

Ella Schroder

I'd like a

keyboard,

I've been doing really good this year in the second grade and was hoping that you would be able to bring me a few things for Christmas. I would like a keyboard, an iPod touch, a camera, a zhu zhu pet, a scooter and a new trampoline. I know that is a lot, so just choose a

I will leave reindeer food on the front lawn for your team and some hot chocolate and cookies for you.

Oh, and please don't forget to stop

at my Grandpa and Grandma Smith's

Santa!

few things to bring.

house in Decker.

Love, Ella Schroder Boise, Idaho

Hope you said I was good

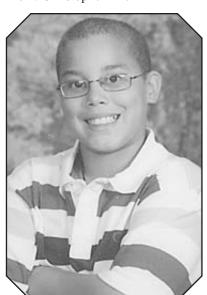
I hope you said I was good, but I also hope you could get me some of the things I ask.

Could I have a Long-shot Nerf Blaster, a Hawkeye and another Nerf Blaster, maybe some other stuff you can add, too?

By the way, my cousin Johnathan can't write, so can you get some things for him please. Please don't forget. Johnathan is 18 months old and I'm 10 years old.

From: Christopher Fifer





Christopher Fifer



I've got a long list th

Dear Santa,

I'm 5 now and have a really long Christmas list this year. Here it goes: American Girl doll and clothes, sleeping bag, peacock Webkinz, chapter books, guinea pig (a living one, please), stuffed animals -

giraffe, zebra, squirrel, bunny and fox, and Barbie and the Three Musketeers movie.

I know that is a lot of stuff, but I've been as good as I can be. We will Love, sprinkle magic reindeer food on the Claire Schroder lawn and leave some snacks for you. Boise, Idaho

And Santa, please leave something nice for Grandpa and Grandma Smith.



We at Schneeberger's would like to thank you and extend... Warm Wishes at Christmas and for the coming year!











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

Special Scents Flower Shoppe Doris & Barb (989) 872-3434

I'm doing better at behaving

Dear Santa,

My name is Brady Mellendorf. I am 2 years old. I've been doing better at being good and trying hard to listen to my mom and dad.

I really like The Wiggles, Curious George and Barney. I would like some new movies. Also, could you please bring me a block table for all my building blocks?

Thank you Santa...bye, bye.

Love, Brady M.

Want to be Mrs. Claus in the future

My name is Saylar and I'm 6 years old.

I really want to be Mrs. Claus and help build and give presents when I get older.

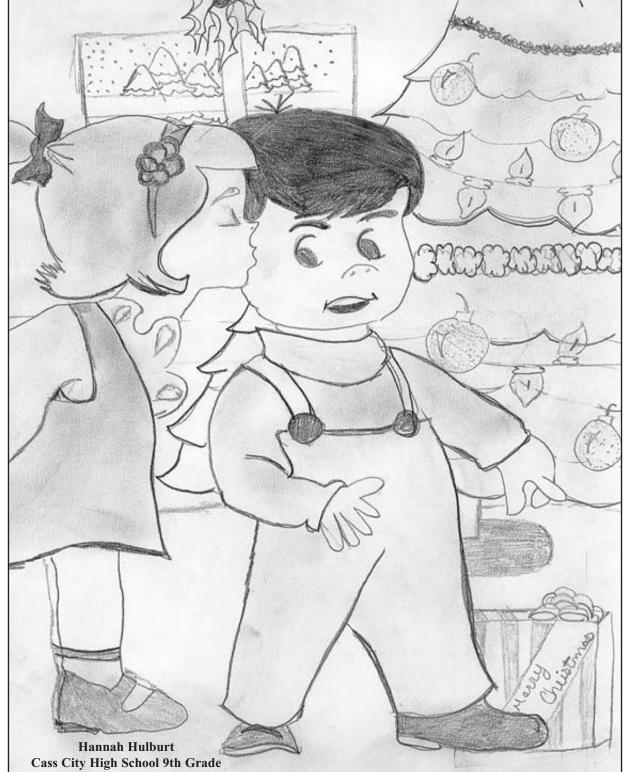
For Christmas, I really want a Nintendo DS with Mario Cart. I love Legos and want a hard hat and tools. I'm going to build things with my Dad. I should ask for my 2 front teeth, but one is already coming in. I love you Santa

P.S. I have been a good girl this

Saylar Cuthrell



Saylar Cuthrell



So excited this year! I've been good

I'm so excited for Christmas this year! I've been good all year long so I'd love for you to bring me a Rapunzel dress-up dress and the new Tangled Tag book to add to my collection.

Wishes Merry & Bright

good, too. She cries a lot sometimes, get past all their dogs. but I hope you'll give her a break and bring her a new Baby Alive doll - to Santa! share with me, of course.

We'll be at Grandma and Papa's Natalie Field, 4 years house in Deford for Christmas, so Isabella Field, 18 months

My little sister, Bella, has tried to be you better have some treats handy to

Have a safe and happy holiday,

Fort Wayne, Ind.



Natalie and Isabella Field



us both Dear Santa,

I am writing this letter for both me and my sister.

Ryder and Brystal

I'm writing

a letter for

We have been very good this year and have a few things we would like you to bring when you stop at our house Christmas Eve.

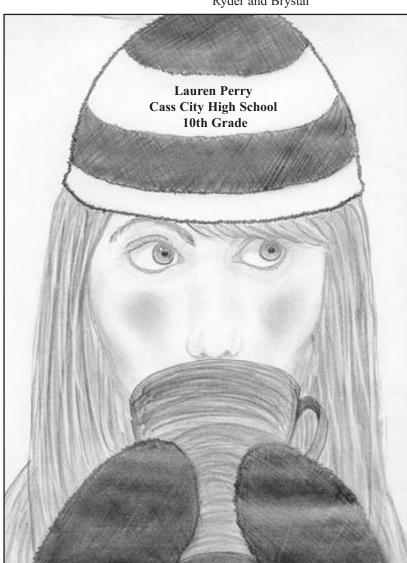
I really would like Cyclaws and the Lego airplane. Also, I would like the Pokemon and Sonic game for my

My baby sister needs some chew toys and would probably like some pink baby toys.

I will make sure I leave you some cookies and some milk for a snack when you stop.

Thank you Santa.

Love, Ryder and Brystal





Chemical Bank has been spreading joy across the state of Michigan for over 90 years. To learn more about how we can make your season brighter, visit ChemicalBankMI.com.



It's a work in progress dear Santa

Hi Santa. My name is Matthew Mellendorf. I am 3 years old. I've been working on trying to be nice to my brothers...it's a work in progress.

For Christmas this year, I would like new animal stickers, a skunk puppet and some new horses and cows to play with my barn. Maybe you could put some new race cars in my stocking! How about you also bring me some new binoculars

I will leave you some carrots next to your cookies so that you can take them to your reindeer. Thank you

Love, Matthew M.

I've been keeping my room clean

Hi Santa. My name is Ryan Mellendorf. I am 5 years old.

I've been trying hard to be a good boy. I've been keeping my room clean and being a good boy at

I would like some dinosaurs for Christmas and maybe some Legos, too. I would also like a Jurassic copter and some new monster trucks. I will leave you some cookies and

milk on the table. Thanks Santa.

Love, Ryan M.

Jacob Kittle Cass City High School 10th Grade

Don't forget, I'm in Colorado!



Jacob Yax

Zoobles are on my list, Santa

My name is Desiree Yax. I am 9 years old.

I would like some Zoobles, a pink DSI XL, pom-poms, Hannah Montana the movie, Lalaloopsy doll, an American Girl doll and a laptop.

Thanks, Desiree Cass City



Dear Santa, My name is Jacob and I'm 2 years

I would like some Mater toys, Sponge Bob toys, Toy Story toys and some movies. I have been a good boy this year.

I'll put out some cookies for you and carrots for the deer.

