyi and Charles O. Peter-Koyi, wife and husband, original mortgagor(s), to CitiMortgage, Inc. as successor in interest by merger to ABN AMRO Mortgage Group, Inc., Mortgagee, dated November 20, 2003, and recorded on February 24, 2004 in Liber 32285 on Page 378, in Oakland 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 and 07/100 Dollars (\$87,150.07).

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 Oakland County, at 10:00 AM, on January 28, 2014.

Said premises are situated in City of Southfield, Oakland County, Michigan, and are described as: Unit 69, Autumn Ridge Condominium, according to the Master Deed recorded in Liber 29721, Pages 215 through 394, both inclusive, First Amendment to the Master Deed recorded in Liber 31206, Pages 264 through 276, both inclusive, Oakland County Records, and designated as Oakland County Condominium Subdivision Plan No. 1537 together with rights in general common elements and limited common elements, as set forth in the above described Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judiciary 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: December 25, 2013
For more information, please call:
FC C (248) 593-1301
Trott & Trott, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #363980F02

(12-25)(01-15)

TROTT & TROTT, P.C.
Attorneys and Counselors

31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525

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.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Yvonne M. Jackson, single woman, original mortgagor(s), to Chase Manhattan Mortgage Corporation, Mortgagee, dated September 24, 2003, and recorded on December 17, 2003 in Liber 31708 on Page 395, and modified by agreement dated October 1, 2010, and recorded on October 15, 2010 in Liber 42468 on Page 92, and assigned by said Mortgagee to Caliber Home Loans, Inc. f/k/a Vericrest Financial, Inc. as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Two

Thousand One Hundred Twenty-Three and 89/100 Dollars (\$202,123.89).

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 Oakland County, at 10:00 AM, on January 28, 2014.

Said premises are situated in City of Southfield, Oakland County, Michigan, and are described as: Lot 235, of Twyckingham Valley No. 3, according to the plat thereof recorded in Liber 105, Page 22, Oakland County Records.

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

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judiciary 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: December 25, 2013
For more information, please call:
FC J (248) 593-1311
Trott & Trott, P.C.

Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #432599F01

(12-25)(01-15)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525

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 Lisa P. Tratechoud and Jason C. Tratechoud, Wife and Husband, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 21, 2005, and recorded on March 9, 2005 in Liber 35111 on Page 376, and assigned by mesne assignments to CAPITAL ONE, N.A. as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Two Hundred Seventy Thousand Thirty-Eight and 08/100 Dollars (\$270,038.08).

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 Oakland County, at 10:00 AM, on January 28, 2014.

Said premises are situated in Charter Township of Waterford, Oakland County, Michigan, and are described as: Part of Lot 157, Waterford Meadows Number 2, being part of the East half of the East half of Section 32, Town 3 North, Range 9 East, recorded in Liber 175, Pages 28-30 of Plats, Oakland County Records, more particularly described as follows: Lot 157, Waterford Meadows Number 2, except the Northerly 85.33 feet, described as beginning at a point being North 00 degrees 06 minutes 28 seconds East 35.58 feet from the angle point in the West line of Lot 157; thence North 89 degrees 57 minutes 31 seconds East 17.91 feet to a point on the Westerly line of Meadowlark Drive; thence along a curve to the right an arc distance of 87.22 feet, said curve having a radius of 210.00 feet, a Delta angle of 23 degrees 47 minutes 47 seconds and a chord bearing and distance of North 11 degrees 49 minutes 36 seconds West, 86.59 feet; thence South 00 degrees 06 minutes 28 seconds, West 85.33 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 MCL 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 Judiciary 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.

LEGAL NOTICES

(Continued from Page 7)

Fourth Insertion

Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Ninety-Three Thousand One Hundred Four and 20/100 Dollars (\$193,104.20).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in City of Farmington Hills, Oakland County, Michigan, and are described as: Unit 24, Meadowridge Condominium, according to the Master Deed recorded in Liber 10870, Pages 569 through 633, both inclusive, as amended by First Amendment to the Master Deed recorded in Liber 11266, Pages 846 through 856, both inclusive, as amended by Second Amendment to the Master Deed recorded in Liber 11996, Pages 111 through 129, both inclusive, as amended by Third Amendment to the Master Deed recorded in Liber 12605, Pages 613 through 637, both inclusive, as amended by Fourth Amendment to the Master Deed recorded in Liber 23134, Pages 205 and 206, both inclusive, Oakland County Records, and designated as Oakland County Condominium Subdivision Plan No. 605, together with rights in general common elements, as set forth in the above Master Deed and as described in Act 59 of the Public Acts of 1978, as amended.

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 Judiciary 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: December 18, 2013
For more information, please call:
FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #314843F06

(12-18)(01-08)

TROTT & TROTT, P.C.
Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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.

