• Return or securely destroy confidential information at the City's request or upon completion or termination of the engagement, subject to lawful professional retention requirements and any litigation hold.
If disclosure is required by law, regulation, subpoena, court order, or other legal process, the Respondent shall, to the extent legally permitted, provide prompt written notice to the City and reasonably cooperate in seeking a protective order or other remedy. These confidentiality obligations shall survive completion or termination of the procurement and engagement for five years, except that obligations concerning information protected for a longer period by law shall continue for that longer period.

9.3 Michigan Freedom of Information Act
Respondents are advised that proposals and records submitted to or held by the City may be subject to disclosure under the Michigan Freedom of Information Act, MCL 15.231 et seq. The City will determine its disclosure obligations and cannot guarantee that material designated confidential will be exempt from disclosure.
A Respondent claiming that a portion of its proposal is exempt shall clearly mark only the specific material claimed to be confidential or a trade secret and provide a written explanation of the legal basis for the claimed exemption. Marking the entire proposal confidential is not acceptable and does not bind the City.

9.4 Insurance Requirements
• Professional liability/errors and omissions: not less than $1,000,000 per claim and $2,000,000 aggregate.
• Commercial general liability: not less than $1,000,000 per occurrence and $2,000,000 aggregate.
• Workers' compensation: statutory Michigan requirements, with employer's liability as required by the City.
• Automobile liability: $1,000,000 combined single limit when vehicles are used in performance.
• Cyber/privacy liability: not less than $1,000,000 per claim or incident and in the aggregate.
The City may adjust requirements during contract negotiation. The selected firm shall provide certificates before work begins and name the City as an additional insured where applicable.

9.5 Indemnification
To the fullest extent permitted by law, the selected firm shall indemnify, defend, and hold harmless the City and its officers, employees, agents, and elected and appointed officials from claims, liabilities, damages, losses, costs, and expenses, including reasonable attorney fees, arising out of or relating to the firm's performance, acts, omissions, breach, or misconduct, except to the extent caused by the City's own gross negligence or willful misconduct. Final language will be established in the engagement agreement.

9.6 Right to Reject Proposals
The City reserves the right, in its sole discretion, to reject any or all proposals; waive informalities, irregularities, or technicalities; request correction, clarification, or additional information; investigate qualifications and verify references; conduct interviews; negotiate with one or more Respondents; award all, part, or none of the work; cancel, suspend, amend, or reissue this RFP; and take any other action determined to be in the City's best interest. The City is not obligated to select the lowest-cost proposal.

9.7 No Reimbursement of Proposal Costs
The City will not reimburse any Respondent for costs incurred in preparing, submitting, clarifying, presenting, or negotiating its proposal, regardless of whether the City makes an award or cancels this RFP.

9.8 Non-Collusion
By submitting a proposal, each Respondent certifies that its proposal is genuine and independently developed; it is not made in collusion with another Respondent or party; the Respondent has not attempted to induce another person or entity to submit or refrain from submitting a proposal; and the Respondent has not engaged in conduct that would violate federal or state antitrust law in connection with this procurement.

9.9 Compliance with Laws
The selected firm shall comply with all applicable federal, state, and local laws, regulations, and ordinances and with applicable professional and ethical requirements. These include, as applicable, the Michigan Uniform Budgeting and Accounting Act, MCL 141.421 et seq.; the Michigan Elliott-Larsen Civil Rights Act; Michigan public-records requirements; and the City's purchasing policies and ordinances.

9.10 Additional Contract Terms
• No subcontractor may perform material work without prior written City approval; the selected firm remains fully responsible for all work.
• The selected firm shall promptly disclose actual or potential conflicts arising during the engagement and maintain independence throughout.
• The agreement shall address ownership and permitted use of deliverables, access to supporting records, record retention, confidentiality, data security, termination, payment, and scope changes.
• The City may terminate for cause or convenience as provided in the final agreement and will pay only for accepted work properly performed through the effective termination date.

10. Submission Instructions

Proposals must be received no later than November 12, 2026 at 4:00pm Eastern Time. Late submissions may be rejected. Submit proposals as follows:
• Electronic submission: one searchable PDF sent to tmoore@bhcity.us.
• Hard-copy submission, if required: Four (4) bound copies in a sealed package marked "RFP Forensic Financial Audit - DO NOT OPEN."
• Fee proposal: Submitted separately in a sealed envelope clearly marked "Forensic Fee Proposal – DO NOT OPEN".
Delivery address: Tiffany Moore, City Clerk, City of Benton Harbor, 200 East Wall Street, Benton Harbor, Michigan 49022, unless revised by addendum.
A Respondent may modify or withdraw its proposal by written notice received before the deadline. Proposals shall remain valid for ninety days after the deadline.

11. Questions and Communications

Direct all questions in writing to Alex Little, City Manager, alittle@bhcity.us, 269-204-2776 by the deadline in Section 9. From issuance through selection, Respondents shall not communicate about this procurement with other City officials, employees, consultants, or agents except as authorized by the designated contact. Material interpretations or changes will be issued by written addendum.

12. Reservation of Rights

• Reject any or all proposals or portions of proposals.
• Waive minor informalities or request correction or clarification.
• Investigate qualifications and verify information and references.
• Negotiate scope, schedule, staffing, price, deliverables, and contract terms.
• Award all, part, or none of the work and authorize later task orders or scope amendments.
• Cancel, suspend, amend, or reissue the solicitation without liability for proposal costs.

13. Governing Law

13.1 Applicable Law
This RFP and any agreement resulting from it shall be governed by and construed under Michigan law, without regard to conflict-of-law principles.

13.2 Venue
Any legal action or proceeding arising from this RFP or the resulting agreement shall be brought in the courts of Berrien County, Michigan, or the United States District Court for the Western District of Michigan, as applicable. By submitting a proposal, each Respondent consents to the jurisdiction of those courts.

13.3 Michigan Procurement Standards
The City intends to conduct this procurement in a fair, open, and competitive manner consistent with applicable Michigan public-procurement requirements and the City's purchasing policies.

14. Authorization

Issued by authority of the City Commission of the City of Benton Harbor, Michigan, subject to completion of the procurement information and approvals required by the City.

