

Season's Greetings

I've been
real good
this year



Seth Kappen

Dear Santa,
My name is Seth Kappen and I'm 5 years old. I've been a real good boy all year.
Thank you for all the presents you brought last year. Could you please bring my sister and I a Wii game for Christmas and something for my mom and dad? Could you also bring something for Mrs. Tuckey, my teacher?

Thank you,
Seth Kappen



Erica Boyd
CC High School 10th Grade

Maybe a
toy chain
saw, Santa



Robby

Dear Santa,
My name is Robby. Could you please bring me a Stretch Armstrong for Christmas, and a toy chain saw? I'll leave snacks for you and the reindeer on Christmas Eve.

Love,
Robby
P.S. Could you also bring my grandpa a battery charger?



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Michael Wills
CC High School 10th Grade

Santa Claus and the
Almost Disaster tale

by Addy Battel, age 7

One day Santa was riding on his sleigh and going around the world. That year he had so many toys to deliver that it was too heavy for the reindeer. As soon as they got over a big lake the reindeer decided that they needed to stop, so they just fell into the lake.

The sleigh filled with air so it kind of floated. Santa stayed dry and so did the toys. Santa got out with his sacks of toys and walked all around the world delivering all the toys to everyone.
The end.



Addy Battel

I'd like a
new camera,
Santa Claus



Autumn Turnbull

Dear Santa,
I am 7 years old. I want a digital camera. I also want a black and hot pink coat, pink gloves, and a hot pink snowsuit. I want peace sign pj's, a nightgown and slippers. I would like a hooded sweatshirt and one with no hood. I want lots of stuff, ok?
I love you, Santa Claus.

Love,
Autumn Turnbull

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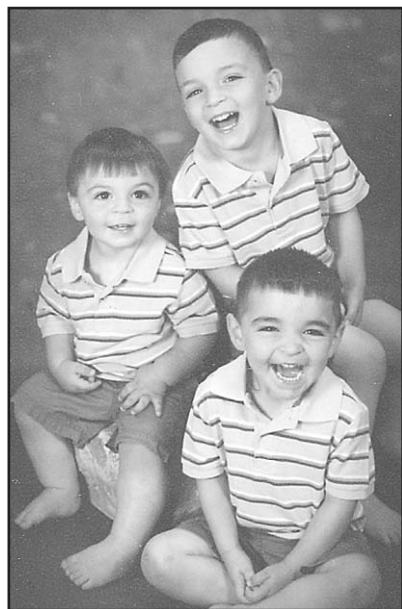
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Here are our lists, Santa Claus



Brady, Matt and Ryan Mellendorf

Dear Santa,

My name is Ryan Mellendorf. I am 4 years old. I have tried to be a good boy this year.

I really like Thomas the Tank Engine and would like to have Hiro and Percy to add to my collection. Please also bring some straight train tracks so that I can make a bigger circle.

I will leave you cookies and milk on the table.

Thanks Santa.

Ryan M.

Dear Santa,

My name is Matthew Mellendorf. I am 2 years old. I have tried to be good this year, too!

I would like you to bring me a blue Mack truck, some new trains and cars.

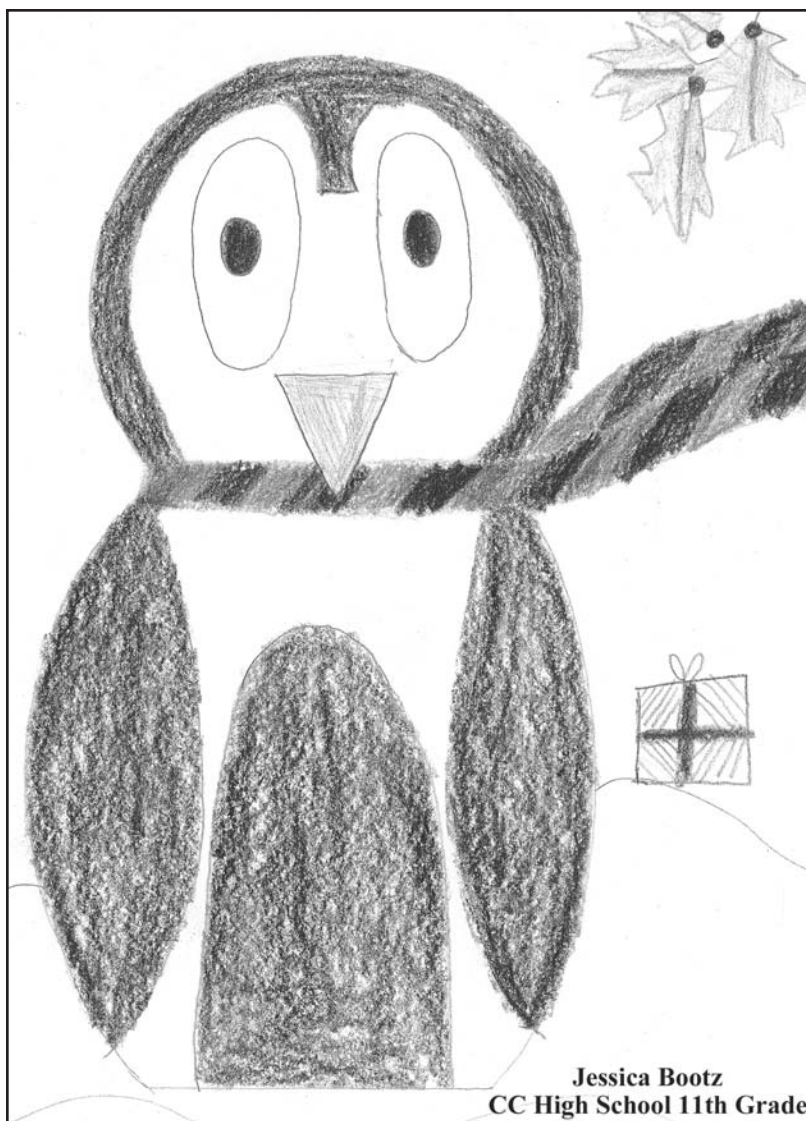
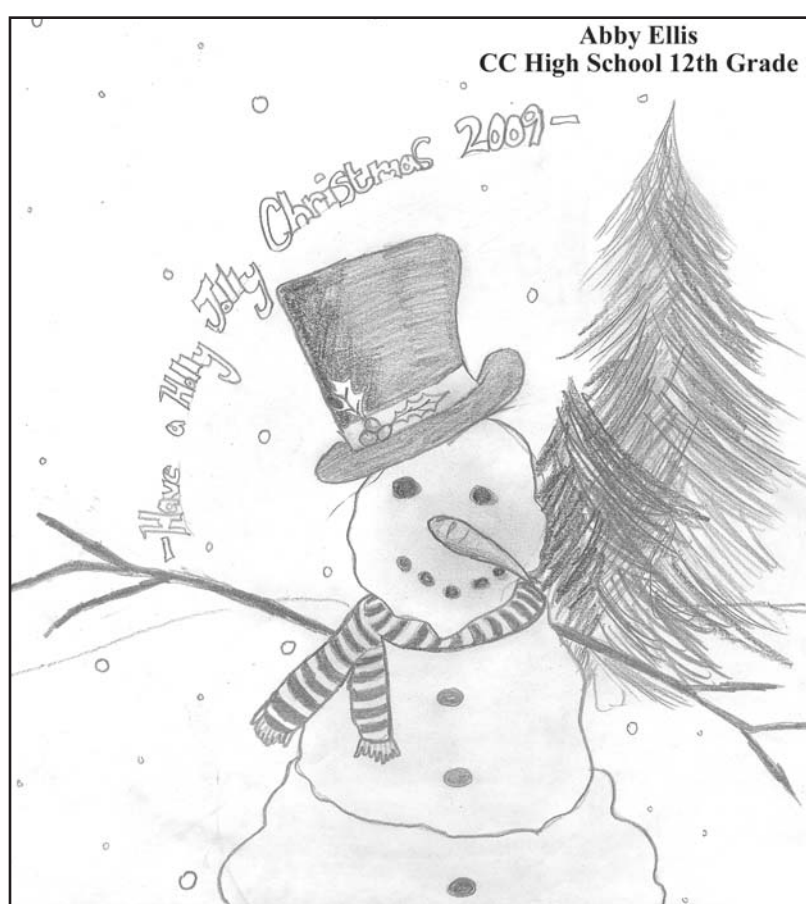
I will leave some carrots by your cookies for the reindeer.

Thanks Santa.

Matthew M.

Oh, yeah, we would also like you to remember our baby brother, Brady. He's too little to write you a note, but he would like some new Wiggles movies and some new blocks.

Thank you Santa.



I would like some hamsters



Desiree Yax

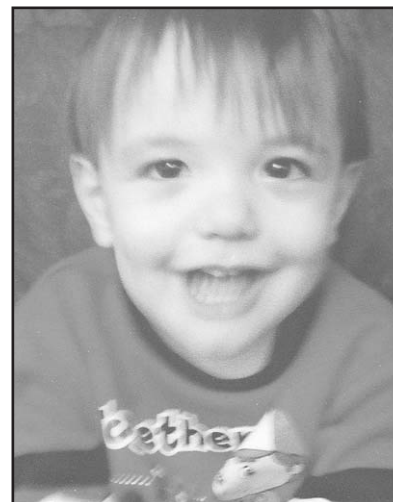
Dear Santa,

I have been a good girl this year. I would like some Zew Zew Pets. You know, hamsters.

I would also like dolls, a Pegasus, a unicorn and a kitty.

Desiree Yax, 8
Cass City

Trucks and cars would be great!



Jacob Yax

Dear Santa,

I have been a good boy this year. Well, as good as I could be with having 2 older sisters.

I would like some trucks, cars and other toys boys play with. Anything you bring me would be great!

Thanks.