I'll make this easy. I want lots of

you can do. I'll be happy with what

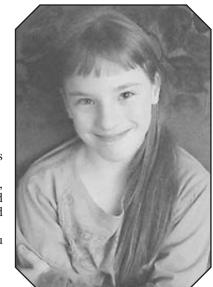
baby dolls for Christmas. See what Thanks,

I'll make this easy

Jasmine Yax, 3

Thanks, Jacob Yax Cass City

Dear Santa,



Desiree Yax

Maybe a Play Station 3, Santa? or new PSP or maybe a PlayStation Wii exercise game for my mom

with Nerf bullets. One more thing I

P.S. If you get me a Wii, then if you

want is a couple new board games.

What I want for Christmas is a Wii 3, but I also want a fake Nerf toy gun because she wanted a Wii exercise



Enick Osantowski

I'll be in **Colorado** this year

Hi Santa. This is Johnathan.

My big brother Enick won't write my letter for me. So I'm calling to let you know I want some toys and a big bag of M&Ms for Christmas, and I don't want to share the M&Ms with Aunt Laura. She always wants one, so maybe you could bring her a bag,

I won't be in Michigan this year, so please bring my M&Ms to Colorado. Bring all my grandmas and grandpas something, too.

Love you, Johnathan Robert Morris, 18 months







game.

Tendercare staff members provide their residents a joyful holiday season with several donated gifts from the TNB Happy Holidays from... Thumb National Bank Holiday Hours: 8:30 a.m.-noon, Friday, Dec. 24; Closed Saturday, Dec. 25 8:30 a.m.-2:00 p.m., Friday, Dec. 31; Closed Saturday, Jan. 1 Thumb National Member FDIC

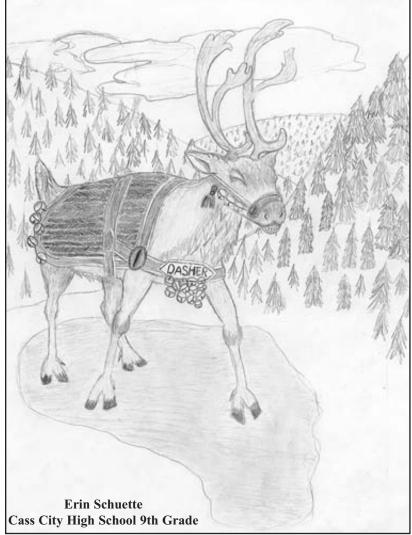
Hope the magic and mirth of Christmas shower you with happy surprises! We thank you, especially dear friends and patrons, for your support.

BARTNIK'S SERVICE

(989) 872-3541



Brandy Brooks Cass City High School 9th Grade











Maya Doerr

I'd like a whole herd this year!

My name is Maya and I would like the whole herd of Winnie the Pooh. Tigger, Eeyore, Rabbit, Kanga and Roo, please.

I've been good and will leave you

Love, Maya Doerr, 4

My mom's been good, too, Santa



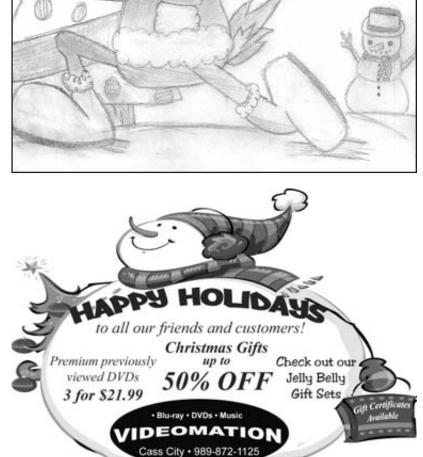
Taylor Warchuck

Dear Santa,

Mom and me hope you and Mrs. Claus is doing fine and all the elves up at the North Pole.

Santa, I would like a dolly with a bottle and a medical kit. Please don't forget my mom, too, because she has been good this year.

Love. Taylor







Dylan and Vaughn Severance

We'll make more cookies,

My name is Dylan Severance. I would like a racetrack, a painting set and a computer.

My brother, Vaughn, has a long list. He would like a Transformer Bumblebee mixer helmet and plasma cannon, a big Nerf gun, a DS card, Legos, Kung Zhu pets and Wii Star Wars with light "savers." He would also like a Webkinz in his stocking.

We made you cookies, but we already ate them all, so we will be sure to make more on Christmas Eve. We always leave eggnog and carrots, too!

Thank you Santa!







Have a





COACH LIGHT PHARM

Phone: 989-872-3613 HOURS: Monday-Friday, 9 a.m.-7 p.m.; Saturday, 9 a.m.-5 p.m. HOLIDAY HOURS: Friday, Dec. 24 & 30, 9 a.m.-4 p.m.

I want a magic bag like grandpa's

year. I always take care of my dirty clothes and pick up my toys. Mom tells me I have to be nice to Devin, too, and sometimes it is hard, but I am working on that.

I really want a remote control heliroom in my new apartment now I would have so much fun flying it



Keagan Voss

around the living room. I also want a I have been really super good this new bike. A green bike with orange bugs me all the time, but he is my liton it (but if there is no orange, I will still ride it). And I want a doggy pillow pet. And a really cool videogame I plug into the TV.

I also want something really specopter for Christmas. I have so much cial. I want a magic bag just like grandpa's. And don't forget the magic ball, too. I want to show all my friends how I can make magic Yours truly, just like my grandpa.

Santa, don't forget about Devin, he tle brother and he has been pretty good, too (but not as good as me).

And don't forget about Daddy to play like Batman or Pac Man that Mike. I know that he would love a doggy pillow pet just like the one I want. And a teddy bear to hug; a yellow one with a green bow. He will love it, I just know it!

Keagan Voss

I'm so excited about Christmas this year

I am so excited about Christmas this year. Don't forget that we are going to be at grandma and grandpa's, so bring our presents there. I promise that I have been a really good boy. You can even ask my mom, but you can just take my word for it.

I want a really cool remote control motorcycle for Christmas. A blue one (blue is my favorite color). I would also like a new bike. I still

Ryan Larson

Cass City High School 10th Grade

a List of Blessings

★ HAPPINESS

★ FRIENDS LIKE YOU

PROSPERITY

Thank you for your patronage and friendship.

We hope you enjoy a wonderful Christmas

and a very Happy New Year.

Copeland Insurance Agency, Inc.

6539 Main Street • Cass City, MI 48726

(989) 872-4006 • 1-800-278-0192

Debra L. Kranz

Manager

Cass City

(989) 872-2195

need training wheels on mine, but Keagan doesn't want any. I want a pillow pet, too, but I want the ladybug. I really like Spiderman and would love to have a new Spiderman game where I chase after and catch the bad guys like the green goblin.

Santa, make sure that you bring Keagan some presents, too. He may not have been as good as me, but he was pretty good.

And don't forget about Jake, too, even though he licks my face and knocks me over sometimes when I am at grandpa's house. He is a pretty good dog.

Also, don't forget about Daddy Mike. You should bring him a remote control car so we can have races. I know he would love that. And he should have a really cozy warm blanket just like my Batman one. Maybe his should have basketballs on it because he loves basket-

Yours truly, Devin Voss



Devin Voss

Santa, tell Rudolph hi for me

Dear Santa,

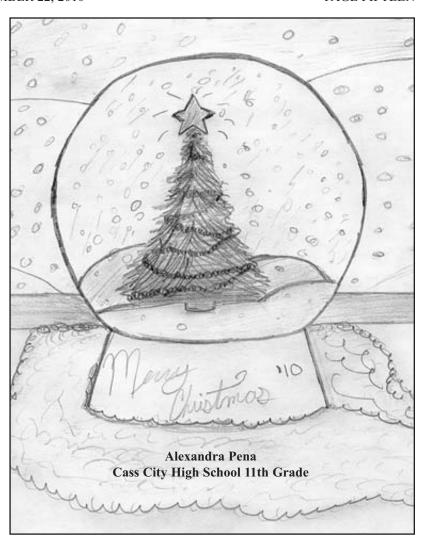
This year, I'm in first grade and I just love it! My teacher says I'm doing great and I'm doing my very best. Mommy and daddy say you will be so proud of me.

