



# AUGUST 2020 REAL ESTATE UPDATE - SALES UP 15% AT RECORD SHATTERING SELLING PRICES

## Submitted Content

ST. JOSEPH, MI – “The August 2020 SWMI housing market continued the frantic pace started in June. While the summer months are typically referred to as ‘the peak selling season’, the number of sales from June through August has accounted for 57 percent of year-to-date home sales. August sales, selling prices, and total dollar volume escalated well past previous peak year records dating back to 2006,” stated Alan Jeffries, Association Executive, Southwestern Michigan Association of REALTORS®, Inc.

Jeffries continued, “Homebuyers continued to struggle with the shrinking inventory of houses for sale that dropped 31 percent from August 2019 (1285 vs. 1864). For comparison, in August 2010, there were 3757 houses for sale. The market at the end of August had a 5.9-months supply of houses for sale. The number of listings for sale includes homes for sale across Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties.”

The number of houses sold increased by 15 percent from August 2019 (455 vs. 397). At 455 houses, August 2020 rocketed past the previous record of 418 set in August 2017.

Year-to-date, the number of houses sold was down 8 percent to 2203 from 2383 sold in August 2019.

Average, median, and year-to-date selling prices continued their astonishing climb becoming the new record prices in our year-over-year comparison for August prices.

The average selling price at \$324,302 was 35 percent higher than the \$239,639 average selling price in August 2019. The year-to-date, average selling price increased 18 percent (\$280,370 vs. \$236,772).

The median selling price

soared to \$235,000 from \$189,900 in August 2019 for a 24 percent increase. Year-to-date, the median selling price rose 15 percent (\$206,000 vs. \$175,000).

The median price is the price at which 50% of the homes sold were above that price, and 50% were below.

With the record-setting selling prices, the total dollar volume sky-rocketed 55 percent in August (\$147,557,780 vs. \$95,136,922). The year-to-date total dollar volume increased 10 percent (\$617,655,862 vs. \$564,229,898).

Since June, the number of bank-owned or foreclosed homes as a percentage of all transactions has held steady at 1 percent for the last three months. This was the lowest percentage reached since 2009. The highest percentage in previously in August was 36 percent in 2009.

Locally, the mortgage rate was 3.104, down slightly from 3.108 in July. Last year in August, the rate was 3.692. Nationally, the Freddie Mac mortgage rate in August was 2.91 down from 2.99 in July for a 30-year conventional mortgage.

## Nationally:

According to the National Association of Realtors®, – Existing-home sales hit the highest level since December 2006. Existing-home sales continued to climb in August, marking three consecutive months of positive sales gains. Each of the four major regions experienced both month-over-month and year-over-year growth, with the Northeast seeing the greatest improvement from the prior month.

Total existing-home sales, which were completed transactions that include single-family homes, townhomes, condominiums, and co-ops, rose 2.4% from July to a seasonally-adjusted annual rate of 6.00 mil-

lion in August. Sales as a whole rose year-over-year, up 10.5 percent from a year ago (5.43 million in August 2019).

“Home sales continue to amaze, and there are plenty of buyers in the pipeline ready to enter the market,” said Lawrence Yun, NAR’s chief economist. “Further gains in sales are likely for the remainder of the year, with mortgage rates hovering around 3% and with continued job recovery.”

The median existing-home price for all housing types in August was \$310,600, up 11.4% from August 2019 (\$278,800), as prices rose in every region. August’s national price increase marks 102 straight months of year-over-year gains.

For three straight months, home sales have climbed in every region compared to the previous month. Median home prices grew at double-digit rates in each of the four major regions from one year ago.

Existing-home sales increased 1.4% in the Midwest to an annual rate of 1,410,000 in August, up 9.3% from a year ago. The median price in the Midwest was \$246,300, a 10.7% increase from August 2019.

First-time buyers were responsible for 33% of sales in August, down from 34% in July 2020 but up from 31% in August 2019. NAR’s 2019 Profile of Home Buyers and Sellers – released in late 2019 – revealed that the annual share of first-time buyers was 33%.

Individual investors or second-home buyers, who account for many cash sales, purchased 14% of homes in August, a small change from July’s figure of 15%, and equal to the August 2019 rate of 14%. All-cash sales accounted for 18% of transactions in August, up from 16% in July 2020 and down from 19% in August 2019.

Nationally, the total housing inventory at the end of Au-

gust totaled 1.49 million units, down 0.7% from July and down 18.6% from one year ago (1.83 million). Unsold inventory sits at a 3.0-month supply at the current sales pace, down from 3.1 months in July and down from the 4.0-month figure recorded in August 2019.

Scarce inventory has been problematic for the past few years, according to Yun, an issue he says has worsened in the past month due to the dramatic surge in lumber prices and the dearth of lumber resulting from California wildfires.

“Over recent months, we have seen lumber prices surge dramatically,” Yun said. “This has already led to an increase in the cost of multifamily housing and an even higher increase for single-family homes.”

Yun says the need for housing will grow even further, especially in areas that are attractive to those who can work from home. As highlighted in NAR’s August study, the 2020 Work From Home Counties report, remote work opportunities are likely to become a growing part of the nation’s workforce culture. Yun believes this reality will endure, even after a coronavirus vaccine is available.

“Housing demand is robust, but supply is not, and this imbalance will inevitably harm affordability and hinder ownership opportunities,” he said. “To assure broad gains in homeownership, more new homes need to be constructed.”

The numbers reported for local sales include residential property in Allegan, Berrien, Cass, and the westerly 2/3 of Van Buren counties and should not be used to determine the market value of any individual property. If you want to know the market value of your property, please contact your local REALTOR®.



Est. 1867 \*\*\*

# BERRIEN COUNTY RECORD

LEGAL NEWS

## TOP STORY

31

US 31 TO I-94 PROJECT  
BACK UNDERWAY AFTER  
NEARLY A 20 YEAR HIATUS

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Over  
150  
1867 2020

## BERRIEN COUNTY'S LEADING RESOURCE FOR LEGAL NOTICES AND LEGAL NEWS





# US 31 TO I-94 PROJECT BACK UNDERWAY AFTER NEARLY A TWENTY YEAR HIATUS

Debra Haight

The start of construction on the last leg of the U.S. 31 freeway in Berrien County might not seem like a very big deal to many younger people, but it's the fulfillment of a long awaited dream for many community leaders and older residents who have been waiting decades for the project to be finished.