Jacob Yax, almost 2
Cass City

I've been good most of the time



Jasmine Yax

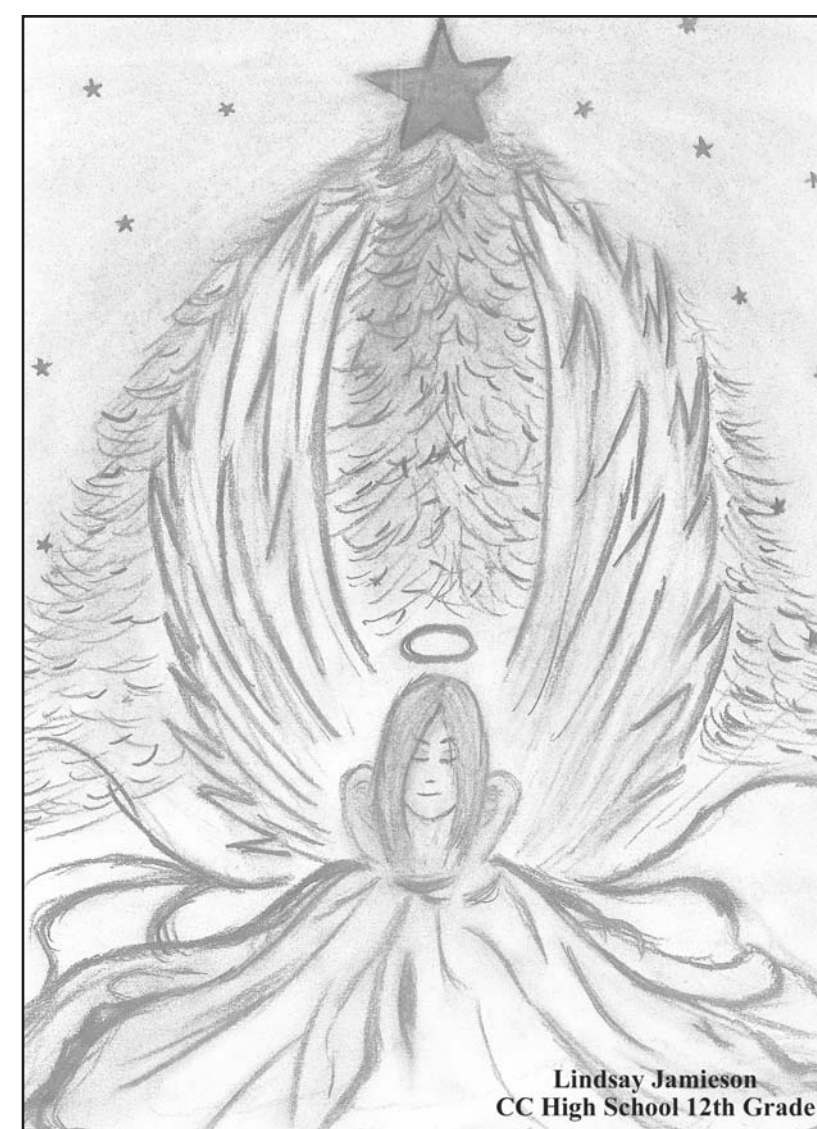
Dear Santa,

I have been a good girl this year. (Well, most of the time.)

I would like a baby doll, dresses and anything a girl would play with. Whatever you bring would be great.

Thanks.

Jasmine Yax, 3
Cass City



Lindsay Jamieson
CC High School 12th Grade

A List of Blessings

- ★ LOVE
- ★ PEACE
- ★ HAPPINESS
- ★ PROSPERITY
- ★ FRIENDS LIKE YOU

Thank you for your patronage and friendship. We hope you enjoy a wonderful Christmas and a very Happy New Year.

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Thanks to all our friends, new and old, for your continuing patronage

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We will be closed Thursday, Dec. 24 thru Sunday, Jan. 3 to spend time with our families.

We're coming to Michigan



Enick Osantowski and Johnathan Morris

Dear Santa,

Will you please bring me a Wii, bee-bee gun and a new sled for me and Johnny to ride.

I am 8 years old, and still live in Colorado, but will be in Michigan for Christmas at grandma and grandpa Osantowski's.

Love,
Enick T. Osantowski
P.S. Bring something for Johnny. He is crying because he thinks you forgot about him. He is 6 months old.

A Child Is Born

On this day, we celebrate with joy the birth of a Child who would become our Savior. May you live in the light of His love and follow His message of peace and hope for all.

Jesus Is The Reason For The Season

Dan's Fireplace & Stove, LLC
6509 Main St., Cass City, Michigan (989) 872-3190

At This Christmas Season

Because the friendship of those we serve is the foundation of our success, it's a pleasure at this Holiday Season to say, "Thank You" and wish you a full year of happiness and success.

Scott Clara Amy John

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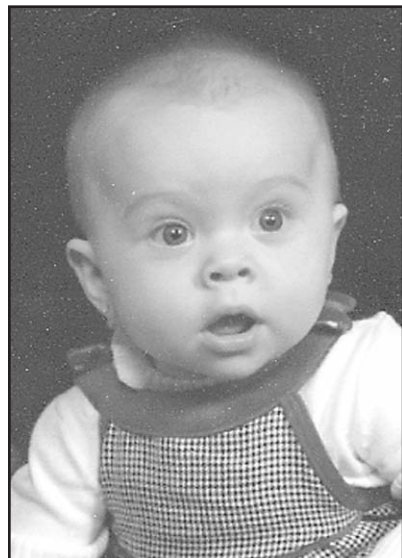
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Wishing you a

Merry Christmas & Happy New Year!

HOWARD'S HEATING & COOLING
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This is my first Christmas



Sadie Witt

Dear Santa,

This is my first Christmas. I am 7 months old.

Santa, I would like some learning toys, a wagon and 2 bottom teeth for Christmas. Bring my mommy something special, too!

Thanks.

Love,
Sadie Witt
Flint



Hunter Turnbull

I want a dinosaur this year

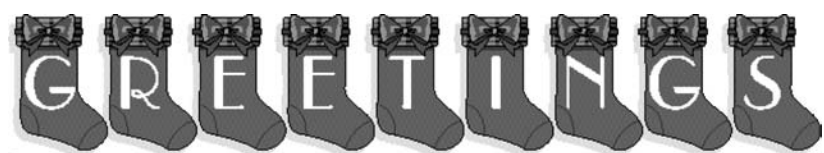
Dear Santa,

I am 4 years old. I want a big dinosaur for Christmas. I want Harley Davidson sheets for my bed.

I will try to be a good boy. Bring something nice for my sister.

We will leave cookies and milk for you.

Love,
Hunter Turnbull



Wishing You A
Very Merry Christmas and
A Happy New Year!!

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All of us join in saying "Thank You" and wishing you a Happy Holiday and a successful New Year.

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Merry Christmas
and
Happy New Year
from
all of us at...
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6703 Main St. • Cass City
(989) 872-5448



Kelsey Rudy
CC High School 12th Grade

I enjoy playing dress up



Natalie and Isabella Field

Dear Santa,

It's me, Natalie. I'll keep this short and sweet because I know you are a busy man.

While you've been checking on me to make sure I've been good, I'm sure you've noticed that I love playing dress up. So to help make dress up even more fun I would love it if you could bring me a Disney Princess vanity and a princess tiara. That would make my whole year!

Oh, and guess what! My mom and dad gave me a new baby sister for my birthday! She doesn't do a whole lot yet, but Mom says when she gets bigger she'll play with all my toys. I don't want that to happen, Santa, so please bring her some toys of her own to keep her out of my stash. I saw the Crawl and Cruise Musical Gym and that looks like it would be perfect for her!

I'll leave cookies for you, but you better hurry because they probably won't last long. Have a safe holiday, Santa!

Love,
Natalie Field, 3 1/2
Isabella Field, 5 months
Fort Wayne, Ind.

I'd love a Katie doll, Santa Claus



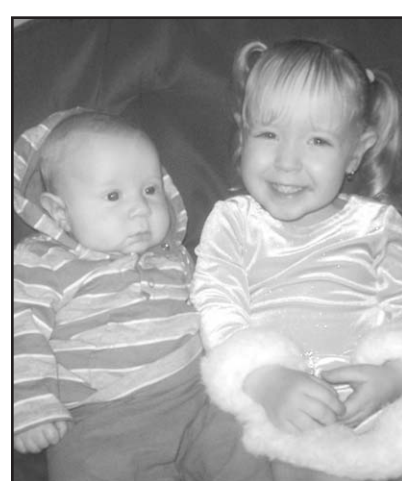
Dori Battel

Dear Santa Claus,

Please give me another Ariel doll at Christmas time. Give me another Katie.

Christmas means it's Jesus' birthday. And will you please give me a purple kitty and pink kitty?

Love,
Dori Dian Battel, age 3



Keegan & Madyson Elston

Hey, Santa, it's me! Madyson

Hi Santa! It's me, Madyson Rain. I am 2 1/2 years old this Christmas. I have tried to be a good girl this year. I am so excited about Christmas this year.

I see lots of things on TV that I would like. I would like some Zhu Zhu pets and the Zhu Zhu pet city! Also I would like any toy that is Dora, Deigo, or Wonderpets. And some playdoh, too! And how about a Giddy Up & Go Pony! Oh and my mommy says I need some new clothes, too. Size 3T please.

I got a new baby brother this year. His name is Keegan and he is 2 months old. He is a very good boy, he never gets in trouble! He is too little to talk but I know what he needs. Please bring Keegan some baby toys that light up, and some pacifiers because we keep losing his!

As always I will leave you Oreo cookies. My daddy still says those are your favorite.

I love you,
Madyson Elston
Keegan Elston
P.S. Please don't forget my Uncle Matthew. He is in Ohio, you know!

Thank-you for all of the great gifts, Santa

Dear Santa,

Thank you for the presents last year. I had a lot of fun playing with them! I am so excited that it is Christmas again! I have been pretty good this year (ok, I know I've had some fights with my brother, but I always said sorry when I was told to...).

I have been helping my mom and dad bake cookies and I even plan to clean my room just like I'm supposed to! I hope you will be visiting our house this year. I would like a Swim to Me puppy and a Hannah Montana bracelet.

I hope you will bring my brother what he wants, too. He loves Legos and building toys.

Please give Mrs. Claus a big hug for me, she is always so nice!

Love,
Aubrey Nizzola



Aubrey Nizzola

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I'm living in Mississippi now, Santa

Dear Santa,
I am 6 years old. I'm in Mississippi now. We won't be in Michigan this year, so no snow again. Just rain for Christmas.