My favorite class is Spanish and I really love reading, so I read to Nana, Bumpa, Grandma Omey and Uncle Ankle all the time. Some of my favorite books are Junie B. Jones and American Girl, if you could bring me some new books that would be great.

I'm sure the elves have been very busy making new toys.

Here are some things I would love to find under the tree...Zhu Zhu Pets

Alexandria Harmon



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

From Everyone At ...

CASS CITY OIL & GAS CASS CITY PROPANE

"Great Service with Fair and Competitive Pricing" 6407 Main St., Cass City (989) 872-2065

AGE SERVICE CENTER

Phone: (989) 872-5303





I would like some surprises



Melanie Gilliam

Dear Santa,

For Christmas I would like a Zhu Zhu pet princess castle, a magic Orbeez maker and some surprises.

Please bring stuff for my cousins, great papa, mom, dad, my grandparents, aunts, uncles and brother. Please bring my dog, Sparky, something, too.

I am trying really hard to be good. Thank you for everything from last year.

Love, Melanie Gilliam, 7



Ryleigh Ewald

I really want a Santa toy

Dear Santa,

My name is Ryleigh Mae and I am almost 3.

I have been a very good girl and this year I really want a Santa toy because I love you. I like books and dress up clothes, too.

Please bring a bone for my best friend Smokey.

I will leave you some yummy cook-

ies and strawberry milk.

Love, Ryleigh Mae Ewald



Alexander Gilliam

I will leave hot chocolate and cookies

Dear Santa,

I would like a U-build Mouse Trap game, Mattel Mindflex, a Spygear Video Traker.

I will leave hot chocolate and cookies for you and carrots for the reindeer

I am trying really hard to be good. Please bring my family, my dog and friends something special.

Love, Alexander Gilliam, 9



Brett and Darrin Haag

We've been extra good this year

Dear Santa,

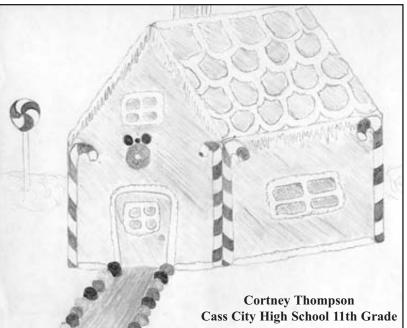
We have been extra good this year. When you come to our house, we will have cookies and milk waiting for you. Our Christmas tree is beautiful this year! We love to look at all of the lights and ornaments - especially the ones that we are allowed to touch - Snoopy, the M&M guys, and the baby Jesus.

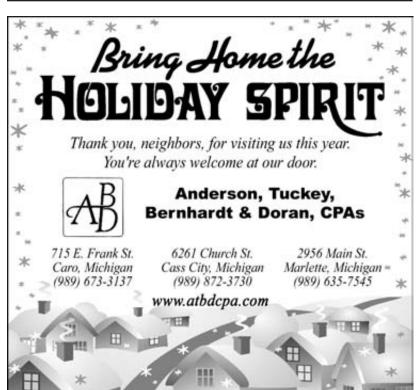
We love Thomas the Tank Engine, Little Einsteins, and Elmo.

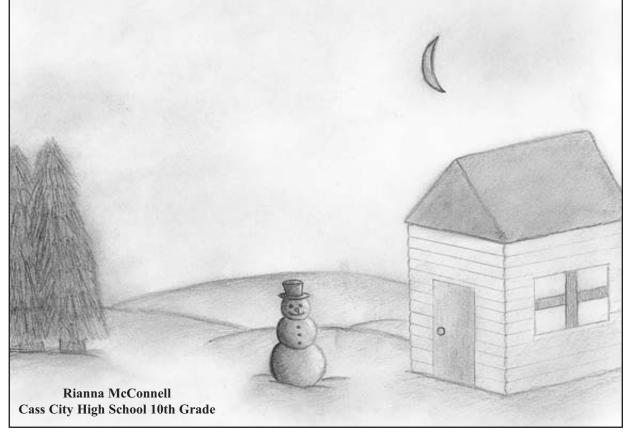
We are very excited for Christmas this year, not only to open our presents, but also to sing Happy Birthday to Jesus.

Love.

Brett and Darrin Haag, 2 1/2









Jaden Lermont and Jordan Burpee

I'll leave candy canes

Dear Santa

My name is Jaden Dean Lermont and I am 4 years old. I can be a really good boy, especially at my "ammas". And, I help my mama sometimes, but I like to talk and get into things, so I get yelled at when my mom is busy.

For Christmas, I would like a Home Depot work bench and tools, a remote control race car, a 4-wheeler with remote, fire trucks, a Go-Green hoodie sweatshirt and a Go-Blue one, too, a scooter, some John Deere tractor toys, a tow truck, candy canes and new front teeth. I want bigger ones, not baby teeth!

I love you Santa! I'll leave you some candy canes.

Love, Jaden Dean Lermont

I have a long list this year

Dear Santa.

How are you? I am fine. My name is Jordan Burpee. I am 9 years old and in the third grade. I try to be good, but sometimes I'm not. Please don't bring me a lump of coal. I'll try to do better.

I have a real long list again. I know I can't have everything, but I wanted

you to know what I like.

For Christmas, I would like a remote controlled 3-wheeler, a toy truck with 2 motorcycles in the back, a radio controlled helicopter or airplane, a big car poster with a light blue or bright yellow Lamborghini, a pocket rocket, an electric scooter, model kits, a big boat Lego set, a Kinect roller coaster, a tow truck, John Deere toys, and a radio control GT Corvette.

Thank you for my toys last year. I'll leave you some Oreos and milk. Happy Christmas, Santa!

Love, Jordan Alan Burpee



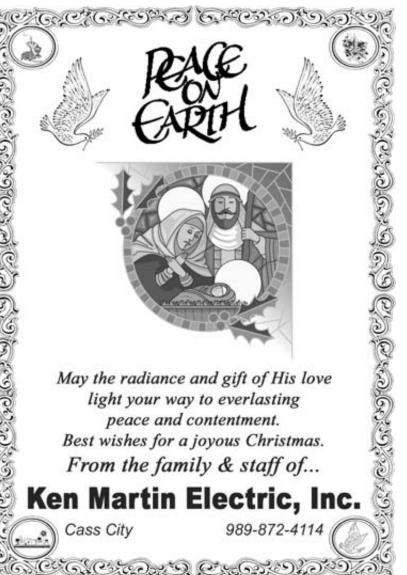


Merry – Christmas & Happy New Year!

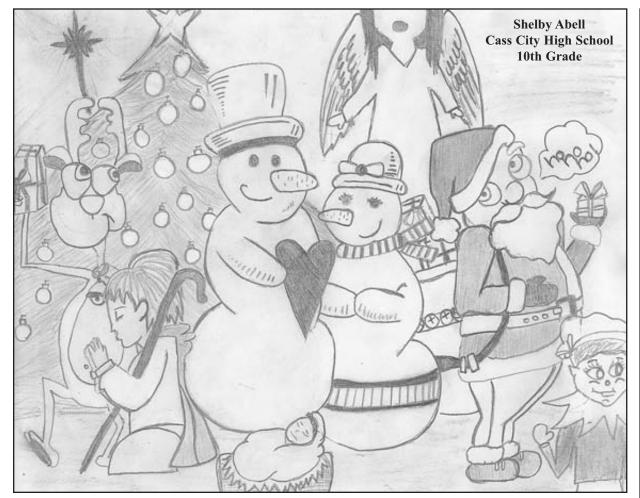
HOWARD'S HEATING

6475 Main Street, Cass City (989) 872-2030





Shannon Bardwell



Thanks for the great toys last year

Dear Santa,

Thank you for all the great toys I got last year. I wanted to make sure that you know that I moved to Cass City and that you bring my presents here and not Iowa.

