

FILE DO NOT MAIL

2009 JAN 23 AM 11:31

Bernard J. Youngblood
Wayne County Register of Deeds
January 23, 2009 11:31 AM
Liber 47679 Page 1075-1079
#209018814 SHD FEE: \$27.00

231750F01 Palmieri - FC H

SHERIFF'S DEED ON MORTGAGE SALE

This Indenture Made this 14th day of January, A.D. 2009, between, Ralph Leggat, a Deputy Sheriff in and for Wayne County, Michigan, whose address is 1231 Saint Antoine St Detroit, Michigan 48226-2300, party of the first part, and HSBC Mortgage Corporation USA, whose address is 2929 Walden Ave, Depew, NY 14043-2690, party of the second part (hereinafter called the grantee).

WITNESSETH, That Whereas a certain mortgage made by Lisa M. Palmieri, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 17, 2004, and recorded on November 24, 2004 in Liber 41748 on Page 1433, and assigned by said Mortgagee to HSBC Mortgage Corporation USA as assignee as documented by an assignment dated November 17, 2008 recorded on November 24, 2008 in Liber 47604 on Page 125, in Wayne county records, Michigan and

WHEREAS, said mortgage contained a power of sale which has become operative by reason of a default in the condition of said mortgage, and

WHEREAS, no suit or proceedings at law or in equity have been instituted to recover the debt secured by said mortgage or any part thereof, and

WHEREAS, by virtue of said power of sale, and pursuant to the statute of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in said mortgage, that the said premises, or some part of them, would be sold at 1:00 PM on the 17th day of December, A.D. 2008 (sale adjourned from December 17, 2008 to January 14, 2009), at public vendue, that being the place of holding the Circuit Court for Wayne County where the premises are situated and

WHEREAS, pursuant to said notice I did, at on the day last aforesaid, expose for sale at public vendue the said lands and tenements hereinafter described, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Forty-One Thousand And 00/100 Dollars (\$41,000.00), that being the highest bid therefore and the grantee being the highest bidder, and

WHEREAS, said lands and tenements are situated in the City of Wyandotte, Wayne County, Michigan, more particularly described in exhibit A, attached and commonly known as:

20 Chestnut St Apt 803

Property Tax Parcel ID 57-011-17-0053-000

This property may be located within the vicinity of farmland or a farm operation. Generally, accepted agricultural and management practices, which may generate noise, dust, odors, and other associated conditions, may be used and are protected by the Michigan right to farm act.

Now, this Indenture Witnesseth, That I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain and sell unto the grantee, its successors and assigns, forever, all the estate, right, title and interest, which the said Mortgagor(s) had in said land and tenements and every part thereof, on the 17th day of September A.D. 2004, that being the date of said mortgage, or at any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoof forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could or ought to sell the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the date and year first above written.

Ralph Leggat

Deputy Sheriff in and for the County of Wayne

STATE OF MICHIGAN
COUNTY OF WAYNE

On this 14th day of January, A.D. 2009, before me, a Notary Public in and for said County of Wayne came Ralph Leggat, a Deputy Sheriff of said County, known to me to be the individual described in and who executed the above conveyance, and who acknowledged that he executed the same to be his free act and deed as such Deputy Sheriff.

YOLANDA DIAZ
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF WAYNE
My Commission Expires August 20, 2013

Notary Public, Wayne County, Michigan
My commission expires:
Acting in the county of Wayne

THIS INSTRUMENT IS EXEMPT FROM MICHIGAN TRANSFER TAX UNDER MCL 207.526(V) RA

STATE OF
MICHIGAN
Wayne County
January 23, 2009 11:31:00 AM
Receipt # 16190



REAL ESTATE
TRANSFER TAX
\$45.10 - CO
\$0.00 - ST
Stamp # 120168

Team H - Lisa M. Palmieri

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 M. Palmieri, a single woman, original mortgagor(s), to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated September 17, 2004, and recorded on November 24, 2004 in Liber 41748 on Page 1433, in Wayne county records, Michigan, and assigned by said Mortgagee to HSBC Mortgage Corporation USA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Seventy Thousand Nine Hundred Fifty-Four and 48/100 Dollars (\$70,954.48), including interest at 5.5% per annum. Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, at the place of holding the circuit court within Wayne County, at 1:00 PM, on December 17, 2008. Said premises are situated in City of Wyandotte, Wayne County, Michigan, and are described as: Unit 53, 20 Chestnut Condominium, according to the Master Deed, recorded in Liber 32632, on Page(s) 782, including any and all amendments thereto, and designated as Wayne County Condominium Subdivision Plan No. 569, together with rights in general common elements and limited 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. Dated: November 17, 2008 For more information, please call: FC H 248.593.1300 Trott & Trott, P.C. Attorneys For Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #231750F01(11-17)(12-8)

EVIDENCE OF SALE

(Affidavit of Publisher)

STATE OF MICHIGAN

ss.