THE FORECLOSING PARTY ANTICIPATES BIDDING LESS THAN THE FORECLOSING PARTY'S OPINION OF THE MARKET VALUE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Flynard Cunningham, sole owner, a single man, original mortgagor(s), to Northwestern Financial Corp., Mortgagee, dated May 24, 2006, and recorded on July 19, 2006 in Liber 37856 on Page 531, and assigned by said Mortgagee to PNC Bank, National Association, successor by merger to National City Bank as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty Thousand Two Hundred Ten and 23/100 Dollars (\$130,210.23).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in City of Oak Park, Oakland County, Michigan, and are described as: North 40 feet of Lot 77 and South 13 feet of Lot 78, including 1/2 the adjoining vacated public alley at the rear thereof, Northfield Boulevard Subdivision, as recorded in Liber 35, Page 19 of Plats, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC H (248) 593-1300
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #433819F01

(12-18)(01-08)

TROTT & TROTT, P.C.
Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Shonna Jean Ripari, a married woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated October 16, 2012, and recorded on December 11, 2012 in Liber 45068 on Page 832, and assigned by said Mortgagee to First Guaranty Mortgage Corporation as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Seven Thousand Three Hundred Eighty-Six and 84/100 Dollars (\$87,386.84).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in Charter Township of West Bloomfield, Oakland County, Michigan, and are described as: Lots 328, 329 and 330, Dewey Beach Subdivision, according to the Recorded plat thereof, as Recorded in Liber 10 of Plats, Pages 38, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC H (248) 593-1300
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #432456F01

(12-18)(01-08)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Beverly A. Armstrong, a married woman and Alexander Armstrong, her husband, original mortgagor(s), to Financial Freedom Senior Funding Corporation, a Subsidiary of IndyMac Bank, F.S.B., Mortgagee, dated October 14, 2004, and recorded on November 3, 2004 in Liber 34351 on Page 803, and assigned by mesne assignments to OneWest Bank, FSB as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Four Thousand Four Hundred Twenty and 82/100 Dollars (\$174,420.82).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in Charter Township of Waterford, Oakland County, Michigan, and are described as: Lot 8, Lakeland Estates No. 1, according to the Plat thereof as recorded in Liber 115 on Page(s) 25 and 26 of Plats, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #407047F03

(12-18)(01-08)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Britt Thompson, a single man, original mortgagor(s), to Cambridge Mortgage Corporation, Mortgagee, dated June 8, 2004, and recorded on June 25, 2004 in Liber 33409 on Page 455, and assigned by mesne assignments to PHH Mortgage Corporation as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty Thousand Seventy-Eight and 49/100 Dollars (\$120,078.49).

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 ven-

due, at the place of holding the circuit court within Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in City of Royal Oak, Oakland County, Michigan, and are described as: The South 50 feet of Lot 145 of Starr Acres, as recorded in Liber 23 of Plats, Page 15, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #327971F02

(12-18)(01-08)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Jeffery A. Bennett and Amy L. Bennet, husband and wife, original mortgagor(s), to Discover Bank, Mortgagee, dated March 19, 2004, and recorded on April 15, 2004 in Liber 32807 on Page 036, and assigned by said Mortgagee to Wells Fargo Bank, National Association as Indenture Trustee for Sequoia HELOC Trust 2004-1 as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Six Thousand Six and 01/100 Dollars (\$56,006.01).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in City of Hazel Park, Oakland County, Michigan, and are described as: Lot 636, Ford Park Subdivision, as recorded in Liber 9, Page 26, of Plats, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #410288F02

(12-18)(01-08)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Diane J. Thompson, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated August 10, 2007, and recorded on August 24, 2007 in Liber 39503 on Page 208, and assigned by said Mortgagee to JPMorgan Chase Bank, National Association as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Fifty-Six Thousand One Hundred Twenty-Three and 29/100 Dollars (\$156,123.29).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in Charter Township of Waterford, Oakland County, Michigan, and are described as: Lot 182, Holiday Farms Subdivision No. 3, as recorded in Liber 75, Page 7 of Plats, Oakland 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 Judiciary 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: December 18, 2013
For more information, please call:
FC S (248) 593-1304

Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #379847F02

(12-18)(01-08)

TROTT & TROTT, P.C.

Attorneys and Counselors

31440 Northwestern Highway, Suite 200

Farmington Hills, Michigan 48334-2525

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 Paul J. Arnott a/k/a Paul Arnott and Sandy D. Arnott a/k/a Sandy Arnott, husband and wife, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., Mortgagee, dated May 21, 2003, and recorded on September 23, 2003 in Liber 30841 on Page 533, and assigned by said Mortgagee to Nationstar Mortgage LLC as assignee as documented by an assignment, in Oakland county records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Two Thousand Eight Hundred Thirty-Six and 61/100 Dollars (\$122,836.61).

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 Oakland County, at 10:00 AM, on January 21, 2014.

Said premises are situated in Township of Holly, Oakland County, Michigan, and are described as: Part of the East 1/2 of the Northeast 1/4 of Section 7, Town 5 North, Range 7 East, described as: Beginning at the Northeast corner of said Section 7, thence along the Section line West 401.60 feet, thence South 1 degree 41 minutes East 325.81 feet, thence West 50.00 feet, thence South 2 degrees 09 minutes East, 682.20 feet, thence North 88 degrees 46 minutes East 454.10 feet, thence North 02 degrees 09 minutes West 998.30 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 Judiciary 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: December 18, 2013
For more information, please call:
FC X (248) 593-1302
Trott & Trott, P.C.
Attorneys For Servicer
31440 Northwestern Hwy Ste 200
Farmington Hills, Michigan 48334-5422
File #182668F02

(12-18)(01-08)

Sixth Insertion

Case No. 2013-133014-CH

CIRCUIT COURT SALE

In pursuance of and by virtue of a Judgment of the Circuit Court for the County of Oakland, State of Michigan, made and entered on the 6th day of November, A.D., 2013 in a certain cause therein pending, wherein Coolidge Square Condominium Association Inc., (was) the Plaintiff and Margaretta Carol and Comerica Bank, NA (were) the Defendant(s).