I have been a pretty good boy and am excited to celebrate with all my family this year. I would like a train, Cars stuff, books, a tent, movies, puzzles and anything else you think I

might like. Please bring some cool get me! stuff for my cousins Dylan and baby Bryce and the rest of my family, too. I will leave some of my Grandma's

cookies and milk out for you and some carrots for your reindeer. Make sure to use the door and not the chimney because my Papa makes very hot fires and I don't want you to get burned.

I am very excited to see what you

folidays

6458 Main St., Cass City (989) 872-5260

from our family

to yours

Cass City • (989) 872-2191

STORE HOURS:

Mon.-Sat. 7 a.m.-8 p.m.; Sunday 9 a.m.-5 p.m.

Sala 4 Food Center

ANY SERVICE OVER \$15

Merry Christmas & Happy New Year,

Merry Christmas! Gabriel Barrigar, 2



Gabriel Barrigar

I've been helping do dishes

Dear Santa.

I have been helping my sister and brother do the dishes for my mom. I want a Wild Hunting set, a train, a Nerf gun and a 4-wheel drive John Deere tractor.

I would also like a pair of slippers for Christmas.

Allen Geiger, 6 Harbor Beach

I've tried to be a good girl this year

Emily Geiger

Dear Santa,

I have tried to be a good girl this

For Christmas, I would like an American Girl doll. I would like her to look like me. I have blue eyes and brown hair. I would also like her to have her ears pierced.

In my stocking, I would like hoop earrings with sparkly peace signs and a jewelry set. And last but not least, I would like a pair of slippers.

Emily Geiger, 8 Harbor Beach

I've been helping dad really well

Timothy Geiger

Dear Santa,

I have been helping my dad really well this year.

For Christmas, I would like a pair of work gloves, heavy work shoes and I would also like true leather gloves, a Walls coat and a 1:64 scale grain hauling semi.

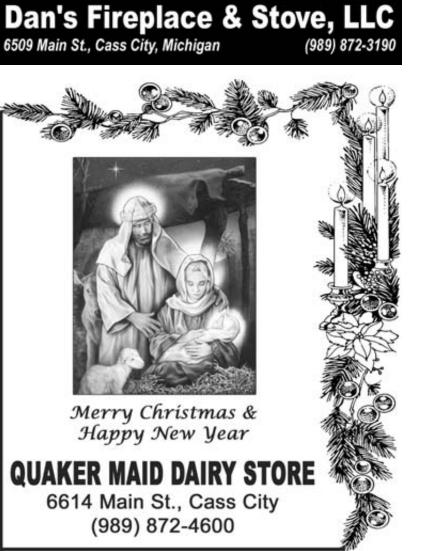
My little sister, Lizzy, would like a new doll for Christmas.

Sincerely, Timothy Geiger, 10 Harbor Beach











Blessed New Year

from all of us

Dr. Hoppe, Suzy.

Becky and Lori

All Pets Veterinary Clinic

(989) 872-2255

egal 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 Michael James Stevens, a single person, original mortgagor, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated March 16, 2007 and recorded on March 23, 2007 in Liber 1114 on Page 629 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Fifty-Three Thousand Eight Hundred Sixty-Three and 47/100 Dollars (\$53,863.47), 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 December 30, 2010.

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

Lot 6, Block 9 of the Plat of Village of Wilmont, according to the Plat recorded in Liber 1 of Plats, Page 42 now be 43A.

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 1, 2010

FOR MORE INFORMATION, PLEASE

FC C (248) 593-1301 Trott & Trott, P.C. Attorneys for Servicer

31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #352930F01

12-1-4

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 Douglas G. Swift and Anjanette J. Swift, Husband and Wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 20, 2006 and recorded on December 5, 2006 in Liber 1104 on Page 530, and assigned by said Mortgagee to US Bank National Association, as Trustee for mented 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-Three Thousand Ninety-Eight and 25/100 Dollars (\$93,098.25), including interest at 7.5% per

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 6, 2011.

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

Commencing at the Northeast corner of the Northeast 1/4 of the Northeast 1/4 of Section 31, Town 10 North, Range 8 East; Thence South 10 rods; Thence West 16 rods; Thence North 10 rods; Thence East 16 rods to the point of beginning

The redemption period shall be 6 months from the date of such sale, unless deter mined 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 8, 2010

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 #279420F03

12-8-4

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 Carl R. Howard and Megan V. Howard, Husband and Wife, original mortgagors, to Mortgage Electronic Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated November 20, 2007 and recorded on December 5, 2007 in Liber 1136 on Page 636, 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 Ninety-Eight Thousand Nine Hundred Eighty-One and 91/100 Dollars (\$98,981.91), including interest at 6.875% 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 6, 2011.

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

Lot 11 of Block No. 3, of Smith's Addition to the Village of Caro, according to the Recorded Plat thereof, as Recorded in Plat Liber 1, Page 14A, 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 8, 2010

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 #258330F03 This firm is a debt collector attempting to collect a debt. Any information obtained will be used for this purpose. If you are in the Military, please contact our office at the

number listed below. MORTGAGE SALE - Default has been made in the conditions of a certain mort-gage made by Daniel N. Kilmer and Lori R ilmer, Husband and Wife, to Option One Mortgage Corporation, Mortgagee, dated March 10, 2005 and recorded April 11, 2005 in Liber 1034, Page 551, Tuscola County Records, Michigan, and assigned through mesne assignments to Deutsche Bank National Trust Company, as Trustee for Citigroup Mortgage Loan Trust, Series 2005-OPT3, Asset Backed Pass-Through Certificates, Series 2005-OPT3 by assignment of mortgage dated November 23, 2010 and subsequently recorded in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Seventy-Six Thousand One Hundred Twelve Dollars and Eighty-Six Cents (\$176,112.86) including interest 7.95% 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, Circuit Court of Tuscola County at 10:00AM on January 6,

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

Lot(s) 8 and 9, Carol Acres, according to the recorded plat thereof, as recorded in Liber 2 of Plats, Page 33. Commonly known as 4854 Barnes Rd, Millington MI

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241 or MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later.

Dated: 12/08/2010

Deutsche Bank National Trust Company, as Trustee for Citigroup Mortgage Loan Trust, Series 2005-OPT3, Asset Backed Pass-Through Certificates, Series 2005-OPT3 Assignee of Mortgagee

Attorneys: Potestivo & Associates, P.C. 811 South Blvd., Suite 100 Rochester Hills, MI 48307 (248) 844-5123 Our File No: 10-32724

<u>12-8-4</u> NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to Jessica Carlisle and Terry D. Carlisle, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 7523 Willits Rd., Fostoria, MI 48435-

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1302.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority http://www.michigan.gov/mshda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from December 20, 2010, foreclosure pro ceedings will not be commenced until 90 days after December 20, 2010.

If the Borrower and the agent designated above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement.

The Borrower has the right to contact an attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738.

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: December 22, 2010

FOR MORE INFORMATION, PLEASE CALL:

FC X (248) 593-1302 Trott & Trott, P.C.

Attorneys for Servicer and/or Mortgage 31440 Northwestern Highway, Suite 200

Farmington Hills, MI 48334-2525 File # 356265F01

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 Charles Slater and Debra Slater, husband and wife, original mortgagors, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated July 27, 2004 and recorded on August 27, 2004 in Liber 1006 on Page 467 in Tuscola County Records. Michigan, on which mortgage there is claimed to be due at the date hereof the sum of Ninety-One Thousand Eight Hundred Fifty-Four and 59/100 Dollars (\$91,854.59), including interest at 3.125% 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 place of holding the circuit court within Tuscola County, at 10:00 AM, on January 20, 2011.

