

**Nikki Hays (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 30, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Nikki Hays Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns Foreclosing Assignee (if any): Freedom Mortgage Corporation Date of Mortgage: January 11, 2021 Date of Mortgage Recording: January 21, 2021 Amount claimed due on date of notice: \$254,224.56 Description of the mortgaged premises: Situated in Township of Forest, Genesee County, Michigan, and described as: Part of the Northwest 1/4 of Section 36, Township 9 North, Range 8 East, Forest Township, Genesee County, Michigan, described as: Beginning at the Northwest corner of Section 36; thence East 591.70 feet along the North line of Section 36; thence South 00 degrees 11 minutes 30 seconds West, 300 feet; thence West 589.97 feet to the West line of Section 36; thence North 00 degrees 08 minutes 20 seconds West, 300.00 feet to the point of beginning. Common street address (if any): 12024 Dodge Rd, Otisville, MI 48463-9644 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556678 (03-21)(04-11)

**Dale L Young (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

NOTICE OF FORECLOSURE BY ADVERTISEMENT Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in GENESEE County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. MORTGAGE INFORMATION: Default has been made in the conditions of a certain mortgage made by Dale L. Young, a married man, whose address is 13300 North Road, Fenton, Michigan 48430, as original Mortgagors, to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Ross Mortgage Corporation, being a mortgage dated September 30, 2010, and recorded on October 8, 2010 with Document Number 201010080070739, Genesee County Records, State of Michigan and then assigned to Carrington Mortgage Services, LLC, as assignee as documented by an assignment dated March 13, 2025 and recorded in Genesee County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of FIFTY-TWO THOUSAND TWO HUNDRED FORTY AND 45/100 DOLLARS (\$52,240.45). Said premises are situated in the Township of Fenton, County of Genesee, State of

Michigan, and are described as: SITUATED IN THE TOWNSHIP OF FENTON, COUNTY OF GENSEE, STATE OF MICHIGAN LOT 4, HORRELL ACRES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT LIBER 43 OF PLATS, PAGE 40, GENSEE COUNTY RECORDS. Street Address: 13300 North Road, Fenton, Michigan 48430 The redemption period shall be 6 months from the date of such sale, unless the property is determined abandoned in accordance with MCLA § 600.3241a in which case the redemption period shall be 30 days from the date of the sale. If the property is sold at a foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCLA § 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. ATTENTION HOMEOWNER: IF YOU ARE A MILITARY SERVICE MEMBER ON ACTIVE DUTY, IF YOUR PERIOD OF ACTIVE DUTY HAS CONCLUDED LESS THAN 90 DAYS AGO, OR IF YOU HAVE BEEN ORDERED TO ACTIVE DUTY, PLEASE CONTACT THE ATTORNEY FOR THE PARTY FORECLOSING THE MORTGAGE AT THE TELEPHONE NUMBER STATED IN THIS NOTICE. Dated: March 21, 2025 For more information, please contact the attorney for the party foreclosing: Robert A. Blumberg (P87490) Johnson, Blumberg, & Associates, LLC 5955 West Main Street, Suite 509 Kalamazoo, MI 49009 Telephone: (312) 541-9710 File No.: MI 25 6368 (03-21)(04-11)

**Ryan N Munroe** (*Mortgage Foreclosure*)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Ryan N. Munroe, single man Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns Foreclosing Assignee (if any): Seneca Mortgage Servicing LLC Date of Mortgage: November 25, 2020 Date of Mortgage Recording: December 18, 2020 Amount claimed due on date of notice: \$118,968.57 Description of the mortgaged premises: Situated in Village of Goodrich, Genesee County, Michigan, and described as: Located in the Village of Goodrich, County of Genesee, State of Michigan part of the Northeast 1/4 of Section 22, Town 6 North, Range 8 East, Village of Goodrich, Genesee County, Michigan, described as: Beginning at a point 43 rods, 16 links South of the intersection of State Road with Hegel Road, running thence South 20 rods, thence East 18 rods; thence North 20 rods; thence West 18 rods to the place of beginning, except the North 114 feet, also except the South 103 feet. Also described on the tax rolls as: A parcel of land beginning 794.60 feet South of State and Hegel Roads; thence South 113 feet; thence East 297 feet; thence North 113 feet; thence West 297 feet to the place of beginning, Section 22, Town 6 North, Range 8 East, Village of Goodrich, Genesee County, Michigan. Common street address (if any): 8083 S State Rd, Goodrich, MI 48438-9715 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556601 (03-21)(04-11)