I want a Littlest Pet Shop, DS game, board games, Santa Buddies.

Love,
Melanie Gilliam



Alexander Gilliam

I would like a Wii this year

Dear Santa,
I am 8 years old.
For Christmas I would like a Wii game called Toy Story Mania, a magic set, some surprises and a new bike.
We moved to Biloxi, Miss., in July.

Love,
Alexander Gilliam



Melanie Gilliam

My name is Rylee Bliss, here's my list

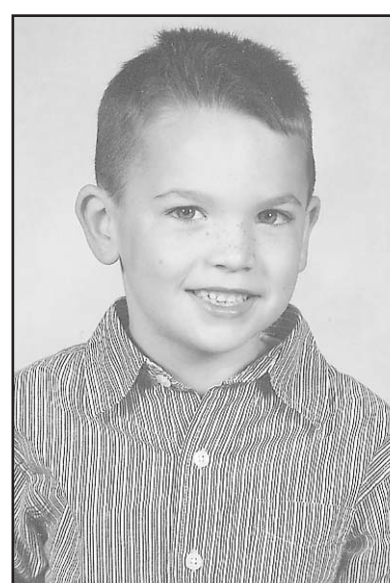
Dear Santa,
Hello, my name is Rylee Bliss and I have been a very good little girl this year.

This past year has been a busy one for me. I learned to walk (boy, is it fun to see mommy and daddy chase after me!!) and am also learning to say some words.

I love anything that sings or makes noise. I also love Elmo, he is my favorite!

Thank you Santa for reading my letter and I hope you have a nice Christmas too.

Love,
Rylee Bliss, 16 months



Ryder Luana

I think I've been real good

Dear Santa,
My name is Ryder and I am 5 years old. I think I have been pretty good this year.

For Christmas, I would really like it if you could bring me the Mario & Sonic Winter Games for my DS. I would also like a Zhu Zhu pet and the penguin and joker for my Bat Cave.

Also, could you bring my dog, Louie, a new bone? He's been pretty good this year, too.

I will leave out some cookies for you Christmas Eve before I go to bed.
Thanks Santa!

Love,
Ryder Luana



Rylee Bliss

Have a
Safe &
Happy
Holiday
Season

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I've got a long list

Dear Santa,

I want a computer in my room. I also want a DS and a PlayStation 2 and a T.V. in my room. I also want an Xbox 360 to play when I get home from school so I ain't so bored when I get

home. I also want a electric guitar. I also want a Gameboy, the game. I want a Shrek Super Slam. I also want a Rock Band 2. I also want a skateboard from you Santa Claus.

Love Shaylee Ponder

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Merry
Christmas!

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(Dr. Ray)

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Cass City, MI 48726

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Best Wishes
for the coming year!

DON'T
spend the holidays
with us...

PLEASE DON'T
DRINK AND DRIVE

KRANZ

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FUNERAL HOME

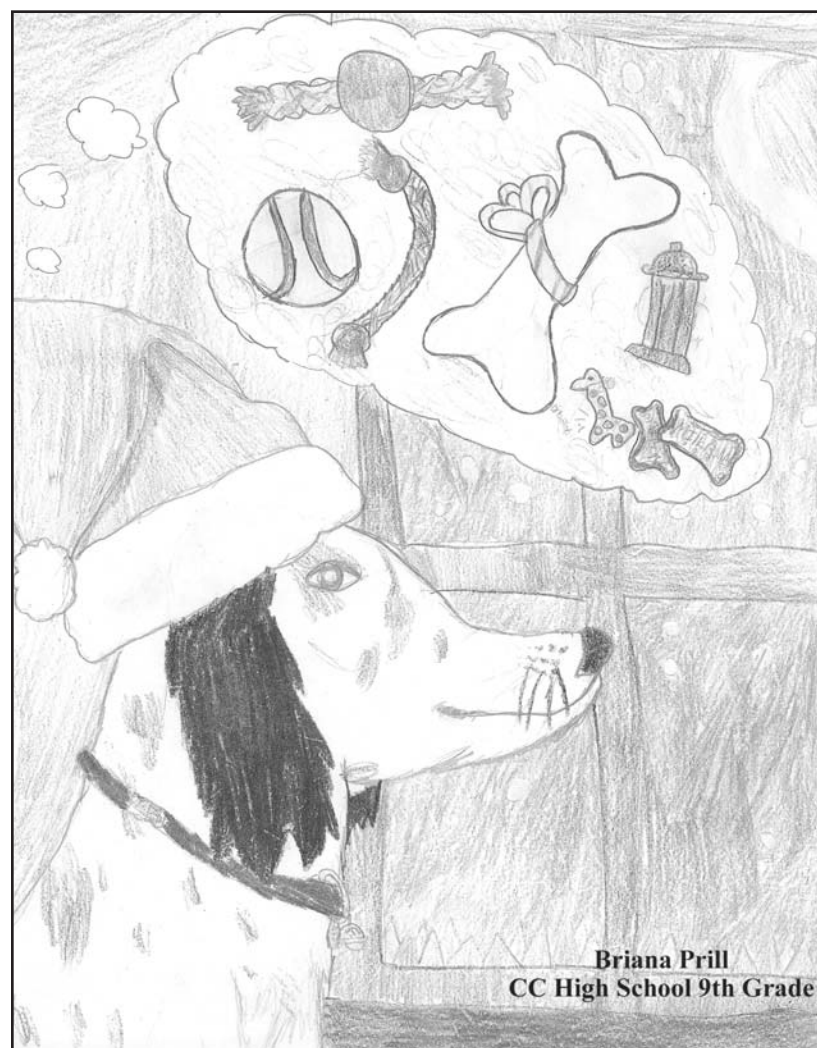
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for a
Merry Christmas
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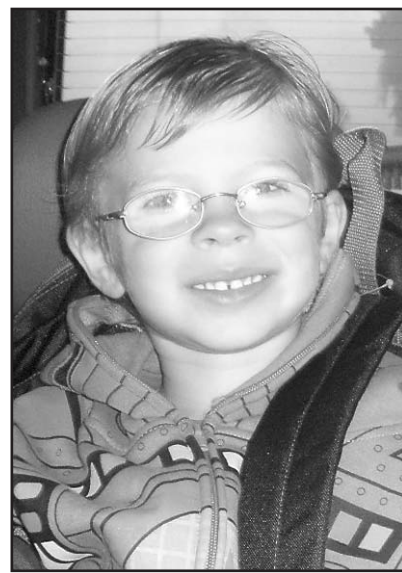
Merry Christmas and a
Happy New Year
from all of us at...

THE CHARMONT
CLOSED CHRISTMAS EVE
& CHRISTMAS DAY
We have Christmas
Gift Certificates available
Come and join us for
dinner on New Year's Eve!



Briana Prill
CC High School 9th Grade

Can I have “big kid” scissors?



Keagan Voss

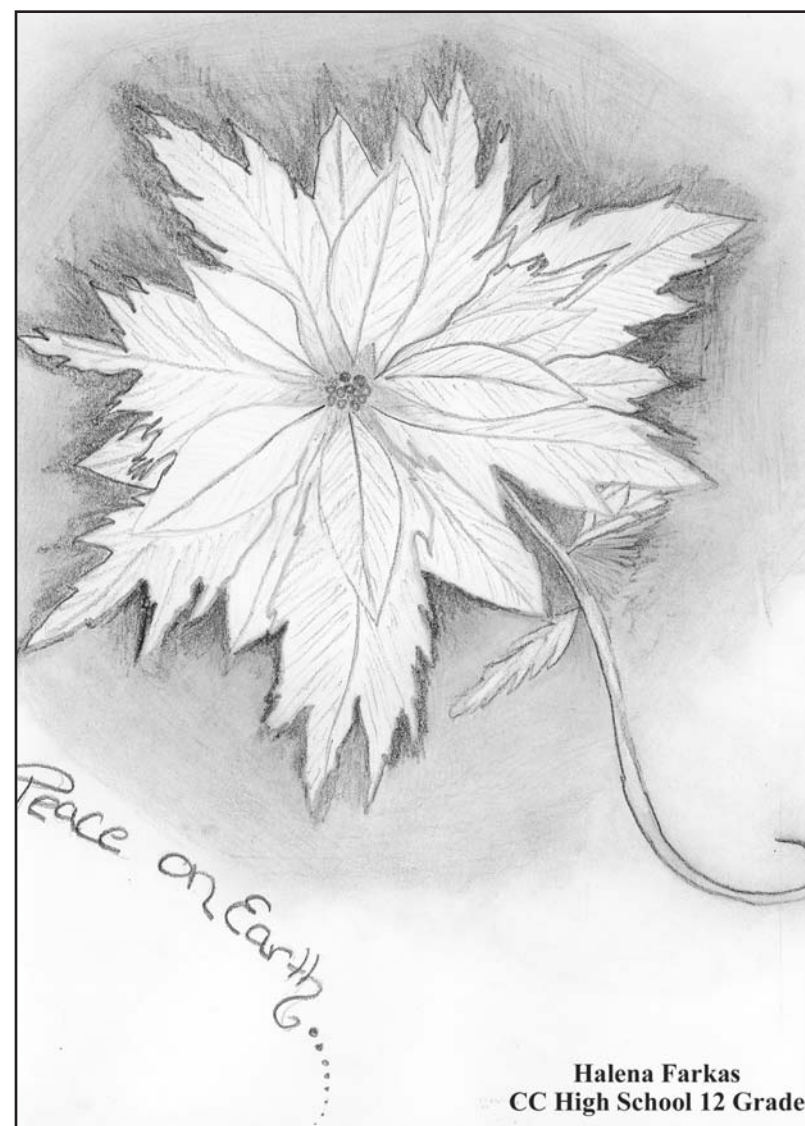
Dear Santa,
I am almost 5 years old. I am so big now!

I think I am ready for some big kid scissors so I can cut out my pictures that I draw. I also love to play games. Me and Devin like to play “Let’s go Fishing” with Mike. Santa, you would be so proud of me. I shared my fishes with Mike because he couldn’t catch them. I am really good with puzzles, too.

I would like some markers to write my name. I have gotten pretty good at it. I really like to play basketball and can shoot the ball really high, so I would really like a basketball hoop.