As Michigan Department of Transportation official Nick Schirripa reported in August, the work to complete the last four miles of the U.S. 31 freeway to connect it to I-94 will be finished in 2022. Once done, motorists will be able to travel U.S. 31 from Mackinaw City in northern Michigan to Louisville, Kentucky, he said.

The freeway has been constructed in stages over the last three plus decades, with the last stretch ending at Napier Avenue near Benton Harbor done in 2003.

This year's construction will concentrate on upgrades on I-94 and the I-94 Business Loop on Main Street in Benton Harbor as well as a roundabout at I-94 and Crystal Avenue and a new Britain Avenue bridge over U.S. 31.

Work scheduled for 2021 includes more work on I-94, constructing cul-de-sacs on Empire Avenue and on Highland Avenue in the Benton Harbor area and replacing the Territorial Road bridge over I-94. Bridge work will also be done on Benton Center Road.

2022 work will include more I-94 work, constructing the U.S. 31 segment and connection to the I-94 Business Loop interchange and more Benton Center Road bridge improvements. The 2022 work also includes the reconstruction of the I-196 interchange.

The \$122.5 million project has been a long time coming. State and local leaders first talked about constructing the north-south highway as far back as



the 1950s. The goal was to build a 30-mile freeway corridor to connect the I-80/90 Indiana Toll Road in northern Indiana north to I-94 and I-196 in northern Berrien County.

Work on constructing the new freeway from the Indiana-Michigan stateline northward began in the 1980s and continued in the next two decades with sections built north to Berrien Springs and finally to Napier Avenue.

The project stalled in the early 2000s for at least two reasons, first to find a route that would protect the Mitchell's satyr butterfly whose habitat in the Blue Creek Fen along the original freeway route. The butterfly was designated a federal endangered species and the highway route had to be re-aligned to go around it.

Schirripa said money was the second reason. The project was already delayed by the butterfly habitat controversy and Gov. Jennifer Granholm instituted a policy of "Preserve First" to maintain existing roads rather than build new ones. That policy was exacerbated by the recession of 2007-08 which caused federal and state belt tightening.

Former 79th State Rep. Al Pscholka had a front row seat to all the U.S. 31 freeway discussions, both as an aide to U.S. Rep. Fred Upton and then as a state representative from 2010 to 2016. "I remember Harry Gast, Lad Stacey and Carl Gnodtke talking about it," he said. "I got elected in 2010 and it took five years to get it back on the build list."

"The legislation to get it back on track was one of the last things I did in the legislature," he added. "I told my staff I wanted to get it done. We put together a deal with MDOT to do it in three stages: to improve I-94, to fix the connector to Benton Harbor and then do the 31-94 interchange."

Pscholka is now the vice-president of public relations and government affairs at Kinexus and continues to see the project's importance when it comes to economic development. "It provides an economic development corridor and makes it easier to move goods, services and people," he said. "I can also see warehouses and industry going in close to the highway."

"It's an important tool for not only economic development but also public safety," he added. "Sheriff Bailey says that having the freeway completed will shave 10 minutes off the drive from north to south county."

He's not the only one who sees the completion of the last freeway section as an important economic development tool.

Greater Niles Chamber President Jeff Rea said having the freeway corridor from the toll road to I-94 completed makes Berrien County much more attractive to companies looking for new locations and is even more important during the current pandemic. "It's a pretty exciting thing to see this happening," he said.

"I think our area is ripe for businesses to come in terms of logistics," he said. "I can see the area being attractive for warehouse distribution centers to help address supply chain concerns. Time is money and the freeway getting completed gives the area east-west and north-south connectivity."

"Getting the freeway done has been one of our top priorities at the chamber," he added. "It's been the missing link for

us. The four miles not done from Napier to I-94 was just enough disruptions to keep companies from locating here. Now it will be easier to get to Chicago and Detroit as well as Grand Rapids and Indianapolis."

People in the north end of the county have similar thoughts. Cornerstone Alliance Vice-President Christina Frank said transportation infrastructure is a critical element to economic development. "The movement of people and products in an efficient manner makes our region more economically competitive," she said.

"This particular project will provide an easier access to major logistics hubs and metro areas ... giving our community one more advantage when looking to recruit new business and retain existing businesses," she added.

Berrien County Community Development Director Dan Fette said the completion of the U.S. 31 freeway benefits everyone from transportation providers to first responders by reducing the time involving in moving from one location to another. He expects it will also likely reduce receiving and shipping costs for local businesses.

"As for the economic development effects, we believe this will provide new opportunities for regional/national companies to locate warehousing and distribution centers near the interchanges of these routes," he said. "This seems to be an obvious opportunity and one that we and our local economic development partners are actively pursuing."

MDOT engineer Dharmesh Valsadia said the completion of the project will improve the efficiency of the north-south corridor, improve local access to I-94 in the county, relieve traffic congestion on Napier Avenue and provide for free flow connectivity from U.S. 31 to I-94 and also I-196.

**NOTICE OF PUBLIC SALE** AT U-HAUL COMPANY 2752 BURLINGAME SW WYOMING MI NOTICE IS HEREBY GIVEN THAT ON 28 OCT 2020 AT 11 AM OR LATER. BLAIR AUCTIONEERS, EXECUTIVE ADMINISTRATOR FOR U-HAUL CO. WILL BE OFFERING FOR SALE UNDER THE JUDICIAL LIEN PROCESS, BY PUBLIC AUCTION, TO THE HIGHEST BIDDER, THE FOLLOWING STORAGE UNITS:

**BENTON H:**  
**VICKIE CULP #369**  
**BETTY WASHINGTON #363**  
**ERIC EICHEM #405**  
**JOE BROWN #402**  
**VIRA PAYNE #B58**  
THE GOODS TO BE SOLD ARE GENERALLY DESCRIBED AS HOUSEHOLD GOODS. THE TERMS OF THE SALE WILL BE CASH ONLY. U-HAUL DOES RESERVE THE RIGHT TO REFUSE ANY BIDS. (10-08)(10-15)

## SECOND INSERTION

### Notice of Foreclosure by Advertisement

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Berrien County Courthouse, 3rd Floor, starting promptly at 10:00 AM, on October 29, 2020. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Name(s) of the mortgagor(s): LAWRENCE C. JACKSON, a Married Man AND RHONDA JACKSON

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Countrywide Bank, N.A., its successors and assigns