NOTICE IS HEREBY GIVEN that I shall sell at public auction to the highest bidder, at public venue, at the Oakland County Circuit Court (that being the place of holding the Circuit Court for said County), on the 28th day of January, A.D., 2014 at 10:00 o'clock in the forenoon, Eastern Standard Time, the following described property, viz: (18,065.24) Eighteen Thousand Sixty Five Dollars and Twenty Four Cents plus all Interest, Costs, future assessments and Attorney Fees due thereunder and permitted by Michigan Law.

Parcel ID: 25-32-151-046
All certain piece or parcel of land situated in the City of Oak Park, County of Oakland and State of Michigan, described as follows:

Unit 9, Coolidge Square Condominium, according to the Master Deed Recorded in Liber 7787, Page 702 through 749, inclusive and amended in Liber 7801, Pages 313 and 314, Oakland County Records, and designated as Oakland County Condominium Subdivision Plan No. 300, together with rights in general common elements and limited common elements as set forth in the above Master Deed, as amended, and described in Act 59 of the Public Acts of 1973, as amended.

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

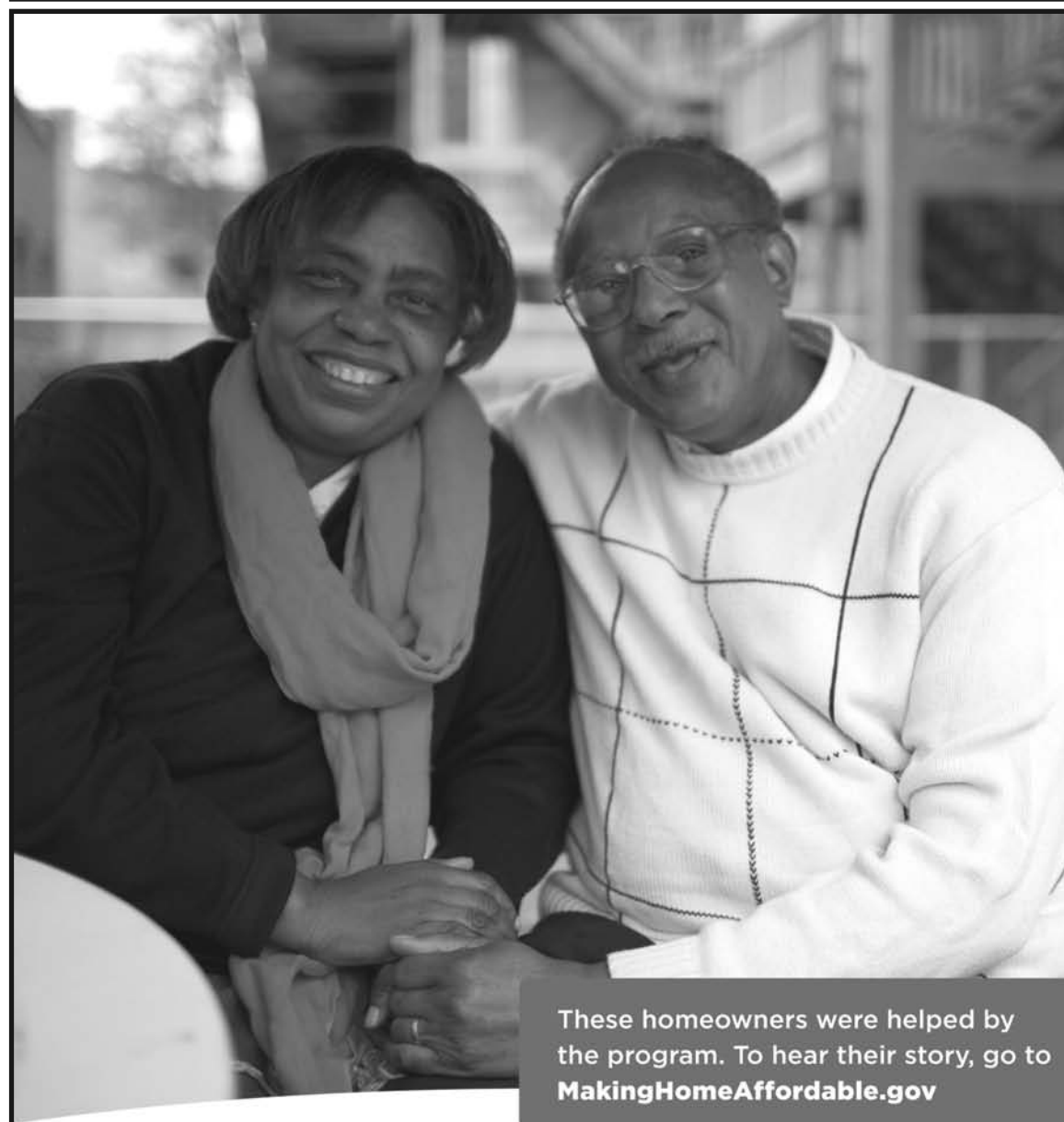
Dated:
Thomas Rabette, Deputy Sheriff
Joel E. Grand,
Attorneys for Plaintiff