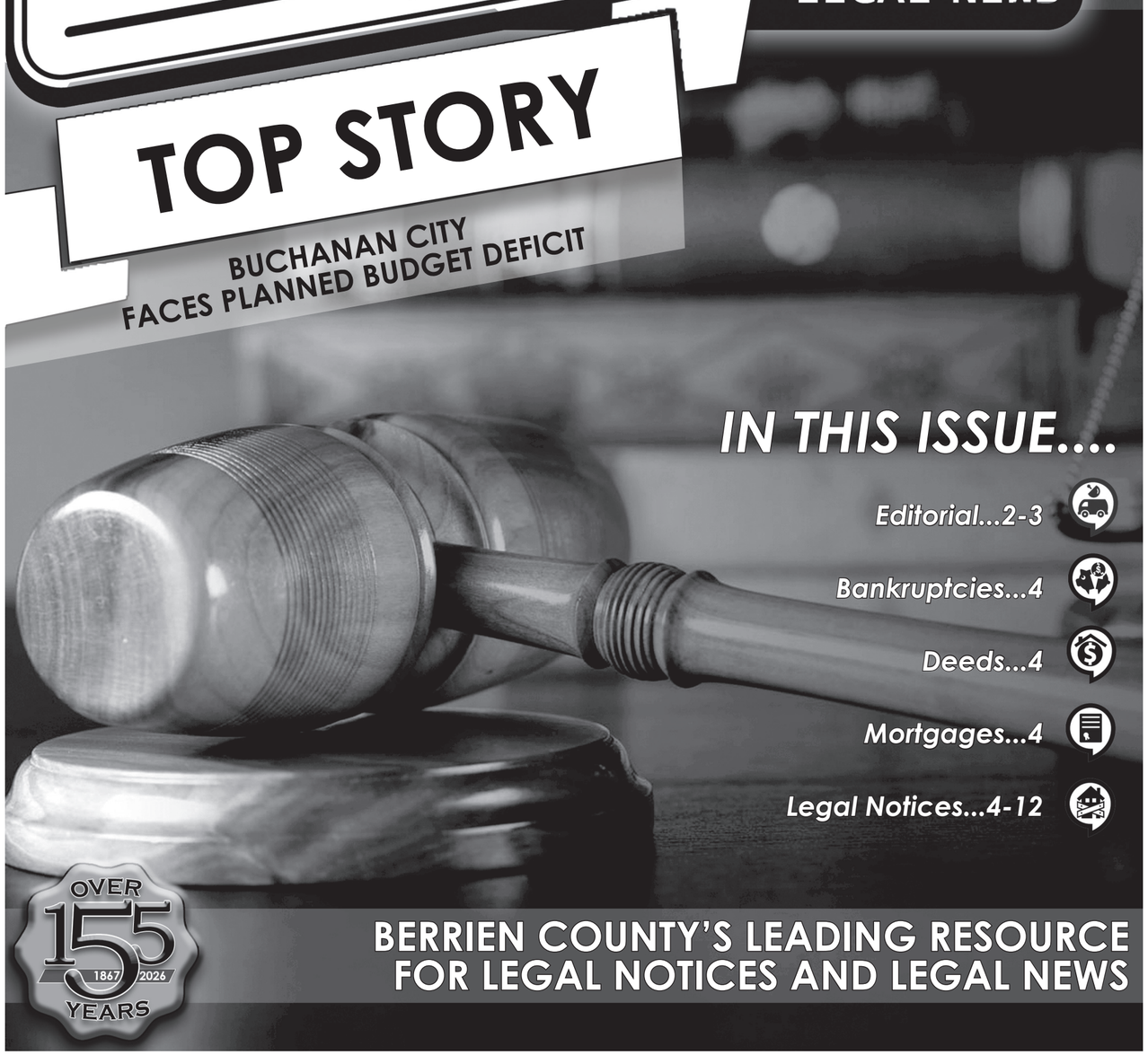
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BERRIEN COUNTY RECORD

LEGAL NEWS



TOP STORY

BUCHANAN CITY FACES PLANNED BUDGET DEFICIT

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

BUCHANAN CITY FACES PLANNED BUDGET DEFICIT

BY DEBRA HAIGHT
BCR Correspondent

BUCHANAN, MI – With just a week to go before the Nov. 3 election, three of the four people running for Buchanan City Commission made the case for their re-election at Monday's Buchanan City Commission meeting.

Incumbents Raquell George, Dan Vigansky, Mark Weedon and newcomer John Backus are vying for three four year seats on the commission. A fifth person, Tony Houser, will have his name on the ballot but is not running since he's moving out of the city.

As she has done at the last several meetings, resident Mary Gilbert asked the candidates to answer questions about their positions on various issues, with this week's topics including three items: soft on crime policing, affordable housing, and what they would say to people who haven't decided who to vote for.

George said that a vote for her is a vote for Buchanan. She described herself as an independent thinker with nothing personal to gain and at the same time she can work with others to get things done. "I've had a blast working with this commission and representing the city," she said. "I have really enjoyed being part of the city."

Weedon said that the current commission is one of the best commissions he's been on. He said that affordable housing will be the commission's next focus in order to grow the city. He echoed George's statement that a vote for him is a vote for the commission. "We've seen progress the last few years and I want to see it continue," he said.

Vigansky said that soft on crime police policies don't work but isn't the fault of the police department. He called affordable housing a "catch phrase". As for why people should vote for him, he said he shows up at every meeting and is "not afraid to take on rattle snakes." "If you want somebody to raise hell when it needs to be raised, I'm that person," he said.

In action at Monday's meeting, the commission held public hearings on five Unified Development Ordinance amendments and approved four of them. The fifth, to rezone a property on the city's northeast side, will be the subject of a second public hearing and possible adoption on Nov. 23.

The amendments approved were to correct the zoning of land off of East Third Street behind the former Clark Lab property as well as cover the design review process for the downtown overlay district, sign standards and fencing, lighting, screening and landscape standards.

City Manager Tony McGhee said these amendments should be the last ones brought to the commission until after the first of the year. "The overall purpose of these amendments over the past year has been to clean up and improve areas within our new UDC," he said.

He noted that anytime a significant zoning ordinance rewrite is undertaken, there are inevitably things found that could have been addressed differently or clarified in the original document. He said the city's approach has been to identify and proactively address these areas before they create challenges for property owners or impact potential development in the community.

He noted that the city has adopted the new zoning ordinance as well as the amendments done over the last several months to make sure processes and regulations are in place that are clear, consistent and transparent as more developers are interested in coming to the city.