**Stephen Wolfram** (Mortgage Foreclosure)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Stephen Wolfram and Tamara Wolfram, husband and wife Original Mortgagee: Morgan Stanley Dean Witter Credit Corporation Foreclosing Assignee (if any): HSBC Bank USA, National Association as Trustee for Sequoia Mortgage Trust 2007-3 Date of Mortgage: November 14, 2002 Date of Mortgage Recording: April 9, 2003 Amount claimed due on date of notice: \$59,511.38 Description of the mortgaged premises: Situated in Charter Township of Grand Blanc, Genesee County, Michigan, and described as: Lot 67, Sherwood Hills Subdivision No. 2, according to the recorded Plat thereof as recorded in Plat Liber 73, Page(s) 10 - 13, Genesee County Records. Common street address (if any): 4286 Meadowbrook Ct, Grand Blanc, MI 48439-7323 The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556431 (03-21)(04-11)

**Harold House** (Mortgage Foreclosure)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

NOTICE OF MORTGAGE SALE ATTENTION HOMEOWNER: IF YOU ARE A MILITARY SERVICE MEMBER ON ACTIVE DUTY, IF YOUR PERIOD OF ACTIVE DUTY HAS CONCLUDED LESS THAN 90 DAYS AGO, OR IF YOU HAVE BEEN ORDERED TO ACTIVE DUTY, PLEASE CONTACT THE ATTORNEY FOR THE PARTY FORECLOSING THE MORTGAGE AT THE TELEPHONE NUMBER STATED IN THIS NOTICE. NOTICE OF FORECLOSURE BY ADVERTISEMENT. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 a.m. on April 23, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. DEFAULT having been made in the conditions of a certain Mortgage made on November 2, 2019, by Harold House, a single man, as Mortgagor, given by him to Michigan State University Federal Credit Union, of 3777 West Road, East Lansing, Michigan 48823, as Mortgagee, and recorded on November 8, 2019, in Instrument Number 201911080070338, Genesee County Records; on which Mortgage there is claimed to be due and unpaid, as of the date of this Notice, the sum of Sixty-Seven Thousand Eight Hundred Thirty-Five and 71/100 Dollars (\$67,835.71); and no suit or proceeding at law or in equity having been instituted to recover the debt or any part thereof secured by said Mortgage, and the power of sale in said Mortgage having become operative by reason of such default; NOTICE IS HEREBY GIVEN that on Wednesday, April 23, 2025 at 11:00 o'clock in the forenoon, in the main lobby of the