COUNTY OF WAYNE

Clifford Keith

being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, and published in Detroit Legal News, a newspaper printed and circulated in said State and County on November 17, November 24, December 1, December 8, 2008 A.D. and that he/she is the principal clerk



Clifford Keith

Subscribed and sworn before me on this 8th day of December 2008 A.D.



Dawn M. Keith

Notary Public Oakland County, Michigan. My commission expires: December 18, 2013 Acting in Wayne County, Michigan

CAROL J. RAESIDE
NOTARY PUBLIC WAYNE CO., MI
MY COMMISSION EXPIRES SEPT. 12, 2011
ACTING IN Wayne COUNTY

(Affidavit of Posting)

STATE OF MICHIGAN

ss.

COUNTY OF WAYNE

Kenneth Bosley being duly sworn, deposes that on the 21st day of November, 2008 A.D. he/she posted a notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to the front door.

CIRCLE IF

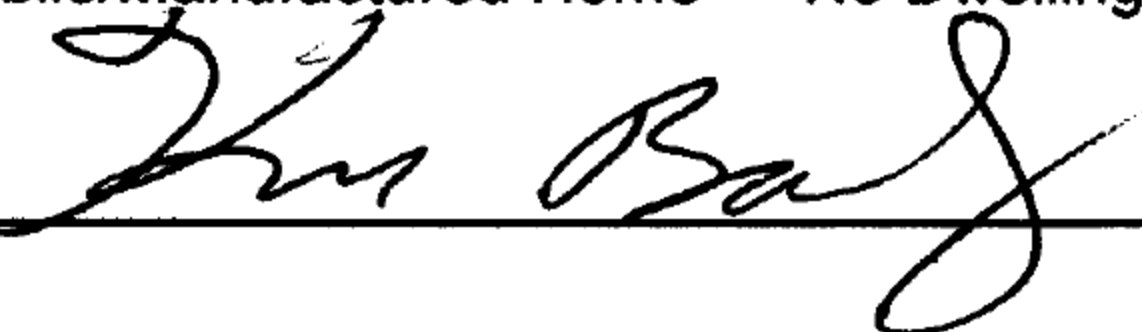
Vacant

☒ Multi-Unit

Upper Unit Lower Unit

Multi-Addr Unit 1 Unit 2 Unit A Unit B

Condo Mobile/Manufactured Home No Dwelling



Kenneth Bosley

Subscribed and sworn before me on this 24th day of November 2008 A.D.



Joanna Noble

Notary Public Macomb County, Michigan. My commission expires: June 20, 2013 Acting in Wayne County, Michigan.

Attorney Office: Trott & Trott P.C. (team h) Wayne

Attorney File# 231750F01020304

Notice ID# 559496

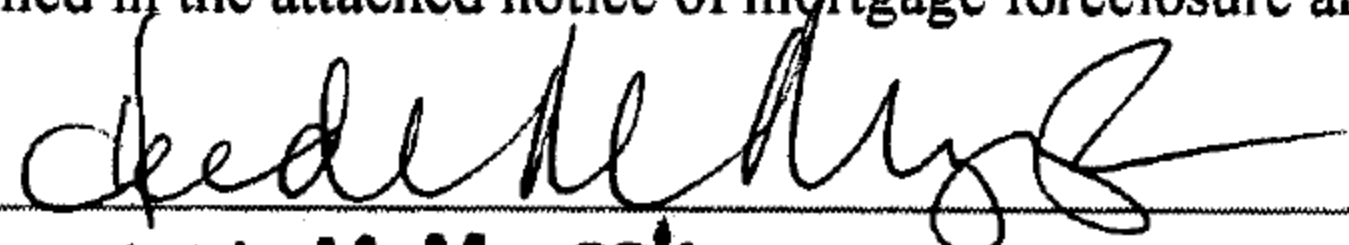
Palmieri, Lisa
NON-MILITARY AFFIDAVIT
STATE OF MICHIGAN

T&T #231750F01

SS.