Said premises are situated in Township of Tuscola, Tuscola County, Michigan, and

A parcel of land in the Northwest 1/4 of Section 12, Town 11 North, Range 7 East, described as follows: to fix the point of beginning commence at the Northwest corner of Section 12; thence South 88 degrees 54 minutes 10 seconds East, on the North line of said Section 2,337.41 feet to the Northwest corner of Riviera Estates, according to the plat thereof recorded in Liber 3, Pages 46 and 47 of Plats, Tuscola County Records; said Northwest corner of Riviera Estates being 414.45 feet, North 88 degrees 54 minutes 10 seconds West, from the North 1/4 corner of said Section; thence South 00 degrees 21 minutes 38 seconds West, on the West line of said Riviera Estates, 1,093.78 feet to the Northwest corner of Impala Lane as established in said Riviera Estates; thence South 19 degrees 56 minutes 52 seconds East on the Westerly line of said Impala Lane and plat line, 72.01 feet to the point of beginning of this description said point of beginning being also the Southwest corner of said Impala Drive, and Northwest corner of Lot 13 of said Riviera Estates; thence South 00 degrees 36 minutes 41 seconds West, on said West line of Riviera Estates and West line of Lot 13, 200.09 feet to the Southwest corner of said Riviera Estates and Lot 13, said Southwest corner being 386.93 feet, North 86 degrees 21 minutes 50 second West, from the Southeast corner of said Riviera Estates; thence North 86 degrees 21 minutes 50 seconds West on the North 1/8 line of said Section, 150.00 feet; thence North 00 degrees 36 minutes 41 seconds East, parallel with said West plat line and West line of Lot 13 of Riviera Estates, 200.09 feet; thence South 86 degrees 21 minutes 50 seconds East, 150.00 feet to the point of beginning. Together with an 66.00 feet wide, measured at right angles, easements for ingress, egress and public utilities over, under and across the following described parcel of land; To fix the point of beginning commence at the Northwest corner of Section 12, Town 11 North, Range 7 East, thence South 86 degrees 54 minutes 10 seconds East, on the North line of said Section, 2337.41 feet to the Northwest corner of Riviera Estates, according to the plat thereof recorded in Liber 3, Pages 46 and 47 of Plats, Tuscola County Records, said Northwest corner of Riviera Estates being 414.45 feet, North 86 degrees 54 minutes 10 seconds West, from the North 1/4 corner of said Section, thence South 00 degrees 21 minutes 38 seconds West, on the West line of said Riviera Estates, 1,093.78 feet to the point of beginning of this description, said point of beginning being the Northwest corner of Impala Lane, as established in said Riviera Estates; thence South 19 degrees 56 minutes 52 seconds East on the Westerly line of said Impala Lane and plat line, 72.01 feet to the Southwest corner of said Impala Drive; thence North 86 degrees 21 minutes 50 seconds West, 255.59 feet, thence North 64 degrees 34 minutes 50 sec-

214.08 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

onds West 435.08 feet; thence North 00

degrees 23 minutes 00 seconds East, 72.84

feet; thence South 64 degrees 34 minutes

50 seconds East, 453.21 feet, thence South

86 degrees 21 minutes 50 seconds East

Dated: December 22, 2010

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 #338521F02

12-22-4

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 nount tendered at sale, plus interest.

MORTGAGE SALE - Default has been made in the conditions of a mortgage made by Douglas Wilson, a/k/a Douglas H. Wilson, an unmarried man, original mortgagor, to ABN AMRO Mortgage Group, Inc., Mortgagee, dated February 11, 2003 and recorded on April 24, 2003 in Liber 927 on Page 1284 in Tuscola County Records, Michigan, on which mortgage there is claimed to be due at the date herethe sum of Forty Thousand Five Hundred Seven and 86/100 Dollars (\$40,507.86), including interest at 6% per

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 20, 2011.

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

A parcel of land described as commencing at the Southeast corner of the Southwest 1/4 of the Southwest 1/4 of the Southeast 1/4 of Section 33, Town 14 North, Range 8 East, which point is 656.92 feet East of the South 1/4 corner of said Section 33; thence North 0 degrees 09 minutes 14 seconds East, 220.00 feet; thence West parallel with the South Section line 195.00 feet; thence South 0 degrees 04 minutes 14 seconds West, 220.00 feet; thence East 195.00 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 22, 2010

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 #351809F01

12-22-4

FEDERAL LAW REQUIRES US TO ADVISE YOU THAT COMMUNICA-TION 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.

THIS IS AN OPPORTUNITY TO SAVE

To: Janene LaPratt, 621 South Hooper Street, Caro, MI 48723 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 (www.mshda.info/counseling_search/), telephone (866) 946-7432, TTY# 1-800-

If you request a meeting with the servicer's designate within 14 days after the Notice required under MCL 600.3205a(1) is mailed, then foreclosure proceedings will not start until 90 days after the date the Notice was mailed to you.

If you and the servicer's Designate reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if you abide by the terms of the agreement.

You have the right to contact an attorney. You may contact attorney of your choice. If you do not have an attorney, the telephone number for the Michigan State Bar Association's Lawyer Referral Service is 1-800-968-0738.

Dated: December 22, 2010

Orlans Associates P.C. Attorneys for Servicer P.O. Box 5041 Troy, MI 48007-5041 File Number: 213.4689 ASAP #3854768

NOTICE OF RIGHT TO NEGOTIATE

12-22-1

MORTGAGE LOAN MODIFICATION Notice is given to Todd A. Nowa and Pamela A. Nowaczyk, (the Borrowers), whose address is 6324 Houghton Street, Cass City, MI 48726 and 6655 Gage Street, Gagetown, MI 48735, respectively, and concerns a real estate mortgage ("Mortgage") granted by the borrower to Thumb National Mortgage, LLC. The Mortgage covers property commonly known as 6655 Gage Street, Gagetown, MI 48735, which is legally described as fol-

Premises situated in the Village of Gagetown, County of Tuscola, State of Michigan, described as follows: Lots 5, 6 and 7, Block 2 of Helen Gage Annex to the Village of Gagetown, according to the recorded plat thereof, as recorded in Plat Liber 1, page 57, now being page 3B. Parcel #037-500-142-0700-00.

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 rights 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 NOTI-FIED THAT:

(a) Borrower has the right to request a meeting with Mortgage Holder. (b) Mortgage Holder has designated C Sorenson as the 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: cls@thumbnational.com, 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 www.mshda.info/counseling_search or by contacting Michigan State Housing Development Authority at: 1-866-946-

(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 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.

12-22-1 NOTICE PURSUANT TO MCL 600 3205a(4)

NOTICE is hereby provided to Michael A. Sheridan and Kelly S. Sheridan, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 2683 Garner Rd., Fairgrove, MI 48733The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248)

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority http://www.michigan.gov/mshda or at (866) 946-7432.

593-1313.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from December 16, 2010, foreclosure proceedings will not be commenced until 90 days after December 16, 2010.

mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an

attorney. The telephone number of the State

Bar of Michigan's Lawyer Referral Service

If the Borrower and the agent designated

above reach an agreement to modify the

is (800) 968-0738. THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN

WILL BE USED FOR THAT PURPOSE.