(12-4)(1-15)



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For further information about this directory of Michigan law libraries and other libraries holding some legal materials that may be of help to you in your field of work, visit www.michigan.gov/hal

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Web site: www.aadl.org
*HOLDINGS: A, D, F

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Ann Arbor, MI 48105-2550
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Fax: (734) 372-4910
Contact: Reference Desk
Hours: Call ahead:
<http://www.cooley.edu/library/circulation/hours>
Web site: www.cooley.edu/library
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OAKLAND COUNTY LAW LIBRARY

Building 14, 2nd Floor
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Pontiac, MI 48341-0450
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Fax: (248) 858-1536
Contact: Laura Mancini,
Director/Library Services
Hours: Mon., Wed., Fri.
8:30 a.m.-5 p.m.
Tue. and Thur.
8:30 a.m.-8:30 p.m.,
Sat. 9 a.m.-4 p.m.
E-mail: asklaw@oakgov.com
Web site: www.oaklandlaw.lib.mi.us
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DETROIT PUBLIC LIBRARY

SOCIOLOGY & ECONOMICS DEPT.
5201 Woodward Ave.
Detroit, MI 48202
Phone: (313) 833-1440
Fax: (313) 833-1442
Contact: Judy Watkins, Manager
Hours: Tues. & Wed. 12 p.m.-8 p.m.,
Thurs.-Sat. 10 a.m.-6 p.m.
E-mail: jwatkin@detroitpubliclibrary.org
Web site: www.detroit.lib.mi.us/sociology_economics.htm
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Phone: (734) 487-0020 ext. 2100
Fax: (734) 487-8861
Contact: Julia K. Nims, Librarian
Hours: Call ahead to verify hours.
Reference assistance available.
E-mail: julia.nims@emich.edu
Web site: www.emich.edu/halle
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FARMINGTON

COMMUNITY LIBRARY
32737 West Twelve Mile Road
Farmington Hills, MI 48334-3302
Phone: (248) 553-0300
Fax: (248) 553-3228
Contact: Elyse Streit,
Head of Adult Reference
Hours: Mon.-Thurs. 9 a.m.-9 p.m.,
Fri.-Sat. 9 a.m.-6 p.m.,
Sun. 12 p.m.-6 p.m.
E-mail: elyse.streit@farmlib.org
Web site: www.farmlib.org
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Main Branch
1026 E. Kearsley St.
Flint MI 48502-1994
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Fax: (810) 249-2635
Contact: Grace Tucker
Hour: Mon.-Thu. 9 a.m.-9 p.m.,
Fri.-Sat. 9 a.m.-6 p.m.,
Sun. 12 p.m.-12 a.m.
E-mail: askus@fpl.info
Web site: www.fpl.info
*HOLDINGS: A, B, D, E, F, G

GENESEE COUNTY CIRCUIT COURT LAW LIBRARY

Second Floor Courthouse
900 South Saginaw St.
Flint, MI 48502
Phone: (810) 257-3253
Contact: Treia Poe, Paralegal
Hours: Mon.-Fri. 8 a.m.-5 p.m.
Web site: www.co.genesee.mi.us
*HOLDINGS:
A, B, C, D, E, F, G, I, J, K

GENESEE DISTRICT LIBRARY

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Flint, MI 48504-2375
Phone: (810) 732-0110
Fax: (810) 732-3146
Contact: Tom Rohrer, Ref. Librarian
Hours: Mon.-Thurs. 9 a.m.-9 p.m.,
Fri.-Sat. 9 a.m.-5 p.m.,
Sun. 1 p.m.-5 p.m.
E-mail: trohrer@thegdl.org
Web site: www.thegdl.org/
*HOLDINGS: A, E

HENRY FORD COMMUNITY COLLEGE

Eschleman Library
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Phone: (313) 845-6377
Fax: 313-271-5868
Contact : Victoria Morris
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Fri. 7:30 a.m.-4:30 p.m.,
Sat. 9 a.m.-5 p.m.
Web site: [clara@hfcc.edu](http://www.clara@hfcc.edu)
E-mail: vmorris@hfcc.edu
*HOLDINGS: A, B, C, D, F, G, J

MACOMB COUNTY LIBRARY

16480 Hall Rd.
Clinton Twp., MI 48038
Phone: (586) 286-6660
Fax: (586) 412-5958
Contact: Bill Luft,
Reference Librarian
Hours: Hours are available
on Web site.
E-mail: mclweb@libcoop.net
Web site: www.macombcountylibrary.org
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3700 S. Custer Rd.
Monroe, MI 48161-9716
Phone: (734) 241-5277
Fax: (734) 242-9037
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Reference Librarian
Hours: Mon.-Thurs. 9 a.m.-9 p.m.,
Fri.-Sat. 9 a.m.-5 p.m.,
Sun. 12 p.m.-5 p.m.
(Sun. after Labor Day to
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E-mail: ref@monroe.lib.mi.us
Web site: monroe.lib.mi.us
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OAKLAND UNIVERSITY LIBRARY

Kresge Library
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Rochester, MI 48309-4484
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Fax: (248) 370-2474
Contact: Frank J. Lepkowski,
Associate Dean
Hours:
Check Web site for current hours.
E-mail: leprowsk@oakland.edu
Web site: <http://library.oakland.edu>
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ST. CLAIR COUNTY LIBRARY