Courthouse in Flint, Michigan, that being one of the places for holding the Circuit Court for Genesee County, there will be offered for sale and sold to the highest bidder or bidders at public auction or venue for purposes of satisfying the amounts due and unpaid on said Mortgage, together with all allowable costs of sale and includable attorney fees, the lands and premises in said Mortgage mentioned and described as follows: SITUATED IN THE TOWNSHIP OF FLINT, COUNTY OF GENESEE, STATE OF MICHIGAN: Lot 46, Riverforest, according to the recorded Plat thereof, as recorded in Liber 43 of Plats, Pages 44 and 45, Genesee County Records. Commonly known as: 1206 River Forest Drive, Flint, Michigan 48532 Parcel Number: 07-10-551-046 The period within which the above premises may be redeemed shall expire six (6) months from the date of sale, unless determined abandoned in accordance with MCL Sec. 600.3241a, in which case the redemption period shall be 30 days following the sale or 15 days from the statutory notice, whichever is later. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278, the mortgagor(s) will be held responsible to the person who buys the property at the foreclosure sale or to the mortgage holder for damaging the property during the redemption period. This notice is from a debt collector. Dated: March 17, 2025 MICHIGAN STATE UNIVERSITY FEDERAL CREDIT UNION of East Lansing, Michigan, Mortgagee FOSTER, SWIFT, COLLINS & SMITH, P.C. Benjamin J. Price Attorneys for Mortgagee 313 S. Washington Square Lansing, MI 48933 (517) 371-8253 (03-21)(04-18)

**Gary R Kritzman Jr (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

SHORT FORECLOSURE NOTICE - GENESEE COUNTY Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. MORTGAGE: Mortgagor(s): Gary R. Kritzman Jr., an unmarried man Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns Date of mortgage: July 7, 2023 Recorded on July 20, 2023, in Document No. 202307200041713, Foreclosing Assignee (if any): AmeriHome Mortgage Company, LLC Amount claimed to be due at the date hereof: One Hundred Fifty-Eight Thousand Nine Hundred Twelve and 07/100 Dollars (\$158,912.07) Mortgaged premises: Situated in Genesee County, and described as: Lot 17, West Acres, Township of Flint, County of Genesee, Michigan, according to the recorded plat thereof, as recorded in Liber 13 of plats, Page 56, Genesee County Records. Commonly known as 5097 W Court St, Flint, MI 48532 The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. If the sale is set aside for any reason, the Purchaser at the sale will be entitled only to a return of the deposit paid. The purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. AmeriHome Mortgage Company, LLC Mortgagee/Assignee Schneiderman & Sherman P.C. 23938 Research Dr, Suite 300 Farmington Hills, MI 48335 248.539.7400 1556667 (03-21)(04-11)

**Michael Graham** (*Mortgage Foreclosure*)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Michael C. Graham a single man Original Mortgagee: Citifinancial Mortgage Company Inc. Foreclosing Assignee (if any): Towd Point Mortgage Trust 2017-3, U.S. Bank National Association, as Indenture Trustee Date of Mortgage: February 21, 2006 Date of Mortgage Recording: February 27, 2006 Amount claimed due on date of notice: \$31,459.55 Description of the mortgaged premises: Situated in City of Flint, Genesee County, Michigan, and described as: Lot 100, La Salle Gardens No. 2, according to the Plat thereof as recorded in Plat Liber 12, Page 5, Genesee County Records. Common street address (if any): 632 Partridge St, Flint, MI 48503-3836 The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556433 (03-21)(04-11)

**Russell Rau** (*Mortgage Foreclosure*)

03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 30, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Russell Rau, single man Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns Foreclosing Assignee (if any): AmeriHome Mortgage Company, LLC Date of Mortgage: May 18, 2022 Date of Mortgage Recording: May 27, 2022 Amount claimed due on date of notice: \$142,567.24 Description of the mortgaged premises: Situated in Charter Township of Mundy, Genesee County, Michigan, and described as: Lot 108 of Mundy Acres No. 4, according to the plat thereof, as recorded in Liber 27 of Plats on Page 31, Genesee County Records. Common street address (if any): 7314 Lawrence St, Grand Blanc, MI 48439-9341 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you

have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556662 (03-21)(04-11)