Foreclosing Assignee (if any): BCMB1 Trust  
Date of Mortgage: February 13, 2007  
Date of Mortgage Recording: March 14, 2007  
Amount claimed due on mortgage on the date of notice: \$76,512.14

Description of the mortgaged premises: Situated in the Township of St. Joseph, Berrien County, Michigan, and are described as:

**Lot 56, Lincoln Village Addition**  
**Number 1, according to the Plat thereof, recorded September 10, 1957, in Book 15 of Plats, Page 45.**

**Commonly Known as: 2710 Oakwood Ln, St. Joseph, MI 49085**

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

**NOTICE** the minutes of the meeting of the Berrien County Board of Commissioners held THURSDAY, OCTOBER 1, 2020 are available in the County Clerk's office at 701 Main Street, St. Joseph, MI 49085 from 9:30 am to 5:00 pm Monday through Friday or on the website at [www.berriencounty.org](http://www.berriencounty.org)  
Publish OCTOBER 8, 2020

Buchanan Township Board of Trustees  
Synopsis of September 17, 2020 Regular Meeting  
Approved Payment of Bills  
Heard Sheriff's Report  
Heard Treasurer's Report  
Heard Election Report  
Zoning Board of Appeals Resignation  
Clerk Resignation



held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.  
Date of notice: October 1, 2020  
Trott Law, P.C.  
31440 Northwestern Hwy, Suite 145  
Farmington Hills, MI 48334  
(248) 642-2515  
1422288  
(10-01)(10-22)

## THIRD INSERTION

**NOTICE OF FORECLOSURE BY ADVERTISEMENT** Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Berrien County Courthouse, 3rd Floor, starting promptly at 10:00 AM, on October 22, 2020. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Name(s) of the mortgagor(s): GREGORY SMITH AND KANETA SMITH, husband and wife

Original Mortgagee: Harbor Habitat for Humanity, Inc.

Foreclosing Assignee (if any): 1st Source Bank  
Date of Mortgage: March 31, 2004

Date of Mortgage Recording: April 29, 2004  
Amount claimed due on mortgage on the date of notice: \$14,595.99

Description of the mortgaged premises: Situated in the Township of Benton, Berrien County, Michigan, and are described as:

**Lot(s) 224 and 225, of Belmont Addition to the City of Benton Harbor, according to the plat thereof recorded in Liber 5 of Plats, Page(s) 10 of Berrien County Records.**

**Commonly Known as: 1242 Chicago St., Benton Harbor, MI 49022**

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with 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; or unless MCL 600.3240(16) applies. If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention Purchaser: This sale may be rescinded by the foreclosing mortgagee for any reason. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, and the purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector.

please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector.

Date of notice: 09/24/2020  
Potestivo & Associates, P.C.  
251 Diversion Street,  
Rochester, MI 48307  
248-853-4400 309012  
(09-24)(10-15)

## FOURTH INSERTION

### NOTICE OF FORECLOSURE BY ADVERTISEMENT

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Berrien County Courthouse, 3rd Floor, starting promptly at 10:00 AM, on October 15, 2020. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Name(s) of the mortgagor(s): JESSICA M. ATKINS, a Single Woman

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Best Home Financial, Inc., its successors and assigns

Foreclosing Assignee (if any): 1st Source Bank

Date of Mortgage: July 23, 2008  
Date of Mortgage Recording: July 30, 2008  
Amount claimed due on mortgage on the date of notice: \$57,979.84

Description of the mortgaged premises: Situated in the City of Benton Harbor, Berrien County, Michigan, and are described as:

**LOT 1, BROADWAY ADDITION TO THE CITY OF BENTON HARBOR, ACCORDING TO THE RECORDED PLAT THEREOF AS RECORDED IN LIBER 2 OF PLATS, PAGE 52.**

**COMMONLY KNOWN AS: 1210 OGDEN AVE., BENTON HARBOR, MI 49022**

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with 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; or unless MCL 600.3240(16) applies.

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention Purchaser: This sale may be rescinded by the foreclosing mortgagee for any reason. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, and the purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney. Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. This notice is from a debt collector.

Date of notice: 09/17/2020  
Potestivo & Associates, P.C.  
251 Diversion Street, Rochester, MI 48307  
248-853-4400  
312861  
(09-17)(10-08)





## LEGAL NOTICES

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PREMIUM CAPITAL HOLDINGS INC  
LAKE CITY BANK  
GOULETTE JEFFREY P  
MCGRAL KELLY A  
GUARANTEED RATE INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
UTTERBACK CHARLES JR  
AMERICAN FINANCIAL RESOURCES INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
MONROE LINDA M  
MONROE MARC M  
INSTAMORTGAGE COM  
INSTAMORTGAGE DOT COM  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
POWERS JEAN K  
POWERS JOHN J  
CFSB  
CITIBANK  
HANOVER LORRAINE  
HANOVER TERRY  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
NITZ BILLIE M  
NITZ DALE WILLIAM  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
D AND D SAWYER LLC  
HORIZON BANK  
RELEASE  
VADNEY CARLY  
VADNEY JASON C  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
STATE FARM BANK  
RANSOM GLENN D  
RANSOM JACQUELINE  
BAYVIEW LOAN SERVICING LLC  
LEEGER REBECCA  
LAKE MICHIGAN CREDIT UNION  
LABOUNTY MICHAEL  
LABOUNTY WENDY  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
QUICKEN LOANS INC  
MCMANUS MARC  
MCMANUS MELODY  
LAKE MICHIGAN CREDIT UNION  
RSFT LLC  
BMO HARRIS BANK NATIONAL ASSOCIA-  
TION  
SARRATORE ANDREW F  
SARRATORE BEVERLY J  
HUNTINGTON NATIONAL BANK  
LEWIS LILLIAN L  
SHIMEK STEPHEN J  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT  
UNITED STATES HOUSING AND URBAN  
DEVELOPMENT SECRETARY  
ALVAREZ ELIZABETH  
INDEPENDENT BANK  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
CARTER KRISTA L  
SECRETARY OF HOUSING AND URBAN  
DEVELOPMENT  
UNITED STATES HOUSING AND URBAN  
DEVELOPMENT SECRETARY  
HILL SHAWN ALAN  
HILL SHELLEY MARIE  
HONOR CREDIT UNION  
NOACK KRISTIN D E  
NOACK KRISTIN DE  
NOACK MICHAEL G  
GREENSTONE FARM CREDIT SERVICES  
PARTIAL  
BUURSMAN ANDREW J  
BUURSMAN SARA C  
HONOR CREDIT UNION  
STEVENSON CHASE  
STEVENSON JOHN  
NORTHERN TRUST COMPANY  
SNYDER CHRISTOPHER  
GUARANTEED RATE INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
NEW BUFFALO COMMERCIAL LLC