Port Huron Main Branch
210 McMoran Blvd.
Port Huron, MI 48060
Phone: (810) 987-7323
ext. 124, 125
Fax: (810) 987-7327
Contact: Allison Arnold,
Adult Services Coordinator
Hours: Mon.-Thu. 9 a.m.-9 p.m.,
Fri.-Sat. 9 a.m.-5:30 p.m.
E-mail: reference@sccl.lib.mi.us
Web site: www.sccl.lib.mi.us
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Contact: Reference Desk
Hours: Hours are available
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Web site: www.cooley.edu/library
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Fri. 7 a.m.-5:50 p.m.,
Sat.-Sun. 10 a.m.-5:50 p.m.
E-mail: coopert@udmrcy.edu
Web site: www.law.udmrcy.edu
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WAYNE STATE UNIVERSITY ARTHUR NEEF LAW LIBRARY

474 Ferry Mall
Detroit, MI 48202
Phone: (313) 577-3925
Fax: (313) 577-5498
Contact: Georgia A. Clark, Director
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Fri. 8 a.m.-9 p.m.,
Sat. 9 a.m.-9 p.m.,
Sun. 11 a.m.-11 p.m.
E-mail: ad5236@wayne.edu
Web site: www.lib.wayne.edu/lawlibrary
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Arthur J. Miller Branch
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Hours: Mon. & Wed. 12 p.m.-8 p.m.,
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COMMUNITY COLLEGE
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P.O. Box D-1
Ann Arbor, MI 48106
Phone: (734) 973-3429
Fax: (734) 677-2220
Contact: Kathleen Scott
Hours: Hours are available
on Web site.
E-mail: kscott@wccnet.edu
Web site: www.wccnet.edu/resources/library
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Fax: (269) 926-1674
Contact: Jill Rauhl, Reference and
Government Information
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Tue., Thu., Fri. 9 a.m.-6 p.m.
Sat. 9 a.m.-5 p.m.
E-mail:
staff@bentonharborlibrary.com
Web site:
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Sat. 9 a.m.-5:30 p.m.,
E-mail: whill@grpl.org
Web site: www.grpl.org
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Legal Services Librarian
Hours: Hours are available
on Web site.
E-mail: parkerp@gvsu.edu
Web site:
www.gvsu.edu/library/steelcase
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HACKLEY PUBLIC LIBRARY

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Fax: (231) 726-5567
Contact: Mary Murphy,
Reference Librarian
Hours: Hours are available
on Web site.
E-mail: askus@hackleylibrary.org
Web site: www.hackleylibrary.org
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KALAMAZOO PUBLIC LIBRARY
315 S. Rose St.
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Phone: (269) 553-7920 Law desk
Fax: (269) 553-7959
Contact: Ryan Gage, Librarian
Hours: Hours are available
on Web site.
E-mail: ryang@kpl.gov
Web site: www.kpl.gov/law-library
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NILES DISTRICT LIBRARY

620 East Main Street
Niles, MI 49120-2620
Phone: (269) 683-8545 ext. 3315
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Hours: Mon.-Thurs. 9 a.m.-8 p.m.,
Fri.-Sat. 9 a.m.-5 p.m.
E-mail: conrad@poastcdmclon.com
Web site: www.nileslibrary.com
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Web site: www.delta.edu/library
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Reference Coordinator
Hours: Hours are available
on Web site.
E-mail: searsdd@jackson.lib.mi.us
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LENAAWEE COUNTY LIBRARY

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Tues.-Sat. 10 a.m.-6 p.m.
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Web site: www.lenawee.lib.mi.us
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Phone: (517) 546-8079
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ingston.mi.us/CircuitCourtAdmin/Law
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MICHIGAN STATE UNIVERSITY, COLLEGE OF LAW, LAW LIBRARY

115 Law College Building
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Phone: (517) 432-6860
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Director
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Sat. 10 a.m.-11 p.m.,
Sun. 10 a.m.-1 a.m.,
abridged hours during
semester breaks
E-mail: reference@law.msu.edu
Web site:
www.law.msu.edu/library/index.html
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SAGINAW COUNTY LAW LIBRARY

Saginaw Courthouse
111 S. Michigan Ave.,
LL007 Basement
Saginaw, MI 48602
Phone: (989) 790-5473
Contact: Patricia Becker,
Librarian and Court Coordinator
Hours: Mon.-Fri. 8 a.m.-5 p.m.
E-mail: pbecker@saginawcounty.com
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Michigan Historical Center, Third
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702 W. Kalamazoo St.
P.O. Box 30007
Lansing, MI 48909-7507
Phone: (517) 373-0630
Fax: (517) 373-3915
Contact: Susan Adamczak, Law
Library Administrator
Hours: Mon.-Fri. 1 p.m.-5 p.m.
E-mail: lmllib@michigan.gov
Web site:
www.michigan.gov/lawlibrary
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THOMAS M. COOLEY LAW SCHOOL LIBRARY

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P.O. Box 13038
Lansing, MI 48901-3038
Phone: (517) 371-5140 ext. 3111
Fax: (517) 334-5717
Contact: Reference Desk
Hours: Call ahead or check
Web site at
[www.cooley.edu/library/
circulation/hours](http://www.cooley.edu/library/circulation/hours)
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ALPENA COUNTY LAW LIBRARY