Date: December 22, 2010

File # 356304F01

FOR MORE INFORMATION, PLEASE CALL: FC F (248) 593-1313

Trott & Trott, P.C. Attorneys for Servicer and/or Mortgage 31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525

12-22-1

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to Neal Tribbey, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 5238 Millington Rd., Millington, MI 48746-9537.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1312.

selor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority http://www.michigan.gov/mshda or at (866) 946-7432. If the Borrower requests a meeting with the

The Borrower may contact a housing coun-

agent designated above by contacting an approved housing counselor within 14 days from December 16, 2010, foreclosure proceedings will not be commenced until 90 days after December 16, 2010. If the Borrower and the agent designated

above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an

Bar of Michigan's Lawyer Referral Service is (800) 968-0738. THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN

attorney. The telephone number of the State

WILL BE USED FOR THAT PURPOSE. Date: December 22, 2010

FOR MORE INFORMATION, PLEASE CALL: FC L (248) 593-1312

Trott & Trott, P.C. Attorneys for Servicer and/or Mortgage Holder 31440 Northwestern Highway, Suite 200

Farmington Hills, MI 48334-2525 File # 356333F01 12-22-1

NOTICE PURSUANT TO MCL 600.3205a(4)

NOTICE is hereby provided to Lucas Turner and Brooke A Turner, the borrowers mortgagors (hereinafter "Borrower") regarding the property located at: 5841 Miller Rd, Vassar, MI 48768-9259.

The Borrower has the right to request a meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248)

selor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority http://www.michigan.gov/mshda or at (866) 946-7432.

The Borrower may contact a housing coun-

agent designated above by contacting an approved housing counselor within 14 days from December 17, 2010, foreclosure proceedings will not be commenced until 90 days after December 17, 2010. If the Borrower and the agent designated

If the Borrower requests a meeting with the

mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an

above reach an agreement to modify the

attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738. THIS FIRM IS A DEBT COLLECTOR

ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Date: December 22, 2010

Trott & Trott, P.C.

FOR MORE INFORMATION, PLEASE FC S (248) 593-1304

Attorneys For Servicer and/or Mortgage

Holder 31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 File # 356912F01

12-22-1

NOTICE PURSUANT TO MCL

NOTICE is hereby provided to Raymond Wilmot Jr. and Kathleen Wilmot, the borrowers and/or mortgagors (hereinafter "Borrower") regarding the property located at: 4550 Birch Run Rd., Millington, MI 48746-9427.

The Borrower has the right to request a

600.3205a(4)

meeting with the mortgage holder or mortgage servicer. The agent designated by the Mortgage Servicer and/or Mortgage Holder to contact and that has authority to make agreements under MCL sections 600.3205b and 600.3205c is: Trott & Trott, P.C., 31440 Northwestern Highway, Suite 200, Farmington Hills, MI 48334-2525 at (248) 593-1304.

The Borrower may contact a housing counselor by visiting the Michigan State Housing Development Authority's website or by calling the Michigan State Housing Development Authority http://www.michigan.gov/mshda or at (866) 946-7432.

If the Borrower requests a meeting with the agent designated above by contacting an approved housing counselor within 14 days from December 16, 2010, foreclosure proceedings will not be commenced until 90 days after December 16, 2010.

above reach an agreement to modify the mortgage loan, the mortgage will not be foreclosed if the Borrower abides by the terms of the agreement. The Borrower has the right to contact an

If the Borrower and the agent designated

attorney. The telephone number of the State Bar of Michigan's Lawyer Referral Service is (800) 968-0738. THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN

WILL BE USED FOR THAT PURPOSE.

Date: December 22, 2010

File # 312256F02

FOR MORE INFORMATION, PLEASE CALL:

FC S (248) 593-1304 Trott & Trott, P.C. Attorneys for Servicer and/or Mortgage

31440 Northwestern Highway, Suite 200 Farmington Hills, MI 48334-2525 12-22-1

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 Stone, a single man, and Coreen Plain, a single woman, original mortgagors to Mortgage Electro Registration Systems, Inc., as nominee for lender and lender's successors and/or assigns, Mortgagee, dated February 27, 2002 and recorded on August 16, 2002 in Liber 890 on Page 445, and assigned by said Mortgagee to BAC Home Loans Servicing, L.P. 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 Thousand Six Hundred Thirty-One and 28/100 Dollars (\$80,631.28), including interest at 6.25%

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 20, 2011. Said premises are situated in Township of Fremont, Tuscola County, Michigan, and

are described as:

East.

The Southeast quarter of the Northeast quarter of Section 9, Town 11 North, Range 9 East. Excepting a parcel of land located in the Southeast quarter of the Northeast quarter of Section 9, Town 11 North, Range 9 East, described as follows: Commencing at the Southeast corner of the Southeast quarter of the Northeast quarter of said Section 9; thence Westerly 208 feet; thence Northerly 624 feet; thence Easterly 208 feet; thence Southerly 624 feet to the point

of beginning. Also excepting the West 330 feet of the South 660 feet of the Southeast quarter of the Northeast quarter of the Northeast quarter of Section 9, Town 11 North, Range 9

And excepting: Commencing at the East quarter corner of Section 9, Town 11 North, Range 9 East; thence South 89 degrees 48 minutes West 815.63 feet along the East and West quarter line of said Section 9 to the point of beginning; running thence South 89 degrees 48 minutes West 175.0 feet along the East and West quarter line of said Section 9; thence North 0 degrees 34 minutes 38 seconds East 660.0 feet; thence South 89 degrees 48 minutes West 330.0 feet; thence North 0 degrees 34 minutes 38 seconds East 658.38 feet along the East 1/8 line of said Section 9; thence North 89 degrees 55 minutes 50 seconds East 504.99 feet along the North 1/8 line of said Section 9; thence South 0 degrees 34 minutes 38 seconds West 1317.23 feet to the point of beginning. Being a part of the Northeast quarter of Section 9, Town 11 North, Range 9 East, Tuscola County, Michigan.

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.

Dated: December 22, 2010 FOR MORE INFORMATION, PLEASE

FC X (248) 593-1302 Trott & Trott, P.C. Attorneys for Servicer 31440 Northwestern Highway, Suite 200 Farmington Hills, Michigan 48334-2525 File #077435F03

12-22-4

CALL 872-2010 Transit (nonbusiness) rates,

10 words or less, \$4.00 each insertion; additional words 10 cents each. Three weeks for the price of 2-cash rate. Save money by enclosing cash with mail orders. Rates for display want ads on application.

Automotive

2007 PONTIAC VIBE - New tires, excellent condition. 6,600 miles, one owner. Great gas mileage. \$8,500. 872-3380. 1-12-22-3

General Merchandise

EHRLICH'S FLAGS AMERICAN MADE

US -STATE - WORLD MILITARY - POW Aluminum Poles

Commercial/Residential Sectional or One Piece

1-800-369-8882

Bill Ehrlich, Sr. 665-2568 Bill Ehrlich, Jr. 665-2503

General Merchandise

ASH & MAPLE firewood -\$50/face cord, picked up. Taking bids on several 14"-22" standing cherry trees. Ask for Eric, 872-1101. 2-9-22-tf

Household Sales

Langenburg Construction

For all your construction needs, including granite counter tops, custom cabinets, shelving and bookcases.

* State Licensed * (989) 325-1860

Real Estate For Rent FOR RENT - Cass City Mini Storage. Call 872-3917.

4-12-10-tf 2-BEDROOM DOWN-STAIRS apartment w/yard in Cass City. W/D hookup. No pets. \$425/month plus security deposit. Call 989-553-7809 or 989-553-7332. 4-12-8-3

Services

de Beaubien Lawn Service !

Insured **FREE Estimates CALL Blaine -**(989) 670-6700 or Shelley -(989) 872-5606

8-12-22-tf

BSIMPSON EXCAVATING

CALL TODAY: 989-872-4502 Full Service Excavation Contractor

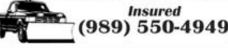
www.bsimx.com

8-5-26-tf



Cass City-Deford area





Recreational



•Local owner •Fully loaded

3rd_row seating •CARFAX® available

Call or e-mail Don for details (989) 269-6401 or donaldouvry@hotmail.com

Real Estate For Sale



Real Estate For Rent

1-BEDROOM house for rent PAUL'S PUMP REPAIR in Cass City. 989-672-0683 or 4-12-15-2 989-325-0849.