CRYSTAL LAKE BANK AND TRUST  
COMPANY  
MARTINEZ JAMES J  
MARTINEZ PAMELA SUE LORESCH  
GUARANTEED RATE INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
RORKE ALEXANDER I  
STURGEON ELIZABETH J  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
SOFI LENDING CORP  
PHH MORTGAGE CORPORATION  
SAXTON BRIAN W  
SAXTON LISA B  
CENDANT MORTGAGE CORPORATION  
BAIR ANGELA  
BAIR ROBERT O  
CAPITAL ONE HOMES LOANS LLC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
MCKENZIE CURTIS A  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
SHAW JAMES PERRY  
SHAW VALERIE M  
CMG FINANCIAL  
CMG MORTGAGE INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
KOLCZ MATTHEW  
MCKENZIE ANDREA  
MORTGAGE 1 INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
BLUE HERRON ENTERPRISES LLC  
1ST SOURCE BANK  
CHRISTIAN ERIC  
CHRISTIAN MARY  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
UNITED FEDERAL CREDIT UNION  
MINOR ALEXIS JEAN  
MYSLIWY DAVID SKURKA  
SKURKA MYSLIWY DAVID



## LEGAL NOTICES

### FIRST INSERTION

#### STATE OF MICHIGAN COUNTY OF BERRIEN NOTICE TO CREDITORS

TO ALL CREDITORS: GLORIA ANN PECORA, D.O.B. 04/01/45, who lived at 2172 Pawnee Path Stevensville, Michigan 49127, died on July 31, 2020. There is no personal representative of the Grantor's estate to whom Letters of Authority have been issued. The decedent established the Living Trust of Gloria Ann Pecora u/a/d 01/12/2016, as amended. The Trustee is John E. Wilkman, Attorney for the Trust is Michael A. Hettinger, Hettinger & Hettinger, P.C., 200 Admiral Avenue, Portage, Michigan 49002.

Creditors of the decedent are hereby notified that all claims against the REVOCABLE LIVING TRUST OF GLORIA ANN PECORA u/a/d 01/12/2016, as amended, will be forever barred unless presented to the Trustee or attorney for the Trust within four months after the date of publication of this notice.

Notice is further given that the Trust will thereafter be assigned and distributed to the persons entitled to it.

(10-08)

#### STATE OF MICHIGAN PROBATE COURT COUNTY OF BERRIEN NOTICE TO CREDITORS Decedent's Estate FILE NO. 2020-0639-DE

Estate of PATRICIA MAE WOLFF, Date of birth: January 16, 1933

**TO ALL CREDITORS: \***  
**NOTICE TO CREDITORS:** The decedent, Patricia Wolff, died February 24, 2020.

CROSSCOUNTRY MORTGAGE INC  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
RODRIGUEZ JONATHAN  
DIAMOND RESIDENTIAL MORTGAGE  
CORPORATION  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
KENNEDY CATHERINE BRIDGET  
KENNEDY JOHN JOSEPH  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
QUICKEN LOANS INC  
CROUCH ADAM L  
CROUCH HOLLY E  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
QUICKEN LOANS INC  
THOMAS AMANDA  
THOMAS BRIAN  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC  
QUICKEN LOANS INC  
DAVIS JENNIFER L MILLER  
DAVIS KENNETH E  
MILLER DAVIS JENNIFER L  
1ST ADVANTAGE MORTGAGE  
DRAPER AND KRAMER MORTGAGE  
CORP  
MORTGAGE ELECTRONIC REGISTRA-  
TION SYSTEMS INC

### DEEDS

**MUMAW ANEITA REVOCABLE TRUST**  
**MUMMAW ANEITA TRUST**  
**LEMOINE ANDREW C**  
**SCHMIDT LINDA E**  
CONSIDERATION: \$190,000.00  
ST JOSEPH TWP  
**YORK DOROTHY ANN ESTATE**  
**HEADY ANDREW**  
CONSIDERATION: \$185,000.00

NILES TWP  
**FERRER MARIA E**  
**FERRER MOISES**  
UNITED FEDERAL CREDIT UNION  
CONSIDERATION: \$350,000.00  
ST JOSEPH TWP  
**MARTIN ANNA B LIVING TRUST**  
**MARTIN CHARLES F LIVING TRUST**  
**TERLISNER JUDITH CAROL**  
CONSIDERATION: \$0.00  
HAGAR TWP  
**POWELL MARY B REVOCABLE LIVING TRUST**  
**POWELL JANICE L**  
CONSIDERATION: \$0.00  
NILES TWP  
**MESSINGER DOROTHY E**  
**MESSINGER EDWARD E**  
**MESSINGER DOROTHY E**  
**MESSINGER SALLY ANNE**  
**ROUSE DAWN MARIE**  
CONSIDERATION: \$0.00  
BAINBRIDGE TWP  
**KELLER GERALD E TRUST**  
**BRANCH MICHELLE D**  
CONSIDERATION: \$0.00  
BRIDGMAN CITY  
**CLEARY IRENE L REVOCABLE LIVING TRUST**  
**ALLEE CODY MATTHEW**  
**ALLEE TRISTAN**  
CONSIDERATION: \$10.00  
NEW BUFFALO CITY  
**FEDERAL NATIONAL MORTGAGE ASSOCIATION**  
**REDBEACHGLASS LLC**  
FANNIE MAE  
CONSIDERATION: \$231,000.00  
NEW BUFFALO TWP  
**HAWKINS DARNELL H SR ESTATE**  
**HAWKINS DARNELL HERBERT**  
**ESTATE**  
**HAWKINS LORETHA**  
CONSIDERATION: \$0.00  
CHIKAMING TWP

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Curtis L. Wolff, personal representative, or to both the probate court at 811 Port Street St. Joseph and the personal representative within 4 months after the date of publication of this notice.

Dated: September 29, 2020  
Curtis L. Wolff  
2818 Morton Avenue  
St. Joseph, MI 49085  
269-757-2135  
(10-08)

#### NOTICE OF FORECLOSURE BY ADVERTISEMENT.

Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Berrien County, starting promptly at 10:00 AM, on November 05, 2020. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

MORTGAGE: Mortgagor(s): Jimmie Lee Brown, an unmarried woman and Arthur Wingard, a single man.