COUNTY OF OAKLAND

The undersigned, being first duly sworn, deposes and says that upon investigation she/he is informed and believes that none of those persons named in the attached notice of mortgage foreclosure are currently in active military service of the United States.


Heide M. Myszak

Signed and sworn to before me in Oakland County, Michigan, on this 12th day of January, 2009 by

Heide M. Myszak

Jacqueline E. Roper, Notary public
State of Michigan, County of Oakland
My commission expires October 10, 2014
Acting in the County of Oakland

EVIDENCE OF SALE (Affidavit of Auctioneer)
STATE OF MICHIGAN

SS.

COUNTY OF WAYNE

Ralph Leggat 

, being duly sworn, deposes and says that he is a Deputy Sheriff of said Wayne; that he acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice: that said sale was opened at 1:00 PM on the 14th day of January, A.D. 2009, at the In Courtroom 1607, Wayne County Circuit Court Tower in the Coleman A. Young Municipal Center in Detroit, Michigan, that being the place of holding the Circuit Court in said Wayne County; that the highest bid for the lands and tenements therein described was Forty-One Thousand And 00/100 Dollars dollars \$41,000.00 made by HSBC Mortgage Corporation USA; that said sale was in all respects open and fair; and that he did strike off and sell lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.

Ralph Leggat 

Deputy Sheriff in and for Wayne County, Michigan

Signed and sworn to before me in Wayne County, Michigan, on this 14th day of January, A.D. 2009

YOLANDA DIAZ

NOTARY PUBLIC - STATE OF MICHIGAN

COUNTY OF WAYNE

My Commission Expires August 20, 2013

Notary Public, Wayne County, Michigan
My Commission Expires:
Acting in the county of Wayne

I DO HEREBY CERTIFY that the last day to redeem is July 14, 2009, after which the within Sheriff's Deed will become operative, unless determined abandoned in accordance with MCLA 600.3241a, or unless redeemed according to the law, in such case made and provided.

Ralph Leggat 

Deputy Sheriff in and for Wayne County, Michigan

Prepared By:
Dana Gottlieb (P68833)
Trott & Trott, P.C.
31440 Northwestern Highway, Suite 200
Farmington Hills, MI 48334-2525
T & T # 231750F01

09-0613
ORIGINAL

ATTN REGISTER OF DEEDS: Please send all Redemption notifications and funds collected in your office to HSBC Mortgage Corporation USA c/o Trott & Trott, P.C., Post-Sale Unit, 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525.

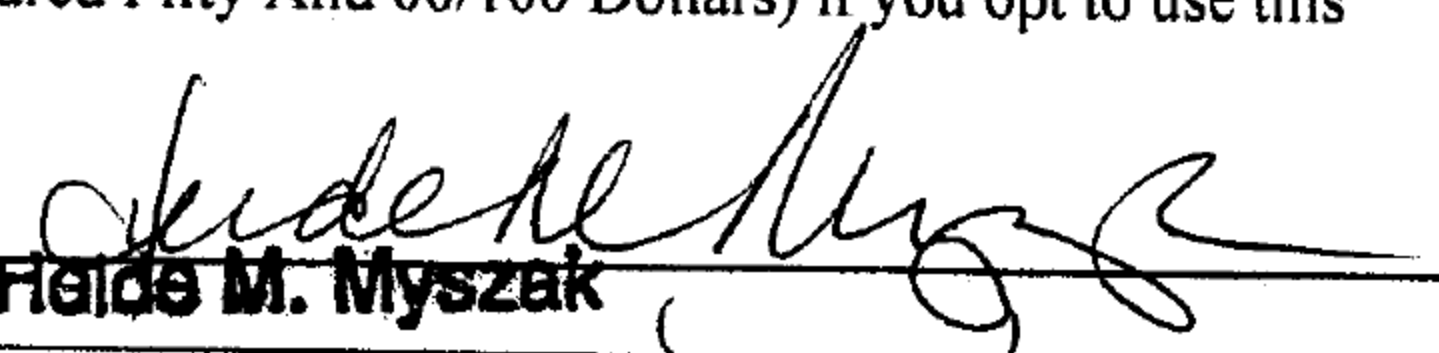
ATTN PURCHASERS: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest. Please be advised that all 3rd party bidders are responsible for preparing and recording the Sheriff's Deed. TROTT & TROTT, P.C. Hereby expressly disclaims all liability relating to the foreclosure, preparation and recording of the Sheriff Deed.