"A zoning ordinance should be a tool that helps guide quality development and protects the interests of the community, not something that creates unnecessary confusion or barriers because of language that needs clarification," he said.

Also Monday, commissioners adopted the first quarterly budget amendment as well as approved the purchase of replacement decorative light globes for downtown light poles and new self-contained breathing apparatus equipment for the fire department.

The decorative light globes will cost $37,557.80 and replace ones that were in bad shape. The breathing apparatus for the fire department will cost $97,253.25 for eight sets. The city bought five last year and initially planned to buy 10 this year before the price went up. The city will now set aside funds each year to build up reserves for the future.

McGhee reported that city staff will be giving the commission quarterly budget updates throughout the fiscal year that ends next June 30. He said the general fund budget shows a $550,000 deficit which was planned for and includes the local match for the Riverfront Park grant project and the next phase of the downtown project.

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4.3 Data Security and Confidentiality
- Use City information only for this procurement and engagement, restrict access to personnel with a need to know, and apply reasonable administrative, technical, and physical safeguards.
- Encrypt sensitive information in transit and at rest; prohibit use of City data in public generative artificial intelligence systems or other unapproved third-party services.
- Notify the City without undue delay, and no later than twenty-four hours after discovery, of any suspected loss, unauthorized access, disclosure, or security incident involving City data.
- Return or securely destroy City information as directed, subject to lawful professional retention obligations and any litigation hold.
- Acknowledge that proposals and engagement records may be subject to the Michigan Freedom of Information Act, MCL 15.231 et seq.; clearly identify claimed exempt material and provide the legal basis without marking the entire proposal confidential.

5. Deliverables and Minimum Requirements

Engagement and Data Request Plan:	Scope, standards, staffing, milestones, data sources, access needs, preservation steps, and communication protocol.
Periodic Status Reports:	Work completed, records outstanding, emerging risks, budget-to-actual status, decisions needed, andschedule changes.
Immediate Risk Notices:	Prompt written notice of urgent loss, evidence-preservation, security, legal, insurance, or regulatory concerns
Draft Report:	Executive summary; scope and limitations; methodology; findings; evidence basis; questioned amounts; control analysis; and prioritized recommendations.
Final Report:	Finalized report addressing factual comments without compromising independence, provided in accessible electronic PDF and editable format, plus a printed copy.
Supporting Schedules:	Transaction-level schedules and cross-references sufficient to understand and reproduce material findings, subject to legal restrictions .
Management Letter:	Control and proves recommendations not requiring inclusion in the public-facing report, if appropriate.
City Commission Presentation:	Presentation of methods, findings, financial effect, limitations, and recommendations, with responses to questions.

Workpapers: Complete workpapers retained for at least seven years and made available to the City to the extent permitted by law and professional standards.
The firm shall distinguish confirmed findings, questioned or unsupported items, allegations, and matters that could not be resolved. Names or sensitive details shall be handled consistently with applicable law, due process, privilege, and City direction. The City retains responsibility for disciplinary, recovery, referral, and policy decisions.

6. Proposal Requirements

Proposals should be concise, complete, and organized in the following order:
1. Signed cover letter identifying the authorized representative and confirming proposal validity for at least ninety days.
2. Firm profile, ownership, office locations, size, and description of forensic accounting and Michigan municipal experience.
3. Signed conflict-of-interest and independence certification addressing the relationships described in Section 4.2 and any proposed safeguards.
4. Qualifications of the proposed team, including engagement partner, project manager, CPAs, CFEs, data specialists, interviewers, and any subcontractors.
5. At least three comparable public-sector engagements completed within the past five years, including scope, dates, outcomes where disclosable, and client references.
6. Technical approach addressing scoping, preservation, data analytics, transaction testing, interviews, corroboration, documentation, reporting, quality control, and handling of potential scope expansion.
7. Work plan and proposed timeline showing milestones, staffing availability, City dependencies, and risks to timely completion.
8. Detailed fee proposal stating a fixed fee or not-to-exceed amount for the base scope; hours and rates by classification; assumptions; expenses; optional-service rates; and proposed invoicing schedule.
9. Description of data-security practices, incident response, secure transfer methods, retention, destruction, and use of subcontractors or cloud services.
10. Evidence of required insurance and confirmation of ability to meet the City's contract terms.
11. Signed confidentiality acknowledgment agreeing to the requirements in Section 9.2.
12. Disclosure of litigation, regulatory findings, disciplinary matters, or claims within the past five years that may bear on the firm's ability to perform.
13. Any requested exceptions to this RFP or proposed agreement, clearly identified in a separate section.

7. Minimum Qualifications

- A firm duly organized and authorized to provide the proposed services, with any Michigan licensure required for services represented as public accounting or attest work.
- At least three relevant public-sector financial audit, forensic accounting, fraud examination, or investigative engagements within the past five years.
- At least one active CPA and one active Certified Fraud Examiner assigned in substantive roles; equivalent credentials may be considered when accompanied by a clear explanation.
- Demonstrated capability in financial data analysis, evidence preservation, interviewing, internal-control evaluation, and plain-language reporting.
- Good standing with applicable professional and regulatory bodies and no disqualifying conflict of interest.
- Sufficient staff and availability to meet the approved schedule.

8. Evaluation and Selection

Technical approach, methodology, and understanding of scope:	30%
Forensic and public-sector experience; qualifications of assigned team:	25%
Independence, objectivity, and conflict assessment:	15%
Work plan, responsiveness, capacity, and timeline:	10%
Data security, evidence handling, and quality control:	10%
Cost and overall value:	10%
	100%

The City may verify references, request written clarifications, require oral interviews or presentations, examine sample reports or anonymized work products, negotiate with one or more Respondents, and consider information relevant to responsibility and best value. Submission of a proposal does not create a right to award or reimbursement.

9. Contract Terms and Conditions

9.1 Conflict of Interest
Each Respondent shall certify that neither the Respondent nor any of its principals, partners, officers, employees, subcontractors, or proposed team members has any financial interest in, business relationship with, or other connection to the City, its elected or appointed officials, employees, agents, unions, vendors, contractors, financial institutions, outside auditors, or other relevant parties that could constitute an actual or potential conflict of interest or create the appearance of a conflict with respect to this engagement.
The proposal shall fully disclose any current or prior relationship that could reasonably bear on the Respondent's independence, objectivity, or ability to investigate any person, transaction, account, department, or entity within the scope. The Respondent shall describe any proposed safeguards but shall not determine unilaterally that a disclosed conflict is immaterial. The City will determine, in its sole discretion, whether a conflict may be waived or mitigated or whether it disqualifies the Respondent or a proposed team member.
If an actual or potential conflict arises or becomes known after proposal submission, the Respondent shall promptly disclose it in writing to the City. The selected firm shall remain independent in fact and appearance throughout the engagement. Discovery of an undisclosed conflict may result in disqualification, removal of personnel, withholding of work, or immediate termination of the agreement.