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Alpena, MI 49707-2453
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Fax: (989) 354-9643
Contact: Sue Szymanski,
Law Librarian
Hours: Mon.-Fri. 8:30 a.m.-4:30 p.m.
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CENTRAL MICHIGAN UNIVERSITY — PARK LIBRARY

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Fax: (989) 774-1350
Contact: Reference Law Librarian
Hours: Check website/call ahead
as hours will vary.
E-mail: libref@cmich.edu,
odell1j@cmich.edu
Web site: www.lib.cmich.edu
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FERRIS STATE UNIVERSITY LIBRARY FOR INFORMATION, TECHNOLOGY, & EDUCATION

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Big Rapids, MI 49307
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Fax: (231) 922-4715
Contact: David Scott
Hours: Mon.-Fri. 7:30 a.m.-12 a.m.,
Sat. 9 a.m.-6 p.m., Sun. 1 p.m.-12
a.m.
E-mail: scottd@ferris.edu
Web site: www.ferris.edu/library
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'Selfie,' 'twerk' top school's annoying word list

By Ed White
Associated Press

DETROIT (AP) — A Michigan university has issued its annual list of annoying words, and those flexible enough to take selfies of themselves twerking should take note.

In addition to "selfie" and "twerking," there was a strong sense among those who nominated words to this year's list that the word "hashtag" and term "Mr. Mom" had both run their course.

"Selfie," a term that describes a self-taken photo, often from a smartphone, led the way among the more than 2,000 nominations submitted to Lake Superior State University's 39th annual batch of words to banish due to overuse, overreliance and overall fatigue. Even President Barack Obama got into the act when he took a well-publicized selfie with other world

leaders in South Africa for Nelson Mandela's memorial service.

"It's a lame word. It's all about me, me, me," wrote David Krieger of Lake Mills, Wis. "Put the smartphone away. Nobody cares about you."

Since 1975, the list has grown to more than 800 words, many from the worlds of politics, sports and popular — maybe too popular — culture.

"The list is made up completely from nominations. We don't just sit around and think of words that bug us," said Tom Pink, a spokesman for the school in Sault Ste. Marie, in Michigan's Upper Peninsula.

"Twerk" or "twerking," a sexually provocative way of dancing, found a dominant place in parlance due to Miley Cyrus' performance at the MTV Video Music Awards.

"Time to dance this one off the

stage," said Jim Connelly, of Flagstaff, Ariz.

"Hashtag" refers to a word or phrase with no spaces preceded by the pound sign on the microblogging website Twitter.

Others on the banned list include "Twittersphere," "t-bone," "Obamacare" "intellectually/morally bankrupt" and anything "on steroids." People also tired of the suffixes "-pocalypse" and "-agedon" used to make words such as "snow-pocalypse" or "ice-agedon."

And enough already with "Mr. Mom," a reference to fathers who take care of kids. It's also the name of a 1983 movie starring Michael Keaton, although many stay-at-home dads these days don't like the movie stereotype of a clueless male.

"There were almost as many nominations for 'Mr. Mom' as 'selfie' and 'twerk,'" Pink said.

He believes the title got traction again in 2013 due to new stories about the 30th anniversary of the movie.

"The phrase should refer only to the film, not to men in the real world," wrote Pat Byrnes of Chicago. "It is an insult to the millions of dads who are the primary caregivers for their children. Would we tolerate calling working women, 'Mrs. Dad?'"

"Adversity" and "fan base" — terms often used when discussing sports — got booed. Kyle Melton, of White Lake, Mich., said perspective is needed when referring to a millionaire athlete trying to get a first down in football.

"Facing adversity is working 50 hours a week and still struggling to feed your kids," Melton wrote.

Online:
<http://www.lsu.edu/banished/>

Michigan using 'bridge slide' for overpass project

LOWELL TOWNSHIP, Mich. (AP) — The Michigan Department of Transportation is testing a new way to replace bridges without causing long traffic delays during construction. The trick? Build the new bridge next to the old one, then slide it into place.

The department said it will use the "bridge slide" technique for the first time on a project to widen the Michigan 50 bridge over Interstate 96 in Lowell Township, southeast of Grand Rapids.

Using the bridge slide process means the overpass will be out of service for less time than it would under a typical replacement, said

department spokesman John Richard.

"You basically build that new bridge next to the existing one and then you demolish the old one," he said. "The new bridge is built on skids. Sometimes they just use Dawn dish soap to lubricate them, and then they slide the bridge into place. It really cuts down on the time the bridge is out of service."

"You'll definitely see a lot more bridge slides taking place just because of the less impact on traffic. It's really changing the industry. All the engineers at MDOT are very excited."

At least one other bridge slide project is planned in Michigan this year. It involves the

northbound and southbound U.S. 131 bridges over Three Mile Road in Mecosta County, north of Howard City.

Kentucky transportation officials used the bridge slide technique in 2013 on an Ohio River bridge connecting Milton, Ky., and Madison, Ind. In Nevada, it was used in 2012 on I-15 at Mesquite between Las Vegas and Salt Lake City.

Iowa transit officials used the bridge slide system on the Massena Bridge on Highway 92 in Cass County, posting video (<http://bit.ly/1grHOa3>) of the new bridge rolling into place.