Keagan Voss

I am 3 years old this year



Halena Farkas
CC High School 12 Grade

I hope I made the “good girl” list, Santa



Alexandria Harmon

Dear Santa,

I’ve tried to be good this year...and I’m hoping to have made the “good girl” list.

Since I’ll be fast asleep by the time you come on Christmas Eve, I’ll leave some milk and cookies out for you.

Here are some thing I would really love! An American Girl doll, pink ice skates, Hannah Montana movie, pink DS, Barbie BFC, Inc. doll, charm bracelet and journal.

Love,
Alexandria Harmon

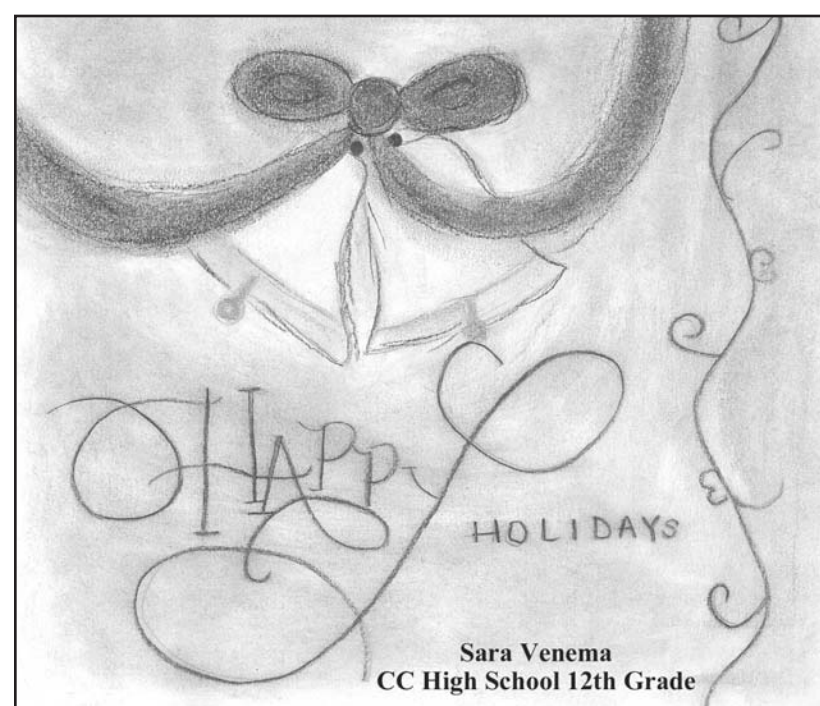
P.S. Tell the reindeer “Hi” and I’ll leave a treat out for them, too!

Is today Christmas?

Dear Santa,

I want a Barbie house, pet shop, dolly and a puppy.
Is it Christmas today?

Alexis Champagne, 3



Sara Venema
CC High School 12th Grade

Bring Home the
HOLIDAY SPIRIT

*Thank you, neighbors, for visiting us this year.
You're always welcome at our door.*

**Anderson, Tuckey,
Bernhardt & Doran, CPAs**

AB

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Cass City, Michigan
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www.atbdcpa.com



Devin Voss

Dear Santa,
I am 3 this Christmas and I have been a really good boy. I can even count to 12 all by myself! Keagan has been teaching me.

I love stickers, but I don’t think mommy likes it when I stick them all over the walls and furniture. One of my favorite things is bath time, too. I would love some bubbles and bath toys!

Me and Keagan love to brush our teeth, too, so it would be really cool to get a new toothbrush: one that spins!

And don’t forget Gracie, she’s a good kitty. She needs a string toy with a bell on it.

Devin Voss

An Xbox 360 would be great

Dear Santa,
I want a remote control airplane, and a guitar with guitar lessons, and a remote control helicopter with a spy thing to spy on mom with, and an Xbox 360.

From,
Aaron Ponder

How about a dirt bike this year?

Dear Santa,
My name is Jordan. I am 8 years old. This year for Christmas I would like a dirt bike, PS3, DS, all Lego Star Wars stuff, poster and a DVD of John Seno, a hamster and tank, and the game G-Force.

Please don’t forget to bring some treats and toys for my dog, Missy.

Love Jordan

Wishing you & yours a
**Merry Christmas &
Happy New Year**

Mr. Chips Food Store
6553 Main St., Cass City
989-872-5688

Glad Tidings to You!

*We extend to all our friends and neighbors,
warm wishes for a wonderful holiday season.*

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Location
3396 Lamton Rd.,
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1/4 mile South of Cass City)



Cassandra Tomlinson
CC High School 10th Grade

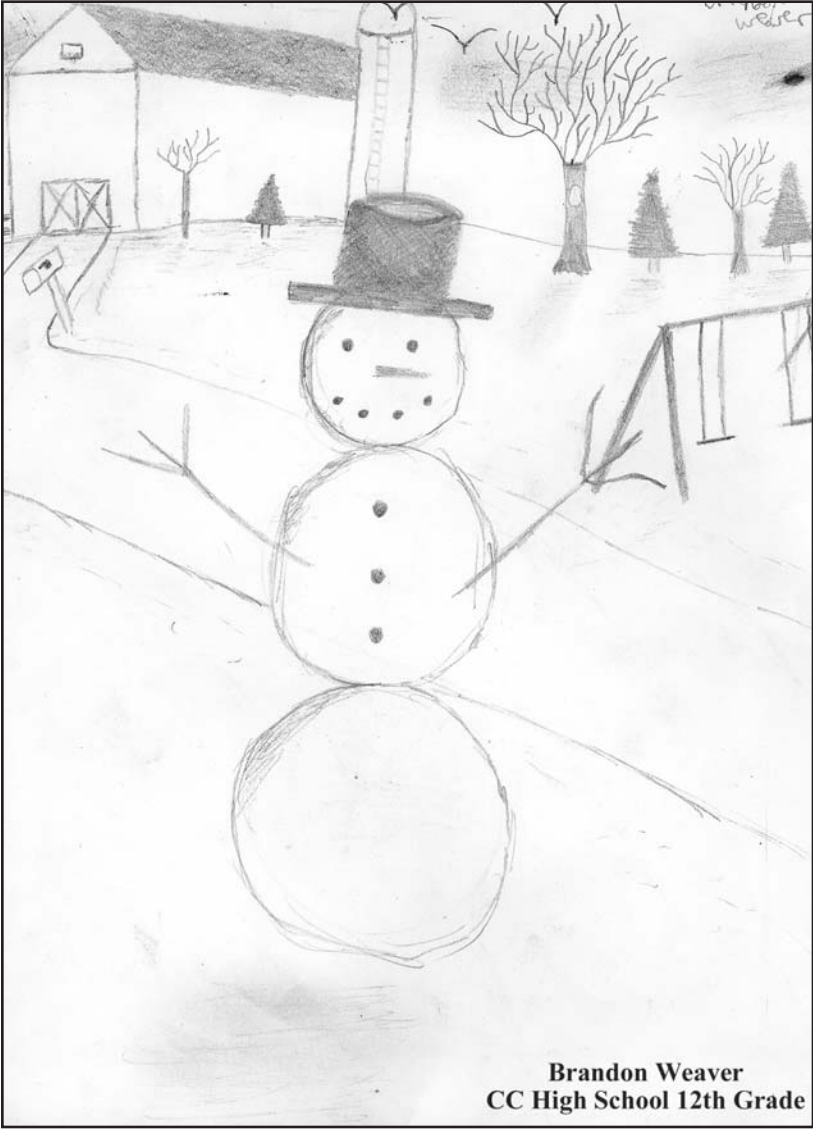
Last year’s
gifts were
wonderful



Claire Schroder

Dear Santa,
My name is Claire and I am 4 years old. The stuff you brought me last year was great, but I still have a list for this year.
Here are a few things from the list: a Zhu Zhu pet, a Hannah Montana doll, a Mr. Fuzzy and a make-up kit.
We will be sprinkling magic reindeer food on the front lawn to help guide you to our house. Watch for all the glitter! I will leave you chocolate chip cookies, a blueberry pie and orange juice for a snack!
Oh, and don't forget to stop by Grandpa & Grandma Smith's house in Decker.

My Love,
Claire Schroder
Boise, Idaho



Brandon Weaver
CC High School 12th Grade

BURKHARD
PLUMBING - HEATING - COOLING
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Happy New Year*

*We thank you for keeping your business local and
look forward to serving you in the New Year.*

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Bad Axe, MI 48413
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I'll put the
cookies out



Thomas Harp

Dear Santa Claus,
Is your reindeer ok?
I want a 2K5 football game 360. I want a dirt bike for Christmas.
I will put cookies out for you.

Your friend,
Thomas H.
Owen-Gage, 3rd grade

Thanks for
stopping
last year



Ella Schroder

Dear Santa,
I am now 7 years old and this year I would really like a Shuffle ipod, a Zhu Zhu pet, a Moxie girl, a Hannah Montana doll and a Mr. Fuzzy. I know it seems like a lot of stuff, but I've been really good this year!
Thanks for stopping by last year. I will leave cookies and hot cocoa for you and reindeer food on the front lawn for all the guys!
Please remember my Grandpa & Grandma Smith in Decker.

Love,
Ella Schroder

*Merry Christmas
and a
Blessed New Year*
from all of us
*Dr. Hoppe, Suzy,
Becky and Lori*

All Pets Veterinary Clinic
(989) 872-2255

How are the
reindeer?

Dear Santa Claus,
Santa Claus how are your reindeer?
I want a Xbox 360, dirt bike, hummer, drum set and a guitar.

Your friend,
Brandon B.
Owen-Gage, 3rd grade

I hope you
get my note

Dear Mr. and Mrs. Claus,
I hope you get this note. I want to know how your reindeer are doing. How is Mrs. Claus? I wish I could see Rudolph.

Your friend,
Austin C.

Merry Christmas!

Hope the magic and mirth of Christmas shower you with happy surprises! We thank you, especially dear friends and patrons, for your support.