**John Bernard Teatro (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

FORECLOSURE NOTICE Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. Notice of foreclosure by advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, April 23, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. Default has been made in the conditions of a certain mortgage made by John Bernard Teatro to Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for United Wholesale Mortgage, LLC, its successors, and assigns, Mortgagee, dated May 22, 2023, and recorded on May 25, 2023, as Document Number: 202305250034262, Genesee County Records, said mortgage was assigned to Lakeview Loan Servicing, LLC by an Assignment of Mortgage dated February 28, 2025 and recorded March 05, 2025 by Document Number: 202503050008466, , on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Eight Thousand Four Hundred Nine and 63/100 (\$78,409.63) including interest at the rate of 7.12500% per annum. Said premises are situated in the Township of Davison, Genesee County, Michigan, and are described as: Lot 193, Vassar Park No. 3, according to the Plat thereof recorded in Liber 28 of Plats, Page(s) 4, Genesee County Records. Commonly known as: 7079 HOUGHTON DR, DAVISON, MI 48423 If the property is eventually sold at foreclosure sale, the redemption period will be 6.00 months from the date of sale unless the property is abandoned or used for agricultural purposes. If the property is determined abandoned in accordance with MCL 600.3241 and/or 600.3241a, the redemption period will be 30 days from the date of sale, or 15 days after statutory notice, whichever is later. If the property is presumed to be used for agricultural purposes prior to the date of the foreclosure sale pursuant to MCL 600.3240, the redemption period is 1 year. Pursuant to MCL 600.3278, if the property is sold at a foreclosure sale, the borrower(s) will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages are, if any, limited solely to the return of the bid amount tendered at sale, plus interest. Dated: March 21, 2025 Randall S. Miller & Associates, P.C. Attorneys for Lakeview Loan Servicing, LLC 43252 Woodward Avenue, Suite 180, Bloomfield Hills, MI 48302, (248) 335-9200 Hours: 9:00 a.m. - 5:00 p.m. Case No. 25MI00152-1 (03-21)(04-11)

**Michael Stewart Jr (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 30, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A

potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Michael W. Stewart, Jr. an unmarried man Original Mortgagee: PNC Mortgage, a division of PNC Bank, National Association Foreclosing Assignee (if any): None Date of Mortgage: December 23, 2010 Date of Mortgage Recording: January 6, 2011 Amount claimed due on date of notice: \$85,013.68 Description of the mortgaged premises: Situated in Charter Township of Grand Blanc, Genesee County, Michigan, and described as: LOT NINETY-ONE (91) OF OTTAWA HILLS NO. 2, ACCORDING TO THE RECORDED PLAT IN LIBER 39, PAGE 30, GENESEE COUNTY RECORDS. Common street address (if any): 1615 Wagon Wheel Ln, Grand Blanc, MI 48439-4844 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556635 (03-21)(04-11)

#### **Erin E Bearup** (*Mortgage Foreclosure*)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

SHORT FORECLOSURE NOTICE - GENESEE COUNTY Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. MORTGAGE: Mortgagor(s): Erin E. Bearup, single woman Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns Date of mortgage: September 23, 2021 Recorded on October 4, 2021, in Document No. 202110040078739, Foreclosing Assignee (if any): Nationstar Mortgage LLC Amount claimed to be due at the date hereof: Two Hundred Seventy-Two Thousand Five Hundred Seventy-Nine and 03/100 Dollars (\$272,579.03) Mortgaged premises: Situated in Genesee County, and described as: Lot 21, Newcastle, according to the recorded plat thereof as recorded in Liber 74, Page 5 and 6 of Plats, Genesee County Records. Commonly known as 1510 Newcastle Dr, Davison, MI 48423 The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. Nationstar Mortgage LLC Mortgagee/Assignee Schneiderman & Sherman P.C. 23938 Research Dr, Suite 300 Farmington Hills, MI 48335 248.539.7400 1556666 (03-21)(04-11)