VFW HALL weddings, parties, funeral dinners, etc. Call 989-872-4933.

4-8-11-tf APARTMENT FOR RENT in Cass City. Call 810-964-2666. 4-12-1-tf

DUPLEX IN CASS CITY - 1 car garage, electric heat, air conditioner. Washer/dryer, stove & refrigerator. Lawn care included. No water bill. \$550/month plus deposit. 872-4-12-1-tf 3917.

FOR RENT - 1-bedroom upstairs apartment one mile from town. \$400/month. Includes heat, electric and TV. Available Oct. 1. Call 989-872-1837. 4-9-29-tf

FOR RENT - K of C Hall, 6106 Beechwood Drive. Parties, dinners, meetings. Call Daryl Iwankovitsch, 872-4-1-2-tf

WINTER STORAGE available in Snover - 40'x100', 10' high with cement flooring. 810-672-9532. 4-12-8-3

Notices

SATCHELL'S CHRISTIAN Retirement Home Assisted Living - We have an opening for a man & woman. Call us at 989-673-3329. 5-10-13-tf

FOUND - Big orange/white male cat, neutered, on corner of Schwegler and Milligan. 989-912-5249. 5-12-22-1

Knights of Columbus CHICKEN & FISH DINNERS

ALL YOU CAN EAT Friday, Jan. 21 4:00 to 7:00 p.m. K of C Hall

6106 Beechwood Dr, Cass City Adults \$8.00 Students \$4.00 10 & under Free

989-551-7000

672-7777

Roger Pohlod

Lola Osentoski Flores

989-551-3577

Services

TO PLACE AN ACTION

Water pump and water tank sales. In-home service. Credit cards accepted. Call 673-4850 or 800-745-4851

8-9-25-tf **C** CONSULTATIONS

UNLIMITED (989) 872-3400

Business / Residential Computer Service

*Repair *Sales *Installation *Support 6240 W. Main St. Cass City

Next to Videomation 8-7-21

Kappen Tree Service, LLC

- **Cass City**
- Tree Trimming or Removals • Stump Grinding Brush Mowing / Chipping
- Lot Clearing Tree Moving Experienced Arborists Fully Insured
- Equipped Bucket Trucks Call (989) 673-5313 or (800) 322-5684 for a FREE ESTIMATE

Heating & Cooling

- · Central A/C Gas & Oil Furnaces
- Mobile Home Furnace Sales & Service

HEATING and AIR

CONDITIONING

Paul L. Brown Owner

State Licensed 24 HOUR EMERGENCY SERVICE

CALL 989-872-2734

Real Estate For Sale

roof and kitchen

lot of character with the natural wood-

work. Garage is very accommodating with enter and exit doors for easy drive through. Call today to preview. Good price for a home with all these amenites.

NEW!!

3 bedroom, 1 bath Ranch with full basement, 2 car garage, nice yard

personal showing today. CCT-461

and a lot of potential.

SALT FREE iron conditioners and water softeners, 24,000 grain, \$750. In-home service on all brands. Credit cards accepted. Call Paul's Pump Repair, 673-4850 or 800-745-4851 for free analysis.

8-9-25-tf

Smith Refrigeration

Appliance Repair

All makes and models

Call 872-3092

Dave Nye Builder

- * New Construction
- * Additions * Remodeling * Pole Buildings

* Roofing

* Siding * State Licensed *

(989) 872-4670

LEE MORGAN **PAINTING** 20 Years Experience

Services: Interiors, Exteriors, Texturing, Wood Graining,

Power Washing Residential/Commercial · Insured

(989) 8**72**-3840 **Ken Martin**

Electric, Inc. Homes - Farms

Commercial

Industrial

STATE LICENSED Phone 872-4114

4180 Hurds Corner Rd.

Services

ELECTRIC MOTOR power tool repair, 8 a.m. to 5 p.m. weekdays, 8 a.m. to noon Saturday. John Blair, 1/8 mile west of M-53 on Sebewaing Road. Phone 269-7909.

8-12-13-tf Mike deBeaubien

- **Tech Support** Computer Troubleshooting
- & Repair Computer Security
- Virus & Spyware Removal Wireless Network
 - Installation Competitive Rates

Call: 989-670-5606 or 989-872-5606

KIRBY VACUUMS authorized factory service center (doing business since 1977) -We carry genuine Kirby factory parts. If repair and service are important to you, have your Kirby checked over at a reasonable price. Even if your Kirby is 30 years old, we can still repair it to run for many more years! Call 989-269-7562, 989-479-6543 or 989-551-7562. 8-12-8-52

John's Small Engine Repair 6426 E. Cass City Rd.

Reasonable Rates

Lawnmowers, Riders, Trimmers, Rototillers, Chainsaws & Snowthrowers Pick-up and

delivery available All Makes & Models

24 Years of Experience All Work Guaranteed

Hours:

Monday-Friday 8-5 p.m. Saturday 9-4 p.m. 872-3866

Help Wanted

POSITION OPEN on organic dairy & crop farm. Must have experience. Housing available. 989-872-2680.

David Osentoski

PRICE REDUCED!!

Spacious manufactured home with a 3 car attached garage. This home ached garage. This a partially finished basement. The

noor/wood basement. The main floor has 3 bedrooms, fireplace and formal dining room. Newer flooring in many of the rooms. Large deck in the rear that wraps around to the side. Nice landscaping and beautiful mature trees all on 6.91 acres. Caro schools. C-1197

NEW!!

Charlie's Pub & Grub (formerly Arayle

a hot spot that drew a lot of business

and could again. Food and liquor licenses - Sunday sales. 220 seating capacity, 5,000 sq. ft. and comes equipped with walk-in coolers, kitchen

Come take a look. Be your own boss!

WE NEED LISTINGS! WE WANT TO WORK FOR YOU!

Caro (989) 673-7777 Kingston (989) 683-8888 Cass City (989) 872-4377 www.osentoskirealestate.com



Evan Osentoski



872-3252 or





Tavis Osentoski 989-551-2010 We've been busy! Call us for all your Real Estate needs!

Love where you live! Move before winter and save!

GRANDVIEW ESTATES Apartment Living

Brand New!

Call Rick today! 989-672-1500 156 E. Deckerville Rd, Caro

Washer/Dryer/Dishwasher/Patios & MORE!

Office: 810-648-8888 • Fax: 810-648-3577 **Peters Real Estate, Inc.**

Dee's Cell: 810-404-4183

Ken's Cell: 810-404-1497

k.dkelley@yahoo.com

119 S. Elk Street ♦ Sandusky, MI 48471

Dee & Ken Kelley Real Estate Agents 3-11-24-5-



JEAN BOARD 🕸 (989) 872-8520

Wishing you the joy of

family, the

happiness of

friends and

the love of

Christmas.

(989) 233-5882 E-mail: board@speednetllc.com "RELAX - READY TO LIVE IN!!" CONDO LIVING - NO YARD WORK NEUTRAL TONES THROUGHOUT FINISHED WALK-OUT LOWER LEVEL FIREPLACE FOR COZY NIGHTS

IMMEDIATE POSSESSION

\$77,500.00

 $G\!D$



Cass City 989-872-2248 Caro 989-673-2555 Caseville 989-856-8999

 Bad Axe 989-269-6977

kellyco@avci.net WEBSITE: www.realestate-mls.com

RMLS





CUTE HOME IN A CONVENIENT LOCATION! This comfort able 3 bedroom, 1 bath home offers central air, sunroom off dining room, 1st floor laundry, newer windows and exterior doors. 2 car detached garage and a partial fenced yard. Call today! TCC1596



2 BEDROOM, 2 BATH Condo on Misty Hill. Ground level deck off the dining area. Full basement with family room. TCC1587



BEDROOM, 1 BATH Ranch REDUCED! home, in the Village of Fairgrove, with many updates including carpeting, water pump, closet

in the backyard. Move in day of closing. TO741

doors, steel entrance doors, Pergo flooring and double vanity and shower door in the bathroom. Semi-finished full basement with a hook-up for a wood burner. The township park is right



for use. Good parking. Call and take a look. COM1138



1885 HISTORIC HOME featuring 4 bedrooms and 2 full baths on a double lot in Cass City. This home is filled with charm from the dining room to the kitchen with island and pantry. It is tastefully decorated and ready to move in. Call today on TCC1600.