BARTNIK'S SERVICE
Corner of M-81 & M-53 • Cass City
(989) 872-3541

PEACE ON EARTH

*May the radiance and gift of His love
light your way to everlasting
peace and contentment.
Best wishes for a joyous Christmas.
From the family & staff of...*

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*Merry Christmas
& Happy New Year*

Happy Holidays
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STORE HOURS:
Mon.-Sat. 7 a.m.-8 p.m.; Sunday 9 a.m.-5 p.m.

**Pre-Christmas
BLOWOUT!!**

**50% OFF
Christmas
Sale**

Saturday, December 26 thru
Saturday, January 2

**AFTER
CHRISTMAS**
Starting December 26
CLEARANCE SALE 75% OFF

COACH LIGHT PHARMACY
Phone: 989-872-3613
HOURS: Monday-Friday, 9 a.m.-7 p.m.; Saturday, 9 a.m.-5 p.m.



Racheal Rule
CC High School 10th Grade

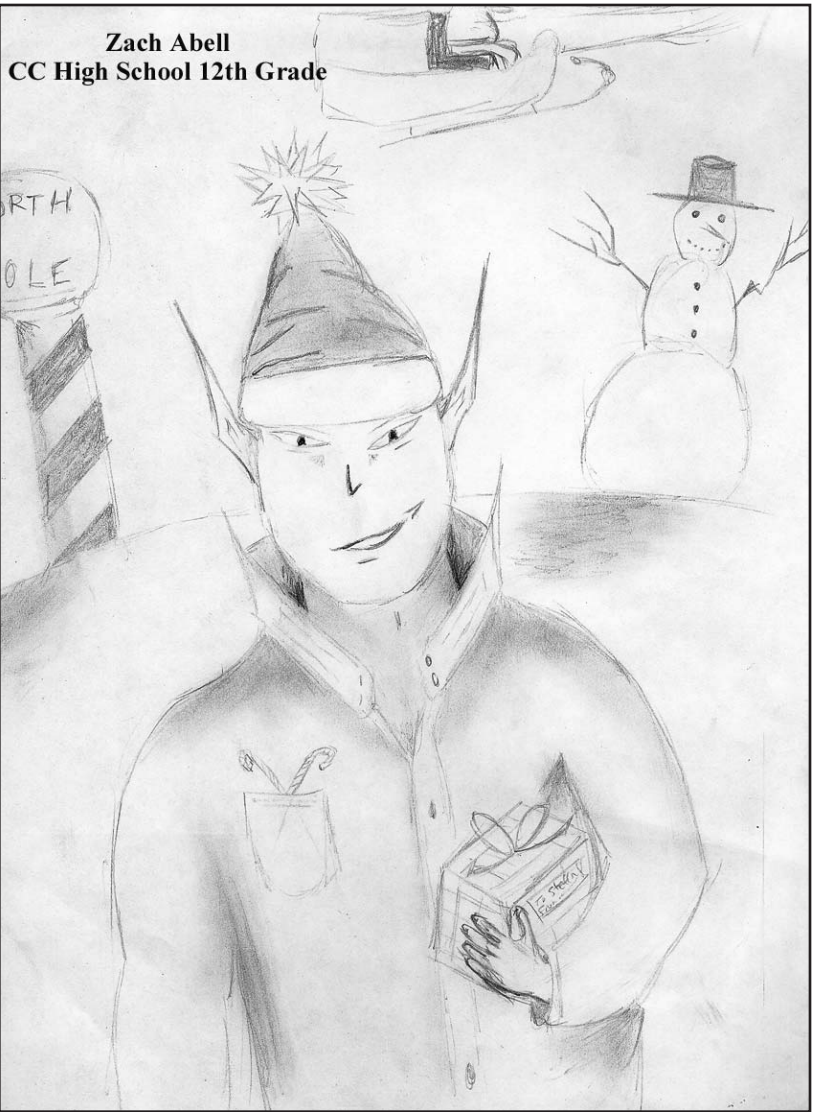
Hope you
got plenty
of rest



Eddie Nizzola

Dear Santa,
Hi how are you doing? I hope you have gotten your rest from delivering all the presents last year.
This year I have been doing well in school, I try to help out my Mom, and I even try to do my chores - although sometimes I have to be reminded. The hardest part this year has been trying not to tease my little sister, I like to tease her, but Mom and Dad always say that I shouldn't and that I have to say sorry when I do. That part is really no fun! I have been trying not to tease her though.
This year I would like some Legos and other kinds of building sets. Please bring Aubrey something too; she likes puppies and girlic stuff.
Thank you for the toys last year!
I hope you have a good Christmas this year and get everything you want, too!

Love,
Eddie Nizzola



I know I can do better

Dear Santa,
My name is Jordan Alan Burpee, and I am 8 years old. I try to be a good boy most or maybe just "some" of the time. I know I can do better, so I'll try. I hope I've been good enough to get some presents this year.
For Christmas I would like a PlayStation 3, or a Nintendo DS, or a Wii, some racing games, an ipod or stereo, a train set, some tiny radios with earphones, a PlayStation 2 memory card, DVDs or CDs, and some school clothes (like jeans and boxer shorts). I know I can't get all this stuff, but I just wanted to tell you what I'd like.
Thank you for my toys last year. I'll leave you a snack and something to drink.
Love,
Jordan Burpee
Ubly
P.S. Please send something nice to my sister Taryn at daddy's.



Stephanie Leeson
CC High School 10th Grade



We've got
treats for
you, Santa

Dear Santa,
We made your reindeer a very special surprise this year at our friend's birthday, they are going to love it and Santa we will have some yummy cookies for you, too.
We have been very good and so have our cousins and all of our friends.
Could you please bring us all a very special present this year? Kailey would like a Roller Coaster Kingdom, Barbies and whatever else is on my list I gave you.
Mason really wants a John Deere Barn for his tractors and what is on his list.
Merry Christmas Santa & Mrs. Claus.

Love,
Kailey and Mason Becker

I would
like golf
clubs, bag



Dylan and Luke Tate

Dear Santa,
I want golf clubs and bag, books on the different states and tornados. Please bring my little brother, Luke, some toys, too.


Dylan Tate, 5



Caiden Parker
Caiden Parker

Would you
please bring
me these?

Santa,
My name is Caiden Parker. I am 4 years old. I have been very good this year.
Would you please bring me a Nerf gun, Hot Wheels cars, Cars movie, tractor, plow, wagon and a hay baler. Could you please bring mom an electric blanket. Daddy doesn't need anything, he already has everything he needs.
Please tell Rudolph I said "hi". I will leave carrots for him and cookies for you.



*Merry Christmas &
Happy New Year*

QUAKER MAID DAIRY STORE
6614 Main St., Cass City
(989) 872-4600


Holidays
to close
offices

All branch Secretary of State offices and the Office of the Great Seal will be closed in observance of Christmas and New Year's holidays.
The closures are:
* Thursday, Dec. 24, and Friday, Dec. 25 for Christmas. SUPER!Centers will be closed Saturday, Dec. 26.
* Thursday, Dec. 31 and Friday, Jan. 1 for New Year's. SUPER!Centers will be closed Saturday, Jan. 2.
The Department of State mails notices to motorists 45 days before their driver's license or license plates expire to give them ample time to renew. Licenses and plates that expire on a day when state offices are closed, such as a holiday or weekend, can be renewed the following day without penalty.

Motorists renewing license plates can "skip the trip" to the branch office and do business by mail, or if eligible, by Internet or touch-tone telephone. Easy to follow instructions can be found with the renewal notice. License plate tabs will arrive by mail within 7 business days.
License plate tabs can also be renewed at Self-Service Stations, many of which are available 24/7. Visit the Branch Office Locator at www.Michigan.gov/sos to find a Self-Service Station near you.

PUBLIC NOTICE

Public Notices in Newspapers.
Your Right to Know, Delivered Right to Your Door.



Have a
Merry Christmas
and a
Joyous New Year
from
Your friends at

Millennium STEERING
Cass City, Michigan

Legal Notices

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 David A. Duke, an unmarried man, original mortgagor, to Union Planters Bank, N.A. Mortgage, dated January 13, 2005 and recorded on July 20, 2005 in Liber 1046 on Page 552 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Eight Thousand Nine Hundred Eighty-One and 06/100 Dollars (\$78,981.06), 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 venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on December 31, 2009.

Said premises are situated in Village of Unionville, Tuscola County, Michigan, and are described as:

Lot 10, Block 14, Village of Unionville, now known as H.C. Marvin's Plat, according to the Plat recorded in Liber 1 of Plats, Page 48, now being 49A except the West 12 Feet of Lot 10, Block 14 of the Village of Unionville.

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: December 2, 2009

FOR MORE INFORMATION, PLEASE CALL: FC L (248) 593-1312
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #114427F05

Addition to the Village of Caro (Liber 1 of Plats, Page 13A); thence North 89 degrees 42 minutes 55 seconds West, 50.00 feet along said street line; thence North 00 degrees 00 minutes 10 seconds East, 148.50 feet; thence South 89 degrees 42 minutes 55 seconds East, 50.00 feet to the place of beginning.

Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any.

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: December 2, 2009

FOR MORE INFORMATION, PLEASE CALL: FC C (248) 593-1301
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #291312F01

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.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Steve Blumberg, a/k/a Steven W. Blumberg, a single man, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated January 26, 2009 and recorded February 18, 2009 in Liber 1167, Page 855, Tuscola County Records, Michigan. Said mortgage is now held by CitiMortgage, Inc. by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Four Thousand Seven Hundred Twenty and 83/100 Dollars (\$204,720.83), including interest at 5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 7, 2010.