Original Mortgagee: NBD Mortgage Company  
Date of mortgage: June 16, 1993 Recorded on June 17, 1993, Liber 1579, on Page 1149,  
Foreclosing Assignee (if any): JPMorgan Chase Bank, National Association

Amount claimed to be due at the date hereof: Twelve Thousand Nine Hundred Fourteen and 45/100 Dollars (\$12,914.45)

Mortgaged premises: Situated in Berrien County, and described as:

Lot 11 and the North 10 feet of Lot 12, Block 1, F.M. Mills Empire Addition to the City of Benton Harbor, according to the plat thereof, recorded September 6, 1913, in Volume 5 of Plats, Page 29, Berrien County Records.

Commonly known as 1159 Monroe Street, Benton Harbor, MI 49022

The redemption period will be one year from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later, or unless extinguished pursuant to MCL 600.3238.

If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. Attention homeowner:

If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

JPMorgan Chase Bank, National Association  
Mortgagee/Assignee  
Schneiderman & Sherman P.C.  
23938 Research Dr, Suite 300  
Farmington Hills, MI 48335  
248.539.7400  
1422797  
(10-08)(10-29)

### CIVIL COURT

#### JURY TRIAL

LARRY D BITTNER AS TRUSTEE OF THE  
LANLORD TENANT HEARINGS  
PARKER PROPERTY MANAGEMENT INC V  
STEPHEN WALLACE V HOLLEY MCKENZIE  
HILLS HAVEN V REBECCA MILLER  
SARAH RUTH V COREY BAUMERT  
NELSON PANIAGO V CROSBY SOUERS  
SAKARA & SHIER DEVELOPMENT GROUP V  
NILES HOUSING COMMISSION V DAVID R  
LAKECREST PROPERTIES V MICHELLE  
LAKECREST PROPERTIES V GRAHAM,  
LAKECREST PROPERTIES V COURTNEY  
MARK ROHM V NICHOLAS FERRO  
JOSEPHINE WOODEN V TEVIN  
MARK ROHM ET AL V LATRESE TRAVIS  
SHAWNEE MHC LLC V JASON WILKES  
JEFF SUKUPCHAK V MATT HARRINGTON  
MONIQUE POLK V KAYLA CROFTAN  
MONIQUE POLK V DIRECCA NORWOOD  
COGIC VILLAGE V BARBARA SMITH  
COSTA VERDE MANAGEMENT V JUSTIN  
SHOEMAKER  
COSTA VERDE MANAGEMENT V JUSTIN  
SHOEMAKER

#### PRE-TRIAL HEARINGS

MINI FRANKLIN MHP LLC V GINA SWETCOFF  
MINI FRANKLIN MHP LLC V ELIZABETH  
MINI FRANKLIN MHP LLC V ROSALINDA  
RICHARD WHITMIRE V ALLISON WATSON  
MINI FRANKLIN MHP LLC V GREG WHITNEY  
MINI FRANKLIN MHP LLC V LINDA MORRIS  
MINI FRANKLIN MHP LLC V AARON POINTER  
MINI FRANKLIN MHP LLC V JANNETTA

RIVERSIDE ESTATES MHC V TIFFANY  
MINI FRANKLIN MHP LLC V JOSHUA  
MINI FRANKLIN MHP LLC V CHANCE  
RIEGE  
MINI FRANKLIN MHP LLC V NATHAN  
PUGH  
MINI FRANKLIN MHP LLC V RICKEY  
MINI FRANKLIN MHP LLC V JOSEPH  
DUIS  
MINI FRANKLIN MHP LLC V DOUGLAS  
MINI FRANKLIN MHP LLC V STEVEN  
BOLEY  
MINI FRANKLIN MHP LLC V MICHAEL  
MINI FRANKLIN MHP LLC V RONNIE  
VICKIE BARKER V JEFFERY LEE  
BERRIEN WOODS APARTMENTS V JOSEPH  
RMC PROPERTIES V EMILY TUCKER  
BERRIEN WOODS APARTMENTS V ERIC  
HARBOR BLUFFS APARTMENT V  
SPRING LAKE V ERIC SCOTT  
SPRING LAKE V SHARON SLABACH  
OAKVIEW ESTATES V JAMES FLECK  
SPRING LAKE V HEATHER TYLER  
THREE OAKS ESTATES (5TH) V JESSIE  
VICTORIA VENTURES V THE PHOENIX  
BENTON HARBOR HOUSING COMMISSION V  
LINDA SCHULTZ V DIANA ELLIOTT  
PAW PAW ESTATES MOBILE HOME  
PARK V  
PAW PAW ESTATES MOBILE HOME  
PARK V  
BRIARWOOD APTS V AUSTIN SPARKMAN  
BRIARWOOD APTS V MALITA MCBRIDE  
BRIARWOOD APTS V BLUE MARLA  
BRIARWOOD APTS V JAZMINE COLEMAN  
TRAVELODGE/VIREN SHAH V MELISSA  
TRAVELODGE/VIREN SHAH V MELISSA

#### BENCH TRIALS

MELISSA J WILLEMIN V JASON A WILLEMEN  
LYNV FUNDING LLC V KAREN DABBS  
EXPRESS AUTO, INC. V JOEL LESLIE  
CREDIT CORP SOLUTIONS INC V MAURICE

#### MISC HEARINGS & MOTIONS

RICHARD S MAYO JR V DEANA LEE  
EASY RENTALS LLC V MALISA PAUL  
DAVID B GARELICK ET AL V JEFF

### BERRIEN COUNTY RECORD LEGAL NEWS

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Jessica Hendrixson

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Jessica Hendrixson

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Randy Hendrixson  
Jessica Hendrixson

#### PRODUCTION STAFF

Tami Roberts

#### LEGAL NOTICES

Tami Roberts

## COURT FILINGS

BERRIEN COUNTY RECORD, BUCHANAN, MICHIGAN OCTOBER 8, 2020 3



SUKICH  
PETER JAMES MOSHER V JEFFREY  
LYNN  
ABSOLUTE RESOLUTIONS INVEST-  
MENTS  
LYNV FUNDING LLC V KAREN DABBS  
LECHNER & SONS, INC. V LAKESHORE  
EMILY PATRICIA FINLEY V TRENT  
RONALD  
DIANE M MESSING V JUSTIN M BLAIR  
CHEQUILA KING V KIM PORTER  
JAMES E HAHN ET AL V CLAUDE JEFFREY  
GABRIEL MARK CORNELIUS V AMBER  
LYNN  
JOVITA SANDOVAL PEREZ V SALVADOR  
ADRIANNE ROSE BAUGHMAN V JUSTIN  
RICHARD KENREICH  
PREMIER HOME FURNISHINGS V CASSELL