9.2 Confidentiality
All information provided by the City or obtained in connection with this RFP or the resulting engagement—including financial records, credit card statements, banking information, employee records, interview information, investigative leads, internal policies, system data, legal communications, and other nonpublic information—shall be treated as confidential to the extent permitted by law.
Each Respondent and the selected firm shall:
- Keep confidential information secure and not disclose it to any third party without the City's prior written consent, except as required by law.
- Use confidential information solely to prepare the proposal and, if selected, to perform the authorized engagement.
- Limit access to personnel and approved subcontractors who have a need to know and who are bound by confidentiality obligations at least as protective as these terms.
- Use reasonable administrative, technical, and physical safeguards, including encryption of sensitive information in transit and at rest.
- Not enter City information into public generative artificial intelligence systems or other unapproved third-party platforms.
- Notify the City without undue delay, and no later than twenty-four hours after discovery, of suspected loss, unauthorized access, disclosure, or a security incident involving City information.

REQUEST FOR PROPOSAL
Independent Third Party Forensic Financial Audit
Issued by: The City of Benton Harbor, Michigan
Date Of Issuance: October 22, 2026
Proposal Submission Deadline: November 12, 2026, 4:00 PM (Eastern Time)

The City of Benton Harbor is seeking an independent firm to examine suspected or identified discrepancies involving city-issued credit cards and to investigate money, transactions, records, controls, and other financial matters within the authorized scope. The engagement may expand when credible evidence identifies related financial irregularities.

1. Introduction

The City of Benton Harbor, Michigan (City) invites proposals from qualified, independent certified public accounting firms or forensic accounting firms (Respondents) to perform an independent third-party forensic financial audit. The engagement will examine City-issued credit card activity and any related or other financial discrepancies, irregularities, misuse, waste, fraud, abuse, control failures, or unsupported transactions identified within the authorized review period and scope.
This solicitation is intended to obtain an objective, evidence-based examination that protects public funds, establishes a reliable factual record, identifies control weaknesses, quantifies questioned or unsupported amounts when practicable, and provides corrective recommendations. The selected firm must remain independent of City management, employees, officials, vendors, and other persons or entities whose conduct or records may be reviewed.
The City may reject any or all proposals, waive informalities, request clarification, negotiate scope or terms, cancel or reissue this RFP, and select the proposal determined to provide the best value. The City is not required to select the lowest-cost proposal.

2. Background and Purpose

2.1 City Overview

The City is a Michigan municipal corporation located in Berrien County. Its departments and offices receive, safeguard, authorize, spend, transfer, account for, and report public funds through credit cards, bank accounts, purchasing systems, payroll, accounts payable, cash-handling operations, grants, revenue systems, and other financial processes.

2.2 Purpose

The City seeks a firm capable of following the evidence beyond an initial credit card review. The investigation is not limited to credit cards, cash, or any single account, person, department, vendor, funding source, or transaction type. Subject to the engagement agreement and written City authorization, the selected firm shall examine related financial activity necessary to determine the nature, extent, cause, responsible control points, and financial effect of discrepancies.

2.3 Objectives

- Determine whether transactions were authorized, supported, accurately recorded, for a valid public purpose, and compliant with applicable law and City policy.
- Identify indicators or instances of fraud, misuse, diversion, waste, abuse, concealment, conflicts of interest, or circumvention of controls.
- Trace questioned funds from initiation through authorization, payment, deposit, transfer, reimbursement, accounting, and ultimate disposition when records permit.
- Quantify confirmed, questioned, unsupported, duplicate, unauthorized, or otherwise irregular amounts when practicable.
- Evaluate the design and operation of relevant internal controls and identify root causes and responsible control failures.
- Preserve and document evidence in a manner suitable for administrative, civil, insurance, regulatory, or criminal referral if later required.
- Provide practical recommendations, prioritized by risk and urgency, and present findings to the City Commission.

3. Scope of Services

3.1 Review Period

The initial review period shall be for the twelve (12) month period immediately preceding the date of engagement (the "Audit Period"). The exact start and end dates shall be confirmed upon execution of the engagement agreement.

3.2 Initial Credit Card Examination

- Identify all City-issued or City-paid cards, cardholders, account administrators, approving officials, and current and former authorized users.
- Reconcile issuer statements, general ledger entries, receipts, invoices, purchase orders, approvals, reimbursements, credits, returns, disputes, and business-purpose documentation.
- Test transactions for personal or prohibited purchases, missing support, duplicate charges, split purchases, altered records, unusual merchants, cash-equivalent purchases, spending-limit overrides, weekend or travel anomalies, and purchases made before or after authorization or employment.
- Review card issuance, custody, limit changes, monitoring, reconciliation, approval, suspension, cancellation, and employee separation practices.
- Identify merchants, approvers, departments, locations, dates, amounts, and patterns requiring further examination.

3.3 Broader Financial Examination

When relevant to the objectives or supported by credible indicators, the review may include, without limitation:

- Bank accounts, deposits, withdrawals, electronic transfers, wires, ACH activity, checks, reconciliations, dormant accounts, and authorized signers.
- Cash receipts, collections, deposits, petty cash, refunds, voids, adjustments, write-offs, shortages, and other cash-handling activity.
- Accounts payable, vendor setup and changes, invoices, purchase orders, bid and purchasing records, payments, credits, duplicate payments, and related-party indicators.
- Payroll, overtime, stipends, allowances, reimbursements, advances, benefits, time records, deductions, direct-deposit changes, and payments to current or former personnel.
- Revenue, taxes, fees, permits, fines, grants, restricted funds, program income, interfund transfers, journal entries, suspense accounts, and year-end adjustments.
- Contracts, change orders, professional services, procurement cards, fuel cards, fleet expenses, travel, meals, lodging, gift cards, and cash equivalents.
- General ledger, subsidiary ledgers, financial statements, budgets, audit adjustments, system access logs, audit trails, deleted or altered entries, and relevant electronic communications.
- Any other money, asset, liability, account, transaction, record, relationship, or financial discrepancy reasonably connected to a finding or necessary to complete the authorized investigation.

