

**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, GENESEE 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)*

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Notice of Foreclosure by Advertisement Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in 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)