### FAMILY COURT

#### CHILD SUPPORT, MEDIATIONS, PRO CONFESSO HEARINGS, CONTESTED HEARINGS

JILLIAN JAKUBS-OLSON V LARS ERIK  
BRIAN WINSTON MAY V MINDI DENELL  
DIAMOND JEWEL HUNT V WALTER  
RUFUS  
DEITRIA DENISES AUTRY V HOWARD  
HANNAH MARIE AKRE V GREGORY  
LYNN  
NICOLAS AARON LOPEZ-ANDERSON V  
EMILY PAGEL V TREVOR NELSON  
MUASA MWEWE V CRYSTAL SMITH  
EFFIANY A JENNINGS V RODNEY JENNINGS  
JOSEPH MICHAEL HEMPEL V JODI  
MARIE  
RACHEL ALEXIS COMBS V CHASE  
THOMAS-  
JERRET THOMAS HAMMONS V  
MONICA  
MIKI LEE KEEFER V TRAVIS REY  
KEEFER  
AMBER LYNN WARREN V DANIEL  
WARREN  
NICHOLAS A LEMIEUX V KATHERINE  
N DEJA  
CHRISTOPHER P LAROCCO V STACEY  
A  
EDITH MONTGOMERY WINE V MATTHEW  
ROSILEY CERQUEIRA MARINHO V  
EDITH MONTGOMERY WINE V MATTHEW  
EMILY PATRICIA FINLEY V TRENT  
RONALD  
KALLIE ANN AMBERG V NICHOLAS  
JOHN  
REBEKAH ARNOLD V CHRISTOPHER  
DEW  
ADRIANNE ROSE BAUGHMAN V JUSTIN

### CRIMINAL SENTENCING

NONE TO REPORT  
COURT HOUSE CLOSED  
DUE TO COVID-19

### WEST MICHIGAN BANKRUPTCIES

**NOTE: THESE INCLUDE ALL OF THE  
WEST MICHIGAN BANKRUPTCIES  
DECIDED BY THE U.S. DISTRICT  
COURT FOR THE WESTERN  
DISTRICT OF MICHIGAN**

VIRGINIA PORTER 7  
LISA D. GREEN 7

SHAUN SEEDORFF 7  
NAJA BUDREAU 7  
JOHN LINDEMANN 7  
MAKESHA M. BOLDEN 7  
LISA KAY HAGERTY 7  
GREGORY BRUNT 7  
JOSEPH ANDREW SMITH 7  
CHARICE WILLIS 7  
SHANNON RETA SINCLAIR 7  
CRISTINE MARIE POTTER 7  
MARK ANDREW CARPENTER, SR. 7  
KATELYN MICHELLE LAMPHIEAR 7  
BROOKE ELIZABETH ELLSWORTH 7  
KENNETH M. TROYER 7  
JOSEPH ROBERT WISNESKI 7  
JEFFREY T. TAVOLACCI 7  
NATHAN B. BERENS AND JAMIE M. BERENS 7  
WILLIAM DOUGLAS KEUHS, JR. AND  
CLARISA ANN KEUHS 7  
ALLEN B. COFFMAN 7  
MARCELL R. MITCHELL 7  
JESSICA L. SHUDELL 7  
CHARLES E. GEISTEL 7  
CHANA M. WILKINS 7  
WALTER WILLIAM WESTPHAL, III AND  
DIANNE LYNN WESTPHAL 7  
JODI PETERS 7  
CHANNON M. MASON 7  
AMANDA R. BRYGAL 7  
BARBARA JEAN HAYES 7  
DOUGLAS N PENNER 7  
LATESA TARLENE TOWNSEND 7  
DAVID L. RAMM, JR. AND MICHELLE L. RAMM 7  
KATHERINE SUZANNE GUTOWSKI 7  
VONDA K. BANKS 7  
TIFFENEY RACHELLE CARTER 7  
QUENTIN O. MASON 7  
MARC W. FAULKNER AND ASHLEY M. FAULKNER 7  
RICARDO HERNANDEZ 7  
AGATHA MARIE CHEEKS 7  
RUSTY MARSHALL AND TONYA M. MARSHALL 7  
RONALD L. CAMP AND MINDY J. CAMP 7  
ALBERT HENRY BOUWMAN AND ALICIA VIRGINIA BOUWMAN 7  
GEORGE BURL NARAGON 7  
AMY N. DODSON 7  
REGNALD ALLAN CUTTS 7  
MICHAEL JAMES WILLIS 7  
WENDELL EVERETT CURRY, JR. AND  
MELISSA ANNETTE CURRY 7  
JINLING REN 7  
CHERYL R. NEWMAN 7  
ARON DOUGLAS SWANK, II AND  
JANELLE MARIE SWANK 7  
ANDRIA LYNN JOHNSON 7  
SHARON G RULEY 7  
MARY BETH BUCKLEY 7  
SALVATORE DANIEL PONZIO 7  
MATTHEW MARK RADTKE 7  
DANIEL CANALES CASTILLO 7  
AMY MARIE POSTMA 7  
AUTUMN ROSE SLEDGE 7  
MARY KATHRYN RITTASE 7  
RICKIE J. BOOTH, JR. AND JADE ASHLEIGH BOOTH 7  
DARLA JO FRICKER 7  
TYLER SCOTT PATCH 7  
KEVIN LEWIS HALL AND ANDREA  
ROSSLYN HALL 7  
BRETT WILLIAM PATTERSON 7  
TRAVERSE CITY EQUITY INVESTMENTS, LLC 11  
ERIC R MYSAK 12  
KRISTEN ROSE START AND RYAN  
MATTHEW START 13  
FREDERICK ALFRED TRUMBLE 13  
ARTHUR ALFRED SILLS 13  
DONALD BOLZMAN AND KATHLEEN  
BOLZMAN 13  
CLYDE DEMARCO WILSON 13  
KIRK EDWARD PRUITT, II 13  
CARLA ALDRED 13  
DALE FRANKLIN HOWARD 13  
DAVID A. WEAVER 13  
TODD ALLAN POSTMA 13