As cohabitation gains favor in American culture, shotgun weddings fade away

By Hope Yen
Associated Press

WASHINGTON (AP) — No longer taboo, living together has become a more common arrangement for America's couples who become pregnant while dating.

Soon-to-be-released government figures show a major cultural shift since the days of "shotgun weddings" aimed at avoiding family embarrassment. With marriage on the decline, the shift is helping redefine the traditional notion of family.

"The emergence of cohabitation as an acceptable context for childbearing has changed the family-formation landscape," said Christina Gibson-Davis, a sociology professor at Duke University. "Individuals still value the idea of a two-parent family but no longer consider it necessary for the parents to be married."

Still, she cautions that children in cohabiting households may face more difficulties growing up if their unmarried parents are at higher risk of breaking up.

In all, the share of unmarried couples who opted to have "shotgun cohabitations" — moving in together after a pregnancy — surpassed "shotgun marriages" for the first time over the last decade, according to a forthcoming paper from the National Center for Health Statistics, part of the Centers for Disease Control and Prevention. The trend was affirmed by three demographers who conducted separate research on the topic.

It's the latest demographic tipping point as cohabitations turn mainstream — a far cry from the days when the father of a pregnant daughter might use coercion, such as a shotgun, to make sure the

boyfriend followed through on a wedding.

"I want to marry when I'm ready, not because I'm being forced into it. Whenever I see couples do that, things don't work out," said Amanda Leigh Pulte, 22, of Austin, Texas, as her 11-month-old daughter Zoey cooed in her arms. Pulte previously had delayed moving in with Matthew Gage, a 29-year-old shipping manager and her boyfriend for three years, wishing to wait until she could earn a bachelor's degree in film and start a full-time job.

An unplanned pregnancy quickly changed that. Completing an associate degree, she agreed to have Gage move in so the couple could work and save on rent while raising Zoey together. Even though they didn't see marriage as a serious option for now — in part to avoid the additional stress of planning and paying for a wedding, she says — neither was having Pulte live on her own as a single mother.

"For a while, my father was kind of shocked about the whole thing, but ultimately he was just excited to be a grandfather," she said with a chuckle. The couple is getting child care tips from the nonprofit Any Baby Can, which also helps them with physical therapy for Zoey, who was born with health ailments.

The numbers are based on the government's National Survey of Family Growth, typically issued every four years. It provides the only government data on cohabiting mothers by asking questions on a woman's relationship status before and after conception and childbirth. Women who say they were single before conception and then married before childbirth are counted as someone who had a post-conception, or "shotgun"

marriage; those who moved in with their boyfriends after pregnancy had a post-conception or "shotgun" cohabitation.

Demographers say the cohabiting trend among new parents is likely to continue. Social stigma regarding out-of-wedlock births is loosening, and economic factors play a role. Many couples, especially those who lack a bachelor's degree, are postponing marriage until their finances are more stable. But because of globalization, automation and outsourcing, good-paying middle-income jobs are harder to come by.

"Because marriages are becoming more polarized by economic status, I don't see the trend of shotgun cohabitations reversing any time soon," said Casey Copen, a demographer at the government's National Center for Health Statistics, which administers the government survey.

About 18.1 percent of all single women who became pregnant opted to move in with their boyfriends before the child was born, according to 2006-2010 data from the government's National Survey of Family Growth, the latest available. That is compared to 5.3 percent who chose a post-conception marriage, according to calculations by Daniel Lichter, a Cornell sociologist.

As recently as the early 1990s, 25 percent of such couples got married.

Cohabiting mothers are spurring increases in out-of-wedlock births, now at a high of 41 percent. In all, about 60 percent of all births during the 2000s were to married mothers, compared to 24 percent to cohabiting mothers and 16 percent to non-cohabiting mothers. That was the first time that cohabiting births exceeded

births from single mothers who weren't living with their child's father.

Since the early 1990s, the share of out-of-wedlock, cohabiting births has grown from 11 percent to 24 percent, while those to noncohabiting, single mothers has remained steady at 16 percent.

Sometimes referred to as the "poor person's marriage," cohabitation is growing fastest among high school graduates with children. Between the 1997-2001 and 2002-2009 periods, it grew from 23 percent to 32 percent, according to Sheela Kennedy, a researcher at the University of Minnesota. For mothers with some college attendance, it grew from 15 percent to 23 percent over that period. Among those with four-year college degrees, the share has changed little, from 3 percent to 5 percent.

Lichter, a past president of the Population Association of America, said the government needs to do more to reflect increasing cohabitation in statistics. Cohabitation status is not included on birth certificates, and that can skew policy debates over the government safety net for poor households. It also means a growing trend of fragile families in which cohabiting parents may be more likely to break up can be neglected, he said.

Researchers at Harvard and Cornell universities have found that only about half of mothers who were cohabiting when their child was born were still in relationships with the biological father five years later. "The latest results seem to indicate that marriage, as a context for childbearing and childrearing, is increasingly reserved for America's middle- and upper-class populations," Lichter said.