3.4 Required Procedures

- Develop a risk-based work plan and data request after an initial scoping meeting.
- Secure, inventory, preserve, and analyze relevant paper and electronic records; document sources, custody, transformations, and limitations.
- Use full-population data analysis where reasonably available and explain any sampling method, threshold, exception logic, and limitations.
- Conduct interviews of relevant current or former personnel and other witnesses, coordinated with the City's designated legal or administrative contact.
- Corroborate significant findings through independent records or multiple evidence sources whenever practicable.
- Maintain a schedule of findings showing criteria, condition, cause, effect, evidence, questioned amount, responsible control point, and recommendation.
- Notify the City promptly of evidence requiring immediate preservation, loss prevention, regulatory notice, insurer notice, or legal review.
- Coordinate with the City Attorney or other designated counsel when attorney-client privilege, work-product protection, employee rights, or referral considerations are implicated.

3.5 Scope Expansion and Optional Services

The selected firm shall not materially expand billable work without prior written authorization. If evidence indicates a related matter outside the initial scope, the firm shall submit a written scope-change request describing the issue, proposed procedures, estimated hours and cost, schedule effect, and urgency. The City may authorize a task order, amendment, or not-to-exceed amount. The City may also request litigation support, expert testimony, recovery assistance, control remediation, follow-up testing, or referral support at negotiated rates.

4. Professional Standards and Independence

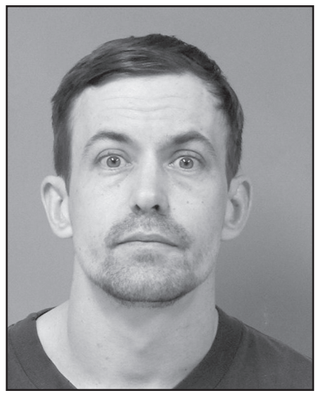
4.1 Applicable Standards

The Respondent shall identify the professional standards that will govern each component of the work. Procedures shall be performed under applicable AICPA, ACFE, GAGAS, or other recognized professional standards, as appropriate to the nature of the engagement. The proposal and resulting reports must clearly state whether the work constitutes an audit, examination, agreed-upon procedures engagement, consulting engagement, or forensic investigation and must not imply assurance beyond the procedures performed.

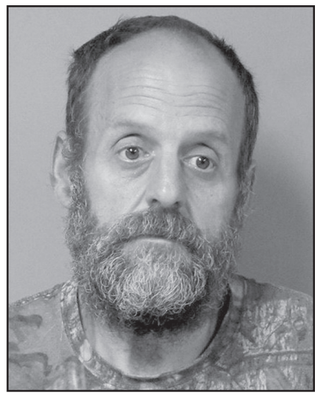
4.2 Independence

The selected firm and assigned personnel must be independent in fact and appearance. The Respondent shall disclose all current or prior relationships with the City, its component units, elected or appointed officials, employees, unions, vendors, contractors, financial institutions, outside auditors, and other parties reasonably relevant to the engagement. The City may disqualify a Respondent or require mitigation or replacement of personnel.

BERRIEN COUNTY COURT HANDS DOWN LENGTHY SENTENCES IN CHILD SEX CRIMES



Kevin Nathaniel Huber



Joseph Aaron Whitley



Earl Edward Watts

BY DEBRA HAIGHT
BCR Correspondent

NILES, MI – Recent court action in Berrien County Trial Court at the Niles courthouse included prison sentences for people convicted of child molesting, possession of child sexually abusive materials, and drug charges.

An Ohio resident was given a lengthy prison term for criminal sexual conduct that occurred three years ago in Galien, MI.

Kevin Nathaniel Huber, 38, of Napoleon, Ohio, pleaded guilty to third offense criminal sexual conduct and accosting a minor for immoral purposes, both as a habitual offender, and was sentenced to concurrent prison terms of 15 years to 22.5 years on the CSC charge and 20 months to six years on the accosting charge.

He has credit for 138 days already served and must register as a sex offender. He must pay $326 in fines and costs.

The incident occurred in January, 2023 against an eight year old girl in Galien.

Berrien County Assistant Prosecutor Myrene Koch said that Huber told the victim to keep quiet and she didn't tell anyone for over three years. "She is living with trauma," she said. "This kind of criminality will have a lasting effect on her for the rest of her life."

Huber said he hopes to make amends. "I understand what I put the victim through. She may distrust males and others for a long time. I hope to make amends."

"You have no concept of what you put this little girl through," Berrien County Trial Court Judge Gordon Hosbein said. "My sentence is for punishment, deterrence for this despicable offense, rehabilitation, and protection of the community. I think the top of the guidelines is warranted."

In another child-sex-abuse-related case, a Niles, MI man received consecutive sentences for aggravated possession of sexually abusive materials and use of a computer to commit a crime.

Joseph Aaron Whitley, 50, of Niles, pleaded guilty to aggravated possession of child sexually abusive materials and was sentenced to 80 months to 10 years in prison, credit for 135 days already served, and $198 in fines and costs.

He also pleaded guilty to use of a computer to commit a crime and was sentenced to a consecutive prison term of five years to 10 years. He must pay $68 in fines and costs on that count.

The incident occurred May 20 in Niles when a number of explicit images and videos were found on his computer.

Whitley apologized for his actions. "I want to say I'm sorry to the victims who were forced into this activity," he said. "I'm sorry I messed up."

Koch noted that actions like Whitley's have a completely negative impact on society and on the victims forced to take part in the activities.

"I look at the seriousness of the offense and this was a very, very, very serious offense with serous ramifications," Judge Hosbein said. "Children are exploited and abused. You became part of enabling that abuse, and we have to deter that kind of behavior."

The judge said he made the two sentences consecutive because the guidelines were not proportionate to the harm done.

In another sentencing, a Benton Harbor man is going back to prison after just having been paroled last December for possession of methamphetamine.

Earl Edward Watts, 40, of Benton Harbor, pleaded guilty to possession of methamphetamine as a habitual offender and was sentenced to 37 months to 20 years in prison. He has credit for no time served as he was on parole and must pay $198 in fines and costs. The prison sentence is consecutive to any penalty for violating his parole.

He also pleaded guilty to stalking and was given credit for 172 days already served and ordered to pay $50.