# MORTGAGES

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## DISCHARGED MORTGAGES

BENNETT KELLY A  
 HORROCKS JASON  
 LAKEVIEW LOAN SERVICING LLC  
 NEIDLINGER JACQUELINE J  
 NEIDLINGER JASON A  
 FIFTH THIRD BANK  
 WANING BRENDA L  
 WANING RICHARD T  
 FIFTH THIRD BANK  
 FIFTH THIRD MORTGAGE COMPANY  
 KOLESNIKOV GLEB V  
 SOUTHWOOD VICTORIA A  
 FIFTH THIRD BANK  
 HOMENCHUK SARAH  
 HOMENCHUK TROY M  
 FIFTH THIRD MORTGAGE MI LLC  
 REPETTO DAVID W  
 REPETTO DAVID W REVOCABLE TRUST  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 BAILES ARTHUR M JOINT TRUST  
 HORIZON BANK  
 BROCK DONNA  
 BROCK MICHAEL L  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC  
 HUBBARD AMANDA  
 HUBBARD ANDREW M  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC  
 HAND TIMOTHY  
 EDGEWATER BANK  
 KRAJEWSKI AMY  
 KRAJEWSKI LAWRENCE G  
 LAKE MICHIGAN CREDIT UNION  
 ANKLI CONNIE L  
 ANKLI TODD C  
 EDGEWATER BANK  
 BACHMAN BRET S  
 BACHMAN JANICE A  
 EDGEWATER BANK  
 DROGOWSKI PAUL J  
 EDGEWATER BANK  
 MCKENZIE CURTIS A  
 EDGEWATER BANK  
 LESLEY CORY M  
 LESLEY TIFFANY L  
 UNITED FEDERAL CREDIT UNION  
 FERREIRA ALINE AYRES MENDES  
 FERREIRA ROGERIO ROMARIZ  
 UNITED FEDERAL CREDIT UNION  
 SOYK APRIL J  
 SOYK MATTHEW W  
 UNITED FEDERAL CREDIT UNION  
 NEEDHAM GREGORY  
 NEEDHAM TRACIE  
 UNITED FEDERAL CREDIT UNION  
 NEWSON DIANA L  
 NEWSON ISIAH  
 UNITED FEDERAL CREDIT UNION  
 TOLEDO ADAM  
 TOLEDO KAREN  
 UNITED FEDERAL CREDIT UNION  
 ELSTON ANNIE L  
 UNITED FEDERAL CREDIT UNION  
 TENNANT AARON J  
 TENNANT KARLA M  
 UNITED FEDERAL CREDIT UNION  
 MARTIN JENNIFER  
 MARTIN LANE  
 UNITED FEDERAL CREDIT UNION  
 BLAUSER JEREMY PHILLIP  
 BLAUSER STACY LYNN  
 UNITED FEDERAL CREDIT UNION  
 DEGASPERI JEAN FELIPE  
 DESOUSA DAYANA ALMEIDA  
 UNITED FEDERAL CREDIT UNION  
 GERBER STEVEN  
 HARRIS ELOISE  
 UNITED FEDERAL CREDIT UNION  
 BISHOP NICOLE M  
 BISHOP TIMOTHY A  
 UNITED FEDERAL CREDIT UNION  
 VANDYCK JAMES W  
 UNITED FEDERAL CREDIT UNION  
 POOJARY PRAVEEN K  
 POOJARY RUVITHA REDDY  
 UNITED FEDERAL CREDIT UNION  
 WARNER ANTHONY  
 WARNER BONITA  
 UNITED FEDERAL CREDIT UNION  
 KLITCHMAN JACOB W  
 KURINA MEGAN E  
 UNITED FEDERAL CREDIT UNION  
 SCHMIDT THOMAS B  
 UNITED FEDERAL CREDIT UNION  
 HALL BENJAMIN B  
 HALL JAIME N  
 UNITED FEDERAL CREDIT UNION  
 HENDLEY KATHY S  
 HENDLEY ROBERT L III  
 UNITED FEDERAL CREDIT UNION  
 POOJARY PRAVEEN K  
 POOJARY RUVITHA REDDY  
 UNITED FEDERAL CREDIT UNION  
 WARNER ANTHONY W  
 WARNER BONITA  
 UNITED FEDERAL CREDIT UNION  
 YEAGER JEFFREY M  
 YEAGER KELLY C  
 UNITED FEDERAL CREDIT UNION  
 REGAN MICHAEL  
 REGAN VALARI  
 UNITED FEDERAL CREDIT UNION  
 MCCALLION JAMES  
 MARQUETTE BANK  
 BRUMMEL MARK  
 BRUMMEL MICHELE  
 BANK OF PONTIAC  
 MICHIGAN CONFERENCE ASSOCIATION  
 OF SEVENTH DAY ADVENTISTS  
 LAKE UNION CONFERENCE REVOLVING  
 FUND TRUST  
 EZZO JENNIFER A  
 EZZO JOHN S  
 NEWTEK SMALL BUSINESS FINANCE  
 INC  
 NEWTEK SMALL BUSINESS FINANCE  
 LLC  
 COOPER MOSE  
 COOPER PAULA  
 MICHIGAN HOMEOWNER ASSISTANCE  
 NONPROFIT HOUSING CORPORATION  
 MICHIGAN STATE HOUSING DEVELOP-  
 MENT AUTHORITY  
 GIBBS LINDA HUGHES  
 CHEMICAL BANK  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 TCF NATIONAL BANK  
 LEWIS LILLIAN L  
 SHIMEK STEPHEN J  
 FINANCIAL FREEDOM ACQUISITION LLC  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 LINGK ANGELA  
 MORSE MATTHEW  
 PNC BANK NATIONAL ASSOCIATION  
 CHAPMAN THOMAS  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC  
 NEWELL REGINA MARIE  
 1ST ADVANTAGE MORTGAGE  
 DRAPER AND KRAMER MORTGAGE  
 CORP  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 BRINK MICHAEL E  
 MICHIGAN STATE HOUSING DEVELOP-  
 MENT AUTHORITY  
 AMICARELLI FRANCES L  
 AMICARELLI NICOLA V  
 BNC MORTGAGE INC  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 SUTTON SUZANNE  
 SUTTON WILBURN JR  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC

MURPHY ROBERT J  
 JPMORGAN CHASE BANK  
 DUCAN CAROLINE M  
 DUNCAN PATRICK L  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC  
 SEIBER DAVID K  
 BMO HARRIS BANK NATIONAL ASSO-  
 CIATION  
 FIDLER DAVID B  
 GREENSTONE FARM CREDIT SERVIC-  
 ES  
 BOWERS MELODY  
 OLD NATIONAL BANK  
 BOWERS MELODY J  
 OLD NATIONAL BANK  
 HAMMER MICHELE  
 HAMMER ROBERT JR  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 SAWICKI JAMES A  
 SAWICKI MICHELLE R  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 MATHIS JASON  
 MATHIS JENNIFER  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 ASHLEY KEN SR  
 ASHLEY MARLENA  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 DEKREEK LAURA S  
 DEKREEK ZANE A  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 FREDLAKE EMILY  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 ECKSTEIN ANTHONY  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 ONEILL CHRISTOPHER P  
 ONEILL SUZANNE M  
 NEIGHBORHOOD MORTGAGE SOLU-  
 TIONS LLC  
 SORRELS DANIEL  
 FIFTH THIRD BANK  
 MORRISON CAROL  
 MORRISON THOMAS H  
 FIFTH THIRD BANK  
 DOYLE ANNE S  
 MICHIGAN STATE HOUSING DEVELOP-  
 MENT AUTHORITY  
 ASHCRAFT BRANDI J  
 TERLECKI MICHAEL  
 FIFTH THIRD BANK  
 FIFTH THIRD MORTGAGE COMPANY  
 LEAHY KEVIN THOMAS  
 GUARANTEED RATE INC  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 BUNDY CAROLE BURKHARD  
 BUNDY JEFFERY A  
 BURKHARD CAROLE D  
 FIFTH THIRD BANK  
 FIFTH THIRD MORTGAGE CO  
 ALTHERR EVELYN MARY  
 ALTHERR LARRY W  
 HICKS EDWIN VINCENT SR  
 FIFTH THIRD BANK  
 CARPENTER EVELYN S  
 CARPENTER MICHAEL L  
 FIFTH THIRD MORTGAGE MI LLC  
 COULTER BRANT H  
 COULTER HAYLEY M  
 FIFTH THIRD BANK  
 BYRD JOANNA B  
 HORIZON BANK  
 GERRING KRIEGER HARRIET  
 KRIEGER HARRIET GERRING  
 KRIEGER KURT  
 AMERIFIRST FINANCIAL CORPORATION  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 DENUYL MICHAEL  
 HUNTINGTON NATIONAL BANK  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC

RENAUD LISA P REVOCABLE TRUST  
 JPMORGAN CHASE BANK  
 BACKUS GERALD D  
 BACKUS LINDA R  
 FIFTH THIRD BANK  
 GREENE NATHAN  
 GREENE PATRICIA L  
 CHEMICAL BANK  
 TCF NATIONAL BANK  
 STRAKA ADAM  
 STRAKA JOLENE  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 MORTGAGE RESEARCH CENTER LLC  
 VETERANS UNITED HOME LOANS  
 ABRAMS RONDA  
 MAGILL LAWRENCE  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 PERL MORTGAGE INC  
 MILLER CHRIS A  
 FIFTH THIRD BANK  
 PALLAS DAVID STEVEN  
 PALLAS KATHERINE A  
 PALLAS KATHY A  
 FIFTH THIRD MORTGAGE MI LLC  
 POUPARD DEBRA J  
 FIFTH THIRD MORTGAGE MI LLC  
 DEJA BEAU S  
 THORNBURG KIMBERLY K  
 FIFTH THIRD MORTGAGE MI LLC  
 REINHARDT JENNIFER L  
 REINHARDT KAREN  
 HONOR CREDIT UNION  
 TOMASI INVESTMENTS LLC  
 HONOR CREDIT UNION  
 TOMASI INVESTMENTS LLC  
 HONOR CREDIT UNION  
 BEARDSLEY BRENDA  
 BEARDSLEY JAMES  
 HONOR CREDIT UNION  
 BEARDSLEY BRENDA  
 BEARDSLEY JAMES  
 HONOR CREDIT UNION  
 KLOCHAN ANN M  
 KLOCHAN JOSEPH G  
 FIRST PREFERRED MORTGAGE CO  
 MICHIGAN MUTUAL INC  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 RHODE BETH ANN  
 RHODE CARL L JR  
 WELLS FARGO FINANCIAL AMERICA  
 INC  
 WELLS FARGO USA HOLDINGS INC  
 MULLEN JIM E  
 MULLEN REBA  
 HORIZON BANK  
 HAUSEMAN KURT E  
 WELLS FARGO BANK  
 HAUSEMAN JOSEPHINE T  
 MILLS NIGEL  
 MILLS SUZANNE J  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 SIERRA PACIFIC MORTGAGE COMPANY  
 INC  
 LYKINS KRISTOFER  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 QUICKEN LOANS INC  
 PETIPRIN NATALIE  
 MORTGAGE ELECTRONIC REGISTRA-  
 TION SYSTEMS INC  
 TOP FLITE FINANCIAL INC  
 BYRD BELINDA  
 BYRD DANIEL  
 CLEARPATH LENDING  
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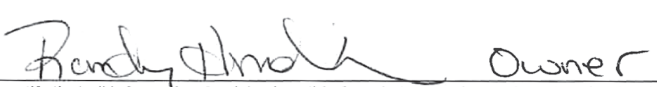
# MORTGAGES

BERRIEN COUNTY RECORD, BUCHANAN, MICHIGAN OCTOBER 8, 2020 5

## STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION

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a. Total Number of Copies (Net press run)		215	219
b. Paid Circulation (By Mail and Outside the Mail)	(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	22
	(2)	Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	191
	(3)	Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®	1
	(4)	Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)	0
c. Total Paid Distribution [Sum of 15b (1), (2), (3), and (4)]		214	219
d. Free or Nominal Rate Distribution (By Mail and Outside the Mail)	(1)	Free or Nominal Rate Outside-County Copies included on PS Form 3541	0
	(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541	1
	(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	0
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e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		1	1
f. Total Distribution (Sum of 15c and 15e)		215	220
g. Copies not Distributed (See Instructions to Publishers #4 (page #3))		0	0
h. Total (Sum of 15f and g)		215	220
i. Percent Paid (15c divided by 15f times 100)		99.53	99.55

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