Said premises are located in the Township of Millington, Tuscola County, Michigan, and are described as:

To fix the point of beginning, commence at the West one-fourth corner of Section 36, thence South 89 degrees 34 minutes 45 seconds East on the East and West one-fourth line of said Section, 2659.63 feet to the center of said Section, thence South 00 degrees 48 minutes 01 seconds West, on the North and South one-fourth line of said Section, 548.22 feet to the point of beginning; thence continuing South 00 degrees 48 minutes 01 seconds West, on said North and South one-fourth line, 779.31 feet to the Southeast corner of said North one-fourth of the Southwest one-fourth; thence North 89 degrees 37 minutes 49 seconds West, on the South one-eighth line of said Section, 730.00 feet; thence North 00 degrees 48 minutes 01 seconds East, parallel with said East and West one-fourth line, 779.96 feet; thence South 89 degrees 34 minutes 45 seconds East, parallel with said East and West one-fourth line, 730.00 feet to the point of beginning. Together with an ingress and egress easement over the following: A strip of land 66.00 feet in width, being 33.00 feet, measured at right angles each side of the following described centerline. To fix the point of beginning commence at the West one-fourth corner of said Section 36; thence South 89 degrees 34 minutes 45 seconds East, on the East and West one-fourth line of said Section, 2188.37 feet, thence South 11 degrees 23 minutes 01 seconds East, on the centerline of an existing gravel drive and its Northerly extension, 33.71 feet to the point of beginning of said centerline description; thence continuing South 11 degrees 23 minutes 01 seconds East, on said centerline, 491.82 feet to a deflection point; thence South 00 degrees 48 minutes 01 seconds West on said centerline and parallel with North and South one-fourth line of said Section 33.79 feet and there end.

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

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 you are a tenant in the property, please contact our office as you may have certain rights.

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 Tuscola County, at 10:00 AM, on December 31, 2009.

Said premises are situated in Village of Cass City, Tuscola County, Michigan, and are described as: The West 1/3 of Lot 14, Block 1, Addition to the Village of Cass City, according to the plat thereof recorded in Liber 1 of Plats, Page 6 (now being Page 7A), Tuscola 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.

Dated: December 2, 2009

FOR MORE INFORMATION, PLEASE CALL: FC F (248) 593-1313
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #294947F03

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 Angela M. McPhee, single, and David Smith, original mortgagors, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated April 4, 2002 and recorded on April 16, 2002 in Liber 574 on Page 463 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Seven Thousand Sixty-Three and 26/100 Dollars (\$57,063.26), 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 venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on December 31, 2009.

Said premises are situated in City of Caro, Tuscola County, Michigan, and are described as:

Commencing 12 rods 4 feet East of the intersection of Allen Street with the one eighth line of the Northwest quarter of Section 3, Town 12 North, Range 9 East; running North 9 rods; thence East 50 feet; thence South 9 rods; thence West 50 feet to beginning, being a part of the Northeast quarter of the Northwest quarter of Section 3, Town 12 North, Range 9 East.

More accurately described as: Part of the Northwest fractional quarter of Section 3, Town 12 North, Range 9 East, described as beginning distant North 89 degrees 28 minutes 05 seconds West, 1086.54 feet along the North line of said Section and South 00 degrees 00 minutes 10 seconds West, parallel with the North-South quarter line of said Section, 202.20 feet from the North quarter corner of said Section 3; thence, from said place of beginning, continuing South 00 degrees 00 minutes 10 seconds West, 148.50 feet to the occupied Northerly line of Allen Street at a point 228.50 feet West of the Westerly line of A.P. Cooper's

cordance with MCLA 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: December 9, 2009

FOR MORE INFORMATION, PLEASE CALL: FC C (248) 593-1301
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #174734F02

PURSUANT TO 15 USC §1692 YOU ARE HEREBY INFORMED THAT THIS IS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION THAT YOU PROVIDE MAY BE USED FOR THAT PURPOSE.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Stanley E. Schmidt and Carol A. Schmidt, Husband and Wife, to MERS, Mortgage Electronic Registration Systems, Inc. by a mortgage dated March 31, 2005 and recorded on April 25, 2005 in Liber 1035 on Page 1321, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Two Hundred Eighty-Six and 58/100 Dollars (\$91,286.58), including interest at 11.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, front entrance of the Courthouse in the Village of Caro, Tuscola County, MI at 10:00 am on January 7, 2010.

Said premises are situated in the Township of Koylton, County of Tuscola, State of Michigan, and are described as:

Commencing at the Northeast corner of Section 35, Town 11 North, Range 11 East, Millington Township, Tuscola County, Michigan; thence South 573.71 feet along the East section line to the point of beginning; running thence South 315.0 feet along the East section line; thence South 89 degrees 30 minutes 20 seconds West 416.0 feet; thence North 315.0 feet; thence North 89 degrees 30 minutes 20 seconds East 416.0 feet to the point of beginning. Being part of the Northeast quarter of Section 35, Town 11 North, Range 11 East, Koylton Township, Tuscola County, Michigan. Right of Way for White Creek Road over the Easterly side thereof.

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: December 4, 2009

Michael M. Grand, Esq.
GRAND & GRAND, PLLC
31731 Northwestern Hwy., #151
Farmington Hills, MI 48334
(248) 538-5737
75719

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.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by John Brewer, a/k/a John Brewer III, Billy Brewer, husband and wife, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated April 19, 2004 and recorded April 27, 2004 in Liber 989, Page 1262, Tuscola County Records, Michigan. Said mortgage is now held by Chase Home Finance, LLC by assignment. There is claimed to be due at the date hereof the sum of Forty-Nine Thousand One Hundred Two and 62/100 Dollars (\$49,102.62), 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 venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 7, 2010.

Said premises are located in the Township of Millington, Tuscola County, Michigan, and are described as:

A parcel of land in the Northeast 1/4 of Section 32, Township 10 North, Range 8 East, Millington Township, Tuscola County, Michigan, described as follows: To fix the point of beginning commence at the North 1/4 corner of section 32; thence North 90 degrees 00 minutes 00 seconds East, on the North line of said section 678.00 feet to the point of beginning of this description; thence North 90 degrees 00 minutes 00 seconds East, on said North section line, 223.47 feet; thence South 00 degrees 37 minutes 29 seconds West, parallel with the East 1/8 line of said section 208.00 feet; thence South 90 degrees 00 minutes 00 seconds West, parallel with said North section line, 223.47 feet; thence North 00 degrees 37 minutes 29 seconds East, parallel with said East 1/8 line, 208.00 feet to the point of beginning. Subject to highway use of the North 33 feet thereof.

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

TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages, if any, are limited solely to the return of the bid amount tendered at sale, plus interest. If you are a tenant in the property, please contact our office as you may have certain rights.

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 Tuscola County, at 10:00 AM, on January 7, 2010.

Said premises are situated in Township of Columbia, Tuscola County, Michigan, and are described as:

Commencing at the Northeast corner of Section 5 Town 14 North, Range 9 East; thence South 0 degrees 00 minutes West 865.0 feet along the East line of said Section 5 to the point of beginning; running thence South 0 degrees 00 minutes West 265.0 feet along the East line of said Section 5; thence North 89 degrees 25 minutes 20 second West 164.0 feet; thence North 0 degrees 00 minutes East 265.0 feet; thence South 89 degrees 25 minutes 20 seconds East 164.0 feet to the point of beginning.

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 Tuscola County, at 10:00 AM, on January 7, 2010.

Said premises are situated in Township of Columbia, Tuscola County, Michigan, and are described as:

Commencing at the Northeast corner of Section 5 Town 14 North, Range 9 East; thence South 0 degrees 00 minutes West 865.0 feet along the East line of said Section 5 to the point of beginning; running thence South 0 degrees 00 minutes West 265.0 feet along the East line of said Section 5; thence North 89 degrees 25 minutes 20 second West 164.0 feet; thence North 0 degrees 00 minutes East 265.0 feet; thence South 89 degrees 25 minutes 20 seconds East 164.0 feet to the point of beginning.

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 Tuscola County, at 10:00 AM, on January 7, 2010.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Commencing at the Northeast corner of Section 35, Town 11 North, Range 11 East, Millington Township, Tuscola County, Michigan; thence South 573.71 feet along the East section line to the point of beginning; running thence South 315.0 feet along the East section line; thence South 89 degrees 30 minutes 20 seconds West 416.0 feet; thence North 315.0 feet; thence North 89 degrees 30 minutes 20 seconds East 416.0 feet to the point of beginning. Being part of the Northeast quarter of Section 35, Town 11 North, Range 11 East, Koylton Township, Tuscola County, Michigan. Right of Way for White Creek Road over the Easterly side thereof.

terest 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 venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 14, 2010.

Said premises are located in the Township of Arbel, Tuscola County, Michigan, and are described as:

Part of the Northwest 1/4 of Section 25, Township 10 North, Range 7 East, Arbel Township, Tuscola County, Michigan, described as beginning at a point on the West Section line that is South 0 degrees 30 minutes 0 seconds East 1231.00 feet from the Northwest corner of said Section 25; thence continuing South 0 degrees 30 minutes 0 seconds East 295.00 feet; thence South 89 degrees 8 minutes 39 seconds East 1751.00 feet, thence North 0 degrees 30 minutes 0 seconds West 193.01 feet, thence along the North line of the South 1/2 of the Northwest 1/4, North 89 degrees 9 minutes 39 seconds West 760.26 feet; thence along the East line of the West 3/8 of the North 1/2 of the Northwest 1/4, North 0 degrees 22 minutes 19 seconds West 96.55 feet; thence North 88 degrees 49 minutes 49 seconds West 91.10 feet to the point of beginning, including that part used as Belsay Road, so-called.

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

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 you are a tenant in the property, please contact our office as you may have certain rights.

Dated: December 16, 2009

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 310.6901
ASAP #3375051

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.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Richard T. Wiczorek, an unmarried man, to Union Federal Savings Bank of Indianapolis, a Federal Savings Bank, Mortgage, dated January 6, 1999 and recorded February 22, 1999 in Liber 763, Page 1202, Tuscola County Records, Michigan. Said mortgage is now held by CitiMortgage, Inc. by assignment. There is claimed to be due at the date hereof the sum of One Hundred Seventeen Thousand Three Hundred Forty-Seven and 15/100 Dollars (\$17,347.15), including interest at 7.25% 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 venue at the front entrance of the Courthouse in the Village of Caro, Tuscola County, MI in Tuscola County, Michigan at 10:00 a.m. on JANUARY 14, 2010.