Fiona (played by Kristen Zublick, left) and Donkey (played by Dez Walker) have ogre-the-top fun in "Shrek The Musical" which runs weekends, Jan. 10-26, at Stagecrafters' Baldwin Theatre in downtown Royal Oak. Photo by Lance Luce and Colleen Muench

Beloved animated film comes to life in ogre-the-top musical

Upbeat music, inventive puppetry, and incredible costumes are just a few of the elements to delight audiences as "Shrek The Musical" hits Stagecrafters' Baldwin Theatre stage. With a message of acceptance at its core, the animated movie featuring everyone's favorite green ogre gets the full Broadway treatment in this light-hearted musical packed with sight gags, double-entendre jokes, and industry references sure to delight kids and adults alike. "Shrek" will run weekends, Jan. 10-26, at the Baldwin Theatre, 415 S. Lafayette in downtown Royal Oak.

The ornery ogre Shrek (played by Matt Scharlau), shunned by the world, is content with a solitary life in his swamp. However, one day he finds his home over-run with a ragtag group of misfit fairy tale characters cast off from the kingdom of Duloc by the land's pint-sized ruler, Lord Farquaad (played by Christopher Anderson). He offers a challenge for Shrek to regain his home: rescue the miniature monarch's future bride from a lava-surrounded tower.

With Donkey (played by Dez Walker), a lovably annoying new friend, as his trusty steed, Shrek rescues the beautiful maiden Fiona (played by Kristen Zublick) from the tower and the clutches of a torch song-belted dragon (played by Christiana Perrault). While Fiona is initially unimpressed with the seemingly odious ogre, a romance begins to blossom between the two. But, unbeknownst to Shrek, Fiona has a secret and is not who she seems. Shrek, no w in love with Fiona, attempts to break up her wedding to Farquaad. Meanwhile, Gingy (played by Jenny Boyle), Pinocchio (played by Jeff Weiner) and the motley crew of fairy tale characters storm the castle in revolt against Farquaad and have the last laugh as the y each let their "freak flag fly" while Fiona's true identity is revealed to Shrek's delight.

"Shrek is all about acceptance. It is all about accepting people for who they are, despite their differences, and about seeing through the outer surface to find the inner beauty of each

person. As the song 'Freak Flag' says 'What makes us special makes us strong!' The show identifies the inner strength and beauty in everyone," says director Linda Zublick of Royal Oak. At the helm of this three-ring circus of a show, Zublick has the task of marrying Shrek's compelling story and score with the myriad of sight gags and special effects the show calls for—all while respecting the iconic movie.

"The book for 'Shrek The Musical' is very true to the original movie, so Shrek fans will not be disappointed. The music is funny, poignant, silly, sweet and toe-tapping all at the same time," says Zublick. "The Broadway musical allows wide room for interpretation. We are trying to create unique characters that are a combination of some of the features and characteristics of the movie characters and the Broadway characters. We want Stagecrafters' representation of Shrek to be a production everyone will enjoy!" she says.

To bring Shrek's characters to life requires some midable special effects and a steadfast commitment from many of the performers. Zublick lists a few highlights. The group is building a 20-foot dragon that can move, and requires puppeteers to make her alive as she moves across the stage. Several actors have prosthetic pieces to attach to their faces, which required special molds to be made. Lord Farquaad needs to appear short and actually wears a costume that makes him look short while he walks on his knees. "Not an easy feat for any actor," remarks Zublick. Two of the fairy tale characters, Gingy and Pinocchio, have humorous quirks, which require unique costuming: Gingy is actually a puppet and Pinocchio's nose must grow. "These unique special effects, while providing interesting challenges for Stagecrafters, were ones the actors were well aware of when they auditioned. They make the show fun and engaging," says Zublick.

The technical-heavy show has even affected the rehearsal process. "There are quite a few scenes we cannot block without

having our special effects ready to go, which changes the way rehearsals are handled compared to a usual rehearsal schedule," says Zublick. "We have some rehearsals just to focus on the characters and others to focus on special effects, music and dance."

"Shrek The Musical" is based on the motion picture by DreamWorks Animation with book and lyrics by David Lindsay-Abaire, and music by Jeanine Tesori. The musical opened on December 14, 2008 at the Broadway Theatre. It ran for 441 performances before closing on January 3, 2010. The production featured Detroit-area native Sutton Foster as Fiona. Foster appeared in Stagecrafters' 1992 production of "A Chorus Line." "Shrek The Musical" was nominated for eight 2009 Tony Awards including Best Musical and Best Actress in a Musical (Foster) and won for Best Costume Design of a Musical (Tim Hatley).

Shrek first appeared as a book, "Shrek!" by William Steig in 1990 before being turned into the 2001 DreamWorks movie featuring the voices of Mike Myers, Eddie Murphy and Cameron Diaz as Shrek, Donkey and Fiona, respectively. "Shrek 2" appeared in 2004 and "Shrek the Third" appeared in 2007.

Advance tickets for performances are \$20 on Thursdays, \$22 on Fridays, Saturdays, and Sundays. There will be a short character "meet and greet" after the Saturday matinees. Patrons attending the opening night performance on Friday, Jan. 10, are invited to a 7 p.m. pre-glow of complimentary light hors d'oeuvres and beer tasting hosted by Bastone Brewery of Royal Oak. Student, military and senior discounts are available for specific performances.

Tickets may be purchased online at www.stagecrafters.org (online handling fees apply) or by phone at 248-541-6430 using Visa or MasterCard. All seats are reserved. If shows have not sold out, tickets can be purchased at the box office one hour prior to the performance for an additional \$2 per ticket. The Baldwin Theatre is located at 415 S. Lafayette, Royal Oak.

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