The stalking incident occurred in January, while the meth incident occurred in April in Niles.

Assistant Prosecutor Michael Murphy noted that Watts' prior criminal history included 10 felonies and 14 misdemeanors.

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WEST MI BANKRUPTCIES

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

DUSTIN N. DREWER 7
JACQUELIN CLARE DUNLAP 7
HEATHER ANN SIMONS 7
HEATHER MARY CLARK AND BARRY EDWARD-FRANKLIN CLARK 7
SHERI PRUITT 7
JOSEPH P PALLAS 7
PAMELA SUE WHEELER 7
KIA MARIE LANE 7
GENE AARON JACOBS AND HEATHER JEAN JACOBS 7
CRYSTAL STAR KLAER 7
BRIAN M. JOHNSON 7
THOMAS J HOPKINS 7
TYLER JOHN VALK 7
AUIKEA PIMPLETON 7
BENJAMAN ALLEN MCCONNOHIE AND TRINA MARIE MCCONNOHIE 7
CONSTANCE R BOHR 7
CYNTHIA A. JACKSON 7
RANDI J JOHNSON 7
LEONARD CHARLES JOHNSON, SR. 7
RICHARD ROBERT PASEK 7
ELIZABETH CATHERINE RUCKI 7
JEREMY SCOTT LEAL 7
MARY LOU HAGGERTY 7
MATTHEW JOHN KING AND KALEIGH SHAE KING 7
VICKI COOK 7
LAURA JANE COUCH 7
DAVID R MOORE 7
CHALLEN ANN-MARIE MITCHELL 7
KYLE ADAM LEAHY 7
JOSEPH SANDAHL 7
AMOS DURAN 7
CORY MATTHEW DOMIN 7
GWEN M. HOOGENBOOM 7
ROBERT MICHAEL WILLIS 7
AMANDA LEA CARSO 7
PATRICIA VASCONCELOS 7
AHTZIRI MARIE HERRERA 7
TINA C. MCINTYRE 7
MELANIE RENEE EIFORT 7
SHERI LYNNE GILLHESPY 7
MISLEIDY FILGUEIRAS-BERMUDEZ 7
MATTHEW R. PAVLIK 7
DOUGLAS EDWARD HARMER 7
CARA N. PLUNKETT 7
LISA JAYNE BRONKEMA 7
CRYSTAL CAROLINA ZUNIGA 7
PATRICK D. FARMER 7
LEILANI DAWN JENISON 7
JOHNIE E MILLER AND JOSEPHINE MILLER 7
DANIEL WARREN 7
JOHN A. SLAYTON AND DEBRA H. SLAYTON 7
JACOB GOOD 7
DAVID NATHAN NELSON 7
MICHELLE R. ROSE 7
KIMBERLY F. GRIFFITH 7
AARON DANIEL BROWN 7
NICK DYKSTRA, III 7
DANIELLE NELLER 7
SWEET RACKS & SMOKIN' BUTTS BBQ, LLC 11
BIG DUCK LEASING LLC 11
JOSHUA WAYNE MOAYER 13
WILFORD L. ADAMS AND AMANDA M. ADAMS 13
WILLIAM CHARLES GAUNT, JR. 13
WESLEY STEVEN KING AND THERESA LYNN KING 13
FRED MICHAEL MAZIE 13
HAROLD HENRY HILDEBRANT 13
NICHOLAS HUGH MAAR 13
TIMOTHY S. HUFFMAN AND NICOLE L. HUFFMAN 13
JEREMY LEE MORFORD AND ABIGAIL MARIE MORFORD 13
HAROLD STRONG, JR. 13
MARK A. COLLINS 13
SHELLY M. LEBARON 13
BENJAMIN T. SHEGITZ 13
ISIAH EUGENE JACKSON 13
JESSIE JAMES CLARK 13
MICHAEL ALLEN TASMA 13
DANIEL ROBERT CLARK AND CYNTHIA JO CLARK 13
LAURA LYNN MILLS 13
SHONTEA LATRICE JENKINS 13
JESSICIA K. VENTURE 13
MORGAN ISAIAH LONG 13
STEVEN JAMES TREPTOW AND SUSAN MARIE TREPTOW 13
RYAN E. NAPIER 13
GACELY ZARATE 13
BRENDA LOU MCELROY 13

DEEDS
PUBLISHED ONLINE

RECORDED MORTGAGES
PUBLISHED ONLINE

DISCHARGED MORTGAGES
PUBLISHED ONLINE

LEGAL NOTICES

FIRST INSERTION

STATE OF MICHIGAN
JUDICIAL CIRCUIT
- FAMILY DIVISION
BERRIEN COUNTY
PUBLICATION OF
NOTICE OF HEARING
REGARDING PETITION
FOR NAME CHANGE
CASE NO. and JUDGE
2026-0926-NC-J
Hon. Paul S. Jancha
Court address
811 Port St., St. Joseph, MI 49085
Court telephone no.
269.983.7111

In the matter of Rebeca Margaret Baxter
TO ALL PERSONS including: (specify non-custodial parent's name here, if applicable) whose address is unknown and whose interest in the matter may be barred or affected by the following:

TAKE NOTICE: Rebeca Margaret Baxter has filed a petition for name change. A name change hearing will be held on December 22, 2026 at 9:20am at 811 Port Street, St. Joseph MI 49085 in Courtroom 327/ zoom ID 623-630-9245 before Judge Paul S. Jancha to change the name of Rebeca Margaret Baxter to Rebeca Margaret Eaglebarger.
(10-29)

STATE OF MICHIGAN
JUDICIAL CIRCUIT
- FAMILY DIVISION
BERRIEN COUNTY
PUBLICATION OF
NOTICE OF HEARING
REGARDING PETITION
FOR NAME CHANGE
CASE NO. and JUDGE
Hon. Paul S. Jancha
Court address
811 Port St., St. Joseph, MI 49085
Court telephone no.
269.983.7111

In the matter of Sophia Marie Ellington
TO ALL PERSONS including: (specify non-custodial parent's name here, if applicable) whose address is unknown and whose interest in the matter may be barred or affected by the following:

TAKE NOTICE: Erin Smith has filed a petition for name change. A name change hearing will be held on December 1, 2026 @ 10:15 at 811 Port St. St Joseph MI 49085 Courtroom 327 before Judge Paul S. Jancha to change the name of Sophia Marie Ellington to Sophia Marie Smith.
(10-29)

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0803-DE
Hon. Brian S. Berger
Court address
811 Port St., St. Joseph, MI 49085
Court telephone no.
269.983.7111

Estate of William Chester Los Date of Birth: October 27, 1958

TO ALL CREDITORS:
NOTICE TO CREDITORS:

The decedent William Chester Los died July 3, 2026.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Cheryl Ann Soos personal representative, or to both the probate court at 811 Port Street, St. Joseph, Michigan 49085 and personal representative within four months after the date of this publication of this notice.