#### **Adam D Fetter** (*Mortgage Foreclosure*)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): Adam D Fetters, unmarried man Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns Foreclosing Assignee (if any): PennyMac Loan Services, LLC Date of Mortgage: June 6, 2023 Date of Mortgage Recording: June 8, 2023 Amount claimed due on date of notice: \$265,804.54 Description of the mortgaged premises: Situated in Charter Township of Vienna, Genesee County, Michigan, and described as: Unit 21, Centennial Oak Condominium, a residential site condominium according to the Master Deed recorded in instrument No. 200309170125189, as amended, in the Office of the Genesee County Register of Deeds, as designated as Genesee County Condominium Subdivision Plan No. 323, together with rights in general common elements and limited common elements as set forth in said Master Deed, and amendments thereto, and as described in Act 59 of the Public Acts of 1978 as amended. Common street address (if any): 3248 Centennial Oak Ct, Clio, MI 48420-2900 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556289 (03-21)(04-11)

#### **Pauline C. Powers (Mortgage Foreclosure)**

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM, on April 23, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information: Name(s) of the mortgagor(s): John A. and Pauline C. Powers, husband and wife Original Mortgagee: Alliance Funding, a Division of Superior Bank, FSB Foreclosing Assignee (if any): U.S. Bank Trust Company, National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for EMC Mortgage Loan Trust 2005-A, Mortgage Pass-Through Certificates, Series 2005-A Date of Mortgage: June 21, 2000 Date of Mortgage Recording: June 27, 2000 Amount claimed due on date of notice: \$126,858.42 Description of the mortgaged premises: Situated in City of Flushing, Genesee County, Michigan, and described as: THE NORTH 7 RODS AND 7.55 FEET, EXCEPT THE WEST 325 FEET OF LOT 42 OF SUPERVISOR'S PLAT NO. 26, CITY OF FLUSHING, COUNTY OF GENESSEE AND STATE OF MICHIGAN, ACCORDING TO THE RECORDED PLAT THEREOF AS RECORDED IN PLAT BOOK 17, PAGE 30, GENESEE COUNTY RECORDS. Common street address (if any): 548 N McKinley Rd, Flushing, MI 48433-1365 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for

agricultural purposes as defined by MCL 600.3240(16). If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector. Date of notice: March 21, 2025 Trott Law, P.C. 31440 Northwestern Hwy, Suite 145 Farmington Hills, MI 48334 (248) 642-2515 1556432 (03-21)(04-11)

**Eugene Mitchell** (*Mortgage Foreclosure*)

03/28/2025, 03/21/2025 at Flint-Genesee County Legal News in Genesee

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. Notice of foreclosure by advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Genesee County, starting promptly at 11:00 AM on MAY 7, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information. Default has been made in the conditions of a mortgage made by Eugene Mitchell, a married man and LaDonne Mitchell, his wife, to Concept One Mortgage Corporation, a Michigan corporation, Mortgagee, dated April 12, 2001 and recorded October 26, 2001 in Instrument Number 200110260105107 and Loan Modification Agreement recorded on February 3, 2016, in Instrument Number 201602030006085, and Loan Modification Agreement recorded on September 18, 2014, in Instrument Number 201409180065855, Genesee County Records, Michigan, and Affidavit Affecting Realty recorded October 30, 2023 in Instrument Number 20231030056578 Genesee County Records, Michigan. Said mortgage is now held by Select Portfolio Servicing, Inc., by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Twenty-Seven Thousand Eight Hundred Ninety-Five and 76/100 Dollars (\$227,895.76). 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 Genesee County, Michigan at 11:00 AM on MAY 7, 2025. Said premises are located in the City of Flint, Genesee County Michigan, and are described as: Lot(s) 46 of University Park Estates, according to the plat thereof recorded in Liber 78 of Plats, Page(s) 19 of Genesee County Records, 738 Spellman Drive, Flint, Michigan 48503 The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCLA §600.3241a, in which case the redemption period shall be 30 days from the date of such sale. If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period. Dated: March 21, 2025 File No. 23-009716 Firm Name: Orlans Law Group PLLC Firm Address: 1650 West Big Beaver Road, Troy MI 48084 Firm Phone Number: (248) 502.1400 (03-21)(04-11)