Said premises are located in the Township of Millington, Tuscola County, Michigan, and are described as:

Part of the Northeast fractional 1/4 of Section 5, Town 10 North, Range 8 East, Millington Township, Tuscola County, Michigan, described as: Beginning at the North 1/4 corner of said Section 5; thence along the North line of said Section 5 North 89 degrees 24 minutes 20 seconds East, 268.44 feet; thence South 00 degrees 17 minutes 28 seconds East, 164.16 feet to the East and West 1/4 line of said Section 5; thence along said East and West 1/4 line North 89 degrees 45 minutes 13 seconds West, 268.44 feet to the interior 1/4 corner of said Section 5; thence along the North and West 1/4 line of said Section 5, North 00 degrees 17 minutes 28 seconds West, 1637.24 feet to the point of beginning.

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

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 you are a tenant in the property, please contact our office as you may have certain rights.

Dated: December 16, 2009

Orlans Associates, P.C.
Attorneys for Servicer
P.O. Box 5041
Troy, MI 48007-5041
248-502-1400
File No. 241.7802
ASAP #3375043

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 Timothy Dembowske, a single man, original mortgagor, to Washington Mutual Bank, FA, Mortgagee, dated March 24, 2006 and recorded on April 18, 2006 in Liber 1077 on Page 1054, and assigned by said Mortgage to Wells Fargo Bank, NA as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Two Thousand Two Hundred Eighty-One and 58/100 Dollars (\$82,281.58), 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 venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 14, 2010.

Said premises are situated in Township of Almer, Tuscola County, Michigan, and are described as:

Part of the North 1/2 of the Northeast 1/4 of Section 11, Town 13 North, Range 9 East, known and designated as follows: Beginning at a point on the East line of said Northeast 1/4 which is South along said East line, 963.00 feet; thence continuing South, along said East line, 356.70 feet; thence West perpendicular to said East line 209.00 feet; thence North parallel with

said East line 356.70 feet to the South line of a previously recorded survey (recorded in Liber 467 Page 794 of Tuscola County Records), thence East perpendicular to said East line and along said South line, 209.00 feet to the Point of Beginning. Subject to the use of the Easterly 33 Feet thereof as Remington Road.

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: December 16, 2009

FOR MORE INFORMATION, PLEASE CALL: FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #298824F01

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 Dana Hultz, husband and wife, all as tenants in common, and Rodney Hultz, husband and wife, all as tenants in common, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgage, dated July 15, 2005 and recorded on July 28, 2005 in Liber 1047 on Page 1055, and assigned by said Mortgagee to The Bank of New York as Trustee for the Certificate holders CWABS, Inc. Asset-Backed Certificates, Series 2005-10 as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Thirty-Five Thousand Five Hundred Twenty-Eight and 73/100 Dollars (\$135,528.73), including interest at 8.28% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 14, 2010.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Lot 7, Iva's Acres, Township of Millington, County of Tuscola, State of Michigan, according to the recorded plat thereof, as recorded in Plat Liber 3, Page 37, Tuscola 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.

Dated: December 16, 2009

FOR MORE INFORMATION, PLEASE CALL: FC F (248) 593-1313
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #109828F03

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 Mike R. McNiel and Rebecca S. McNiel, Husband and Wife, original mortgagors, to Mac-Clair Mortgage Corporation, Mortgagee, dated February 2, 2007 and recorded on February 13, 2007 in Liber 1110 on Page 1248, and assigned by said Mortgagee to Wells Fargo Bank, N.A., as Trustee for the Certificate holders of Soundview Home Loan Trust 2007-0PT1, Asset-Backed Certificates, Series 2007-0PT1 as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Four Thousand Six Hundred Eighty-Six and 11/100 Dollars (\$94,686.11), including interest at 5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 14, 2010.

Said premises are situated in Village of Mayville, Tuscola County, Michigan, and are described as:

Lot 3 and 6, Block C, Lynnhurst Annex to the Village of Mayville, as recorded in Liber 1, Page 52, Changes to 53A of Plats, Tuscola 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.

Dated: December 16, 2009

FOR MORE INFORMATION, PLEASE CALL: FC J (248) 593-1311
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #222007F02

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Frank Rouse, a married man, and Dora M. Rouse, his wife, original mortgagors, to Citizens Bank, Mortgagee, dated September 10, 2001 and recorded on November 9, 2001 in Liber 847 on Page 1313, and assigned by mesne assignments to Chase Mortgage Company, An Ohio

Corporation as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage

Legal Notices

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

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

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Jeffrey Fader, a single man, original mortgagor, to Bank of America, N.A., Mortgagee, dated August 2, 2006 and recorded on August 10, 2006 in Liber 1091 on Page 52 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Six Thousand Two Hundred Seventy-Two and 88/100 Dollars (\$56,272.88), including interest at 7.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 14, 2010.

Said premises are situated in City of Caro, Tuscola County, Michigan, and are described as:

Lot 22 and West half of Lot 21, 6 of Charles Montague's Subdivision, according to the plat recorded in Liber 1 of Plats, Page 10

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: December 16, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC X (248) 593-1302
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #292467F01

12-16-4

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 Andrew Fifield, a single man, original mortgagor, to Bank One, N.A., Mortgagee, dated July 1, 2003 and recorded on August 29, 2003 in Liber 951 on Page 721 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Seventy-Eight Thousand Two Hundred Two and 81/100 Dollars (\$78,202.81), including interest at 6.85% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 14, 2010.

Said premises are situated in City of Vassar, Tuscola County, Michigan, and are described as:

Lot 21 and the East 1/2 of Lot 20, Block 6, Harrington's Addition, according to the plat thereof as recorded in Liber 1, Page 22 of Plats, Tuscola 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.

Dated: December 16, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC S (248) 593-1304
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #294596F01

12-16-4

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 GUADALUPE TARKOWSKI and STEVEN L. TARKOWSKI, WIFE AND HUSBAND, to Mortgage Electronic Registration Systems, Inc., ("MERS"), solely as nominee for lender and lender's successors and assigns, Mortgagee, dated August 25, 2007 and recorded on September 18, 2007 in Liber 1130 on Page 458, Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Forty-Two Thousand Seventy-Three Dollars and Two Cents (\$142,073.02), including interest at 6.750% 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, front entrance of the Court-house Building in the City of Caro, Michigan, Tuscola County at 10:00 AM o'clock, on January 14, 2010.

Said premises are located in Tuscola County, Michigan and are described as:

LOTS 13 AND 14, BLOCK 1 OF THE VILLAGE OF GATES (NOW REESE). ACCORDING TO THE PLAT OF THE VILLAGE THEREOF RECORDED IN LIBER 29 OF PLATS, PAGE 115 OF TUSCOLA COUNTY RECORDS.

The redemption period shall be 6 months from the date of such sale unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: December 11, 2009

Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns
Mortgagee/Assignee

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

12-16-4

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 Dairrick M. Best, a single man, and Tricia A. Stadler, a single woman, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated August 28, 2007 and recorded on September 6, 2007 in Liber 1129 on Page 147 in Tuscola County Records, Michigan, and assigned by said Mortgage to US Bank NA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Two Thousand Nine Hundred Forty-Six and 41/100 Dollars (\$82,946.41), 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 venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Township of Vassar, Tuscola County, Michigan, and are described as:

Lot 1, Block 1 of Gaway Subdivision, according to the plat recorded in Liber 1 of Plats, Page 103, now being Page 53B.

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: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC L (248) 593-1312
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #294409F01

12-23-4

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 Blake A. Hall and Marcia A. Hall, husband and wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 9, 2006 and recorded on October 24, 2006 in Liber 1100 on Page 327 in Tuscola County Records, Michigan, and assigned by said Mortgage to US Bank National Association, as Trustee for BAFC 2007-1 as assignee, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Twenty-Four Thousand Three Hundred Four and 16/100 Dollars (\$124,304.16), including interest at 7.25% 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 venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Township of Almer, Tuscola County, Michigan, and are described as:

Part of the Southwest Quarter of Section 26, Town 13 North, Range 9 East, described: The West 148.35 Feet of the South 593.40 feet of the East Three Quarters of the South half of the Southwest 1/4 of Section 26, Town 13 North, Range 9 East.

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: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #294722F01

12-23-4

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 Stephen C. Joseph, a single woman, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated October 6, 2006 and recorded on October 13, 2006 in Liber 1099 on Page 292 in instrument 20060088002, and assigned by said Mortgage to JP Morgan Chase Bank, National Association as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Three Hundred Sixty-Two and 17/100 Dollars (\$91,362.17), including interest at 7.08% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Part of the Southwest 1/4 of the Northeast 1/4 of Section 16, Township 10 North, Range 8 East, described as: Beginning at a point which is North 01 degrees 03 minutes 40 seconds West, 1275.60 feet along the North and South 1/4 line from the interior 1/4 corner of said Section 16; thence continuing along said North and South 1/4 line North 01 degrees 03 minutes 40 seconds West, 66.00 feet to a point which is also South 01 degrees 03 minutes 40 seconds East, 1341.60 feet from the North 1/4 corner of said Section 16; thence North 89 degrees 30 minutes 06 seconds East, 285.00 feet along the North, East and West 1/8 line of paid Section 16; thence South 01 degrees 03 minutes 40

seconds West, 66.00 feet parallel to the North and South 1/4 line of said Section 16; thence South 89 degrees 30 minutes 06 seconds West, 285.00 feet parallel to the North, East and West 1/8 line of said Section 16 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.

Dated: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC S (248) 593-1304
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #294488F01

12-23-4

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 Mark Main and Kelly Main, Husband and Wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 10, 2004 and recorded on August 10, 2004 in Liber 1003 on Page 1246 in Tuscola County Records, Michigan, and assigned by said Mortgage to Wells Fargo Bank, NA as assignee, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-Three Thousand Six Hundred Eighty-Four and 69/100 Dollars (\$93,684.69), including interest at 6.375% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Township of Millington, Tuscola County, Michigan, and are described as:

Lot 25 of Fred Huston Subdivision No. 2, according to the recorded plat thereof, as recorded in Plat Liber 3, Page 2, Tuscola 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.

Dated: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #295199F01

12-23-4

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 Jimmy M. Capps and Betty A. Capps, Husband and Wife, original mortgagors, to Mac-Clar Mortgage Corporation, Mortgagee, dated September 29, 2003 and recorded on October 1, 2003 in Liber 957 on Page 1058, and assigned by said Mortgagee to Chase Manhattan Mortgage Corporation as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Eight Thousand Four Hundred Seventy-Eight and 11/100 Dollars (\$88,478.11), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Township of Fremont, Tuscola County, Michigan, and are described as:

Beginning 550 feet North of the Southwest corner of Section 20, Town 11 North, Range 9 East, running thence North 154 feet, thence East 340 feet, thence South 154 feet, thence West 340 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.