Cheryl Ann Soos
13404 6th St.
Mishawaka, IN 46544
(574) 274-3235
William E. Westerbeke P65185
4595 Broadmoor Ave SE Suite 236
Grand Rapids, MI 49512
616-965-20601
(10-29)

NOTICE TO CREDITORS

In the matter of The Ruth J. Retzke Trust, dated March 14, 2001, as amended and restated

TO ALL CREDITORS: *

NOTICE TO CREDITORS: The decedent, Ruth J. Retzke, who lived at 5288 Floral Lane, Bridgman MI 49106, died on October 5, 2026. No probate estate has been opened for Ruth J. Retzke, and there is no Personal Representative of the Settlor's probate estate to whom Letters of Authority have been issued. Creditors of the decedent are notified that all claims against The Ruth J. Retzke Trust will be forever barred unless presented to Jeffrey S. Ziebart, named Trustee of said Trust, within 4 months after the date of publication of this notice. Notice is further given that this Trust will thereafter be assigned and distributed to the persons entitled to the trust assets thereunder.

Dated: October 20, 2026
Jeffrey S. Ziebart
3954 Green Acre Drive
St. Joseph MI 49085
269/325-7558
Craig P. Jennings P46953
610 Ship Street, Stuie 200
St. Joseph, MI 49085
(269) 983-0551
(10-29)

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0868-DE-R
Hon. Brian S. Berger
Court address
811 Port St., St. Joseph, MI 49085
Court telephone no.
269.983.7111

Estate of David Homer Robertson, aka David H. Robertson, Deceased Date of Birth: December 13, 1973

TO ALL CREDITORS:
NOTICE TO CREDITORS:

The decedent David Homer Robertson, aka David H. Robertson, Deceased died July 11, 2026.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Rita Catherine Brezina personal representative, or to both the probate court at 811 Port Street, St. Joseph, Michigan 49085 and personal representative within four months after the date of this publication of this notice.

Dated: October 29, 2026
Rita Catherine Brezina
5256 Lyman Avenue
Downers Grove, IL 60515
(312) 805-0130
JENNINGS LAW OFFICE, PC
Craig P. Jennings P46953
610 Ship Street, Stuie 200
St. Joseph, MI 49085
(269) 983-0551
(10-29)

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0910-DE-J
Court address
811 Port St., 4th Floor
St. Joseph, MI 49085
Court telephone no.

Estate of Floyd Myers, Jr. Date of Birth: 10/17/1943

TO ALL CREDITORS: Known and Unknown

NOTICE TO CREDITORS:

The decedent Floyd Myers, Jr. died 7/29/2026.

Creditors of the decedent are notified that all claims against the estate will be forever barred unless presented to Mark Myers personal representative, or to both the probate court at 811 Port Street, 4th Floor, St. Joseph, MI 49085 and personal representative within four months after the date of this publication of this notice.

Dated: 10/26/2026
Mark Myers
4244 John Goff Road.
Watervliet, MI 49098
269-487-1450
Jessica Blake P79847
PO Box 7038
Huntington Woods, MI 48070
313-424-8685
(10-29)

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 11:00 a.m., on November 12, 2026. 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.

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

Default has occurred in the conditions of a Mortgage (the "Mortgage") made by JON R. MILLER, a single man, as Mortgagor(s), to United Federal Credit Union, as Mortgagee. The Mortgage is dated June 21, 2021 and was recorded July 1, 2021 at Liber 3334, Page 0387 of Berrien County Records. The amount claimed to be due on said Mortgage and unpaid at the date of this Notice is EIGHTY-TWO THOUSAND FOUR AND 34/100 ($82,004.34) DOLLARS, including interest on the applicable indebtedness at a rate of 2.875% per annum. This sum will increase as additional interest, costs, expenses, and attorney fees accrue under the Mortgage and its related note and which are permitted under Michigan law after the date of this Notice.

No legal or equitable proceedings have been instituted to recover the debt secured by the Mortgage, and the power of sale in the Mortgage has become operative by reason of the default. At the date and time as referenced previously in this Notice, the Mortgage will be foreclosed by a sale of the property herein described, or some part of them, at public auction, to the highest bidder, for the purpose of satisfying the amount due and unpaid on the Mortgage, along with interest due, the legal costs and charges of sale as allowed by statute and/or the Mortgage, and any taxes and insurance that the Mortgagee pays on or prior to the date of said sale.

The property mentioned and described in the Mortgage, as located in the City of Niles, County of Berrien, and State of Michigan, are more particularly described as follows:

The West 132.25 feet of Lot(s) 35 of VERNON HEIGHTS ACRES ADDITION according to the plat thereof recorded in Liber 5 of Plats, Page 37 of Berrien County Records; Address: 1402 Marion St., Niles, MI 49120; Tax Parcel No.: 11-73-8200-0035-04-2; together with all existing or subsequently erected or affixed buildings, improvements, and fixtures; all easements, rights of way, streets, roads, alleys, and public places, privileges, and appurtenances, public or private, now or later used in connection with the premises; and all rights to make divisions of the land that are exempt from the platting requirements of all applicable land division or platting acts, as amended from time to time.

ATTENTION PURCHASERS: the foreclosing Mortgagee reserves the right to cancel the sale prior to sale or to rescind this sale at any time. In that event, your damages, if any, will be limited solely to the return of the bid amount tendered at the sale, plus interest. If the mortgaged property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

ATTENTION HOMEOWNER: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice. The length of the redemption period will be six (6) months from date of sale, unless the redemption period is shortened pursuant to MCL 600.3241a or MCL 600.3238, in which case the redemption period shall be 30 days from the date of sale or as otherwise provided by statute.

DATED: October 15, 2026

ANDREW W. BARNES (P70571) BUTZEL LONG P.C.
ATTORNEYS FOR UNITED FEDERAL CREDIT UNION
317 Center Street
South Haven, MI 49090
269-287-2010
(10-15)(11-05)

VARNUM LLP Attorneys
P.O. Box 352
Grand Rapids, MI 49501

NOTICE OF MORTGAGE FORECLOSURE AND SALE THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE.