AFFIDAVIT OF PURCHASER

The Undersigned, being duly sworn, states as follows:

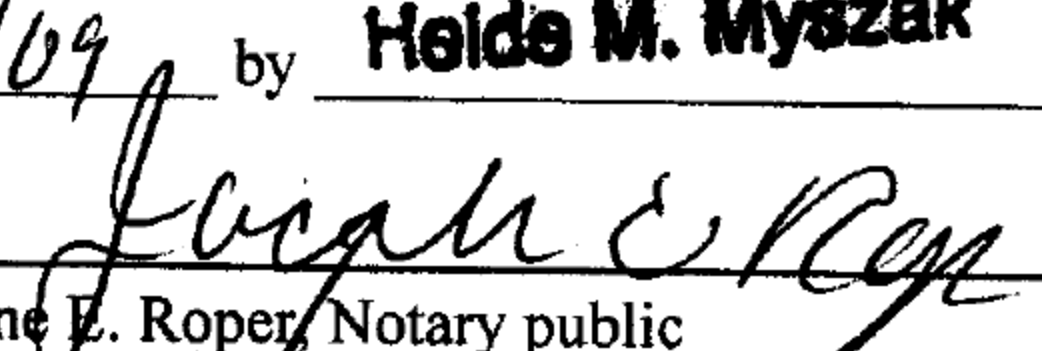
1. I am an employee of Trott & Trott, P.C. and am authorized as counsel to submit this Affidavit Of Purchaser. I have knowledge of the facts stated herein and am competent to testify concerning such facts regarding a foreclosure sale scheduled for January 14, 2009 with respect to certain real property (the "Property") commonly known as 20 Chestnut St Apt 803.
2. This affidavit may only be recorded and used by HSBC Mortgage Corporation USA in the event it is the successful purchaser of the property on January 14, 2009. No other purchaser may utilize this affidavit.
3. The last date the Property may be redeemed is July 14, 2009. ANY REDEEMING PARTY SHOULD NOTE THAT THIS DATE MAY CHANGE AS SET FORTH IN SUBSEQUENT AFFIDAVITS OR AS PROVIDED BY APPLICABLE LAW.
4. The amount necessary to redeem the Property is \$41,000.00 (Forty-One Thousand And 00/100 Dollars), plus interest at a per diem rate of \$6.18 (Six And 18/100 Dollars) from the date of sale to the date of redemption, plus any additional amounts that may be added pursuant to MCLA §600.3240(4). ANY REDEEMING PARTY SHOULD NOTE THAT THIS AMOUNT MAY INCREASE to include amounts paid by HSBC Mortgage Corporation USA for taxes, amounts necessary to redeem senior liens, condominium assessments, homeowner association assessments, community association assessments, insurance premiums, or any other amounts as provided by MCLA §600.3240(4), as well as interest thereon at the interest rate specified in the mortgage from the date of payment to the date of redemption.
5. HSBC Mortgage Corporation USA has designated Trott & Trott, P.C. as its designee responsible to assist an appropriate person redeeming the Property in computing the exact amount required to redeem the Property and to receive redemption funds. If you choose to utilize this assistance, contact Trott & Trott, P.C. at RedemptionFigures@trottlaw.com or by phone at (248) 593-1308. Pursuant to statute, Trott & Trott, P.C. will charge a fee of \$150.00 (One Hundred Fifty And 00/100 Dollars) if you opt to use this assistance.

FURTHER DEPONENT SAYETH NOT.


Helde M. Myszak

Attorney For HSBC Mortgage Corporation USA
Trott & Trott, P.C.
31440 Northwestern Highway, Suite 200
Farmington Hills, MI 48334-2525

Signed and sworn to before me in Oakland County, Michigan, on 1/12/09 by Helde M. Myszak, Attorney for HSBC Mortgage Corporation USA.


Jacqueline E. Roper, Notary public
State of Michigan, County of Oakland
My commission expires October 10, 2014
Acting in the County of Oakland

T&T #231750F01 Lisa Palmieri, Mortgagor(s).

231750F01 Palmieri - FC H

Exhibit A - Property Description

Unit 53, 20 Chestnut Condominium, according to the Master Deed, recorded in Liber 32632, on Page(s) 782, including any and all amendments thereto, and designated as Wayne County Condominium Subdivision Plan No. 569, together with rights in general common elements and limited 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.