Dated: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC S (248) 593-1304
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #300574F01

12-23-4

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 John E. Weber, a single man, original mortgagor, to Flagstar Bank, FSB, Mortgagee, dated July 7, 2000 and recorded on July 12, 2000 in Liber 805 on Page 1212 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Eight Thousand Two Hundred Ninety-Two and 85/100 Dollars (\$58,292.85), including interest at 4% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed

by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in Village of Millington, Tuscola County, Michigan, and are described as:

Parcel 1: Commencing at a point 12 Rods West of a stake standing 59 Rods North and 32 Rods East of the South 1/4 stake of Section 9, Town 10 North, Range 8 East; thence North 8 Rods; thence West to M.C.R.R. right of way; thence Southeasterly along the right of way of said railroad to a point directly West of place of beginning; thence East to the Place of Beginning.

Parcel 2: The Westerly 5.34 feet of the following described Parcel of land, commencing at the South 1/4 corner of Section 9, Town 10 North, Range 8 East; thence North 973.50 feet along the North and South 1/4 line of Section 9, thence East 330.00 feet to the Point of Beginning; running thence East 99.00 feet; thence North 132.00 feet; thence West 99.00 feet; thence South 132.00 feet to the Point of Beginning. Being part of the Southeast 1/4 of Section 9, Town 10 North, Range 8 East.

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: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC L (248) 593-1312
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #295870F01

12-23-4

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 James M. Fisetse, a married man, original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated March 30, 2005 and recorded on April 29, 2005 in Liber 1036 on Page 800, and assigned by said Mortgagee to Wells Fargo Bank, N.A. as assignee as documented by an assignment, in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Eighty-Four Thousand Four Hundred Fifty-Nine and 21/100 Dollars (\$84,459.21), including interest at 6.5% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public venue, at the place of holding the circuit court within Tuscola County, at 10:00 AM, on January 21, 2010.

Said premises are situated in City of Vassar, Tuscola County, Michigan, and are described as:

Lots 6, Block 7, Johnson's Addition to the City of Vassar, according to the recorded Plat thereof, as recorded in Liber 29 of plats, Page 88.

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: December 23, 2009

FOR MORE INFORMATION, PLEASE CALL:
FC D (248) 593-1309
Trott & Trott, P.C.
Attorneys for Servicer
31440 Northwestern Highway, Suite 200
Farmington Hills, Michigan 48334-2525
File #151741F03

12-23-4

NOTICE OF RIGHT TO NEGOTIATE MORTGAGE LOAN MODIFICATION

This Notice is given to Brian Hutchinson, a single man, whose address is 7006 Walter Road, Cass City, MI 48726, and concerns a real estate mortgage granted by the Borrower to Thumb National Bank & Trust Company. The Mortgage covers property commonly known as 7006 Walter Road, Cass City, MI 48726, which is legally described as follows:

Property located in the County of Tuscola, State of Michigan and described as follows:

Commencing at the East 1/4 corner of Section 25, Town 14 North, Range 11 East; thence south 90 degrees west, along the east and west 1/4 line and centerline of a foot wide public road 233 feet to the point of beginning of this description to wit: thence south 90 degrees west along said 1/4 line and center of said road 407 feet; thence north 01 degrees 22 minutes 30 seconds east and parallel to the east line of said section, 214.05 feet; thence north 90 degrees east 407 feet; thence south 01 degrees 22 minutes 30 seconds west, 214.05 feet to the point of beginning. Being part of the southeast 1/4 of the northeast 1/4 of said Section 25, Town 14 North, Range 11 East Elkland Township, Tuscola County, Michigan.

Parcel #007-025-000-1600-00

Certain defaults have occurred under the Mortgage and the Mortgage Holder has or concurrently is mailing a Notice to Borrower (the "Notice by Mail") pursuant to MCL 600.3205a(3) notifying Borrower of such defaults. Borrower may have to request a meeting with the Mortgage Holder to negotiate certain types of modifications to the mortgage loan documents. Mortgage Holder gives further notice hereby in accordance with MCL 600.3205a(4).

THE BORROWER IS HEREBY NOTIFIED THAT:

- (a) Borrower has the right to request a meeting with Mortgage Holder.
- (b) Mortgage Holder has designated C Sorenson as the person ("Contact Person") that the Borrower may contact about the Mortgage and the matters that are described in this Notice. The Contact Person has authority to make the agreements described in this Notice on behalf of Mortgage Holder. The Contact Person's contact information is as follows: cbs@thumbnational.com, Ph #989-872-4311, 6132 E. Cass City Road, PO Box 8, Cass City, MI 48726.
- (c) Borrower may contact a housing counselor ("Housing Counselor") by visiting the Michigan State Housing Development Authority's website at: www.mshda.info/counseling_search or by contacting Michigan State Housing Development Authority at: 1-866-946-7432.
- (d) If the Borrower wishes to participate in an attempt to work out a modification of the mortgage loan, the Borrower must contact a Housing Counselor within 14 days.
- (e) If the Borrower requests a meeting (using a Housing Counselor) with the Contact Person within the time period provided in the Notice by Mail, Mortgage Holder will not start foreclosure proceedings until 90 days after the date notice was mailed to the borrower.

days after the date the Notice by Mail was sent to the Borrower.

(f) If the Borrower and the Contact Person reach a written agreement to modify the mortgage loan, the Mortgage will not be foreclosed so long as the Borrower abides by the terms of the modification agreement.

(g) You have the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is: 1-800-968-0738.

12-23-1

Notice From Foreclosing Party to Borrower Pursuant to MCL 600.3205a

To: David Price Jr.
Property located at 6359 Houghton St., Cass City

State law requires that you receive the following notice: David Price Jr. has the right to request a meeting with the holder of the mortgage HSBC Mortgage Services Inc.

HSBC Mortgage Services Inc has designated the law firm of Grand & Grand PLLC, 31731 Northwestern Hwy, Suite 151, Farmington Hills MI 48334 (248) 538-3737 ("Designee") as its agent to make loan modification agreements as provided for my MCL 600.3205b and 600.3205c.

David Price Jr. may contact a housing counselor by visiting the Michigan state housing development authority's website http://www.michigan.gov/mshda or by calling the Michigan state housing development authority at (517) 373-8370 or (313) 456-3571. If David Price Jr. requests a meeting with Designee, foreclosure proceedings will not be commenced until 90 days after the date notice was mailed to the borrower.

If David Price Jr. and Designee reach an agreement to modify the mortgage loan, the mortgage will be foreclosed if David Price Jr. abide by the terms of the agreement. You have the right to contact an attorney. The telephone number of the State Bar of Michigan's lawyer referral service is (800) 968-0738.

PLEASE BE ADVISED THAT GRAND & GRAND PLLC IS A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dated: December 17, 2009

Grand & Grand PLLC
Attorneys for HSBC Mortgage Services, Inc.
31731 Northwestern Hwy., Suite 151
Farmington Hills, MI 48334
File #76038

12-23-1

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICATION WITH OUR OFFICE COULD BE INTERPRETED AS AN ATTEMPT TO COLLECT A DEBT AND THAT ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN ACTIVE MILITARY SERVICE, PLEASE CONTACT OUR OFFICE, AS YOU ARE ENTITLED TO SPECIAL PROTECTIONS.

To: Brandi L. Williams, 10060 State Road, Millington, MI 48746
County: Tuscola

State law requires that you receive the following notice: You have the right to request a meeting with your mortgage holder or mortgage servicer.

The person to contact and that has the authority to make agreements for a loan modification with you is: Orlans Associates, P.C Loss Mitigation Department, P.O. Box 5041, Troy, MI 48007-5041, (248) 502-1331. You may contact a housing counselor by visiting the Michigan State Housing Development Authority ("MSHDA") website or by calling MSHDA. The website address and telephone number of MSHDA is: (www.mshda.info/counseling_search/), telephone (517) 373-8370, TTY# 1-800-382-4568.



I am trying to be a lot better, Santa

Dear Santa,

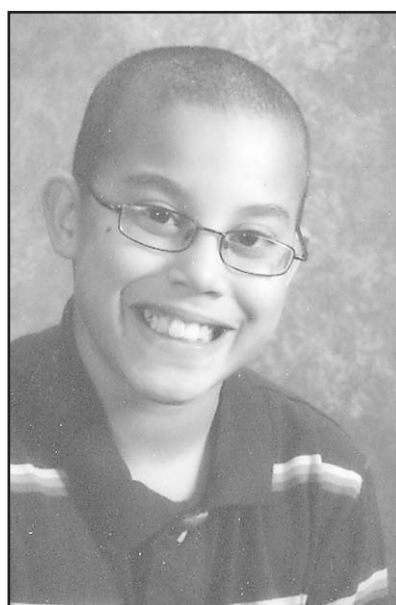
I know I haven't been good, but can't I get an Eye-clops so I can go hunting and see where the deer are going and tell where the deer are?

I also want some more Yu-Gi-Oh cards or some movies like The Scorpion King (one or 2), Avatar, G Force, The Hulk (the new one), or High School Musical 3, and a video game - Big Game Hunter.

I'm not so bad as you think and I think that I was so close to being on the naughty list, but I'm sorry for being bad. So I think I should be on the good list. I hope this isn't too much to ask for.

So please, can you get at least 4 of these things? As I'm trying to be a lot better.

Sincerely your guy,
Christopher Fifer, 9



Christopher Fifer



Kelsey Smith
CC High School 11th Grade



We love delivering news from around the neighborhood, and we couldn't do it without the support of our loyal readers and advertisers. Thank you for making us your newspaper of choice. We look forward to reporting to you in the new year!

*From all of us to all of you,
Merry Christmas & Happy New Year!*

Clarke Haire ~ Tom Montgomery

Harmony Doerr ~ Deb Severance ~ Tina Pallas

Thelma Jackson ~ Melva Guinther ~ Paige Lester

CASS CITY CHRONICLE

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