Kaitlyn Reehl

I will soon

I am 4 years old now and I will soon

be a big sister. I am going to be a

I have been a good girl all year. I am

doing really good in school learning

This year I would like a Barbie doll,

a trampoline, a flashlight, a comput-

I will leave milk and cookies out for

er, and the hungry hippo game.

you and carrots for the reindeer.

be a big

sister

Dear Santa,

great big sister.

Love your friend,

Kaitlyn Reehl

my letters and numbers.

I've been helping mom

Dear Santa,

I have been a good girl this year. I have been helping my mom a lot.

I would like you to bring me a baby Zhu Zhu with a slide and stroller, a unicorn pillow pet, Raponzale game for my Leapster, a remote controlled puppy and a Strawberry Shortcake car, a glow dome and a baby.

I will leave you milk, cookies and carrots for your reindeer.

Love, Kendall Hicks



Maddy Hicks

I would like a baby Zhu Zhu

Dear Santa.

I have been a really good girl this

I would like a baby Zhu Zhu and some clothes for the Zhu Zhu. Most of all I would like a new baby doll.

Maddy Hicks



Madyson Elston

I love bath toys, too

My name is Keegan. I am 14 months old this Christmas. I am getting to be such a big boy. This has been a rough year, but I have been trying to be good.

Kendall Hicks

I only need a few things this year. I would like some toys that are for me, my big sister Madyson says all of our toys are HERS. I would like a wagon, so my mommy and daddy can take me to the park, I would like some books, a few blocks, and a

Oh, and I love bath toys, too.

I love you Santa, Keegan Elston, 14 months



Keegan Elston

I have a long list

It's me again, Madyson Rain! I am 3 1/2 years old this Christmas. I have been a good girl this year. I help my mommy with my baby brother, Keegan. I am great at being a big sister. I also help my Gigi feed her guinea pig.

This year, I have a long list! I want a lot of things, but I have been very good. I would like a big Barbie house for my Barbies, some Barbie clothes, one more Zhu Zhu pet, a wrestling ring for my John Cena doll, Silly Bands, a walking puppy, and my mom says I need some new clothes. I am size 4T/5T already! Oh Santa, I keep asking for an Ipod, but my mommy says no way.

I will leave you cookies again, this year sugar free.

I love you Santa! Madyson Elston, 3 1/2

P.S. Please don't forget my Uncle Matthew. He is still in Ohio. Maybe

> Dr. Donald Robbins, D.O. is now seeing patients



Cass City Family Practice 6190 Hospital Dr., Suite 106 Cass City, Michigan 48726

To schedule an appointment with Dr. Robbins, call (989) 872-8303



An Affiliate of Covenant HealthCare

Obituaries

Manhatten Beach, Calif. 90266 or visit www.pancan.org/index.php.

Gary Nanney

Gary Emmitt Nanney, 50, of Cass

City, died unexpectedly Monday,

Dec. 13, 2010 in Covenant Medical

He was born May 29, 1960 in

Dearborn, the son of Euin Eugene

"Gene" and Carol J. (Murry)

He married Cynthia Kay Hack Jan.

Gary owned and operated Nanney's

Logging. He previously worked for

Shawn Papp and Son's Logging in

Decker. Gary loved being outside.

He enjoyed his 4-wheelers, snowmo-

bile and particularly loved his motor-

cycle. He also enjoyed deer hunting

with his wife. Gary enjoyed and was

proud to work with his sons, Gary

and Frank. He made himself known

with his big voice and a big heart to

Cynthia; children: Gary Gene

(Tonya Johnson) Nanney of Caro,

Kristen Marie Kelley of Caro, Frank

Lee (Heidi Pomeroy) Stinson III of

Cass City, and Courtney Kaye Stinson of Cass City; grandchildren:

Trent, Cody, Baylee, Breeanna, and Bradon; mother, Carol Nanney of

Bay City; brothers: Ron (Sharon)

Nanney of Grayling and Guy

(Kathie) Nanney of Port Hope; sis-

ters: Lois (Stephen) Papp of Cass

City, and Terry (Blaise) Posluszny of

Vanderhoof of Grayling; and many

He was preceded in death by his

Memorials may be made to the

Family and friends may share mem-

Arrangements were made by Kranz

ories, prayers and stories with the

father, Gene Nanney; and sister,

nieces and nephews.

held at a later date.

family

Family Discretionary Fund.

www.kranzfuneralhome.com.

Funeral Home, Cass City.

Gary is survived by his wife,

23, 1997 in Paducah, Ky.

Nanney.

Center Cooper Campus, Saginaw.

Jill Capps

Jill L. Capps, 48, of Grosse Pointe Park, passed away Thursday, Dec. 9, 2010 at Henry Ford Hospital,



Pleasant, the daughter of Robert and Emilie Baker.

Jill was a 1980 graduate of John Glenn High School, Bay City. She graduated from the University of Michigan with a B.A. in psychology in 1984 and a M.S.W. in 1989. She was credentialed by the Academy of Certified Social Workers and was a member of the National Association of Social Workers. Jill worked as a psychiatric social worker at St. Luke's Hospital Partial Hospitalization Program in Saginaw, as a program manager at Cottage Hospital Partial Hospitalization Program in Grosse Pointe Farms, as a psychotherapist at Psychiatric Services of Grosse Pointe, and as a psychotherapist in private practice at Capps Assessment in St. Clair

Jill was a woman of great beauty reflected both in her appearance and in her heart. She was an angel whose light of kindness, consideration and compassion radiated from her. She deeply touched all who knew and loved her and to them she was a guide, teacher, mentor and loyal friend. She harbored within her a deep well of intelligence, insight and love, which she unfailingly made available to her family and countless others, often without a word being spoken. Jill knew not only how to laugh and to enjoy her life, but she Bay City; a brother-in-law, Joseph also knew how to suffer with great strength and dignity, always concerned about the effects of her illness

on her family. Throughout her life, true to her Renie Vanderhoof. nature, Jill expressed gratitude for all things large or small. For many years, she was happily involved as volunteer in her daughter's schools. She enjoyed traveling internationally to places old and new, along with fishing and camping excursions. Patiently waiting to photograph a mother bird feeding her newborn, or capturing in words the essence of a relationship were accomplished with innate sensitivity and wisdom.

Jill is survived by her husband, Harry E. Capps; a daughter, Kylie E. Capps; a step-daughter, Stacey (Brent) Meininger; a step-son, Jeremy (Lisa) Capps; 3 grandchildren: Darrin and Eric Capps, and Sienna Meininger; and a brother, Rob Baker.

A private celebration of her life will

be held at a later date. Memorials may be made to the Pancreatic Cancer Action Network,

1500 Rosecrans Ave., Ste. 200,

Get the Chronicle delivered to your home each week! **Just call us at...**

I would like some action figures and some books

Charlie Gaeth

Dear Santa,

I would like some Yo Gabba Gabba action figures and some books to read. And, also bring some basketball cards for my brother.

Merry Christmas! Charlie Gaeth, 8 months Cass City

P.S. I will leave some cookies and milk for you.

Wishes Merry & Brig

next year Santa.

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 ~ Melva Guinther ~ Jill Pertler

CASS CITY CHRONICLE

6550 Main Street • Cass City, Michigan 48726 (989) 872-2010 ~ www.ccchronicle.net