Notice is hereby given that by virtue of a Judgment by the Berrien County Circuit Court in the matter of United Federal Credit Union v. Magna Properties, LLC, et al., Case No. 25-0242-CB, presided over by Hon. Donna B. Howard (the "Judgment"), the property described below will be sold at public sale to the highest bidder for cash or cashier's check, by or under the direction of the Sheriff/Clerk for the County of Berrien, at the Berrien County Courthouse, 811 Port Street, Street, Joseph, Michigan 49085, in the 2nd floor - Large Conference Room, commencing at 1:30 p.m., local time on Wednesday, December 9, 2026, as one unit, in accordance with MCL 600.3125 and the Judgment.

The sale is conducted pursuant to the Judgment entered in favor of United Federal Credit Union ("Plaintiff" or "UFCU") against Magna Properties, LLC, et al. ("Defendants"), Case No. 25-0242-CB, entered on September 9, 2026, adjudging indebtedness in the amount of $2,704,831.69 as of May 15, 2026, with interest accruing thereafter at the daily rate of $363.86, plus all costs and expenses and actual attorneys' fees, and authorizing foreclosure of the mortgage. The amount due may be greater on the day of sale.

The Mortgage granted by MAGNA PROPERTIES LLC dated October 3, 2017 and recorded on October 9, 2017 in Liber 3185, Page 2760 in the Berrien County Register of Deeds, together with the Modification of Mortgage dated May 24, 2018 and recorded on May 29, 2018 in Liber 3206, Page 3230 in the Berrien County Register of Deeds, and the Assignment of Rents dated October 3, 2017 and recorded on October 9, 2017 in Liber 3185, Page 2775 in the Berrien County Register of Deeds (collectively, the "Mortgage"), is declared to be a valid mortgage lien on and against the property.

The property will be sold together with all rights and interests foreclosed under the Judgment, as a single unit, and is described as follows:

Land situated in the City of Buchanan, County of Berrien, State of Michigan, described as:

Lot 3 of ASSESSOR'S PLAT NO. 1 TO THE CITY OF BUCHANAN, according to the plat thereof, as recorded in Liber 24 of Plats, page 2 of Berrien County Records. EXCEPTING THEREFROM Beginning at the Southwest corner of said Lot 3; thence North 09 degrees 51 minutes 57 seconds West, along the Westerly line of Lot 3 of said plat, 349.82 feet (recorded as North 09 degrees 51 minutes 30 seconds West 349.76 feet); thence South 89 degrees 57 minutes 30 seconds West 105.53 feet (recorded as West 105.50 feet) to the Westerly line of Lot 3; thence North 18 degrees 45 minutes 27 seconds West (recorded as North 18 degrees 50 minutes West), along said line, 67.45 feet; thence North 80 degrees 26 minutes 12 seconds East 294.84 feet; thence South 28 degrees 29 minutes 21 seconds East 172.77 feet; thence Southwesterly 269.95 feet along a curve to the right with a radius of 580.80 feet, said curve having a chord bearing and distance of South 19 degrees 55 minutes 24 seconds West 267.52 feet (recorded as 270.14 feet with a chord bearing and distance of South 19 degrees 53 minutes 19 seconds West 267.71 feet); thence South 33 degrees 13 minutes 44 seconds West 64.72 feet (recorded as South 33 degrees 09 minutes West 64.65 feet) to the Northerly line of Front Street and the South line of said Lot 3; thence North 89 degrees 55 minutes 55 seconds West, along said line, 59.37 feet (recorded as North 89 degrees 50 minutes West 59.61 feet) to the point of beginning.

Common Address: 500 E 3rd Street, Buchanan, Michigan 49107 Tax Parcel No.: 11-58-0700-0003-04-0

Pursuant to the Judgment and a post-default Forbearance Agreement between Magna Properties LLC and UFCU, Magna Properties LLC expressly waived its statutory right of redemption under MCL 600.3140, and the Court has found such waiver to be valid and enforceable. There being no other party with a right of redemption with respect to the property, no redemption period shall apply. Upon confirmation of the foreclosure sale, the Sheriff's Deed shall immediately become operative and shall vest in the grantee named in the Sheriff's Deed and its heirs, or assigns, all the right, title and interest which Magna Properties, LLC had as of October 3, 2017 or at any time thereafter. Upon confirmation of the foreclosure sale and execution of the Sheriff's Deed, the purchaser(s) of the property at the foreclosure sale shall be let into immediate possession of the property.

VARNUM LLP
Attorneys for Plaintiff
Steven T. Buquicchio
333 Bridge Street NW, Suite 1700
Grand Rapids, Michigan 49504
(616) 336-6000
(10-15)(11-19)

CITY OF BUCHANAN
CITY COMMISSION
NOTICE OF ORDINANCE ADOPTION
ORDINANCE NO. 2026.10/459
UNIFIED DEVELOPMENT CODE AMENDMENT – SIGN STANDARDS

NOTICE IS HEREBY GIVEN that the City Commission of the City of Buchanan, Berrien County, Michigan, adopted Ordinance No. 2026.10/459 at its regular meeting held on October 26, 2026.

The ordinance repeals and replaces Section 71-30 of the City of Buchanan Unified Development Code relating to sign standards and amends related administrative provisions and definitions.

The amendments establish updated regulations for permanent and temporary signs, sign dimensions, placement, illumination, electronic message centers, billboards, and nonconforming signs. The ordinance also establishes procedures for Planning Commission review of certain sign modifications, murals, and iconic sign designations.

The ordinance is scheduled for publication on October 29, 2026, and shall become effective November 13, 2026, fifteen (15) days after publication.

A complete copy of the ordinance is available for public inspection at Buchanan City Hall, 302 N. Redbud Trail, Buchanan, Michigan, during regular business hours.

Kalla Langston
City Clerk
City of Buchanan

FOURTH INSERTION
NONE TO REPORT

FIFTH INSERTION
NONE TO REPORT

SIXTH INSERTION

Berrien County
Circuit Court
Case No. 25-0032-CH
NOTICE OF JUDICIAL SALE

The property described below shall be sold at public auction, by an authorized sheriff/deputy sheriff or county clerk/deputy county clerk, to the highest bidder, at the Circuit Court for the County of Berrien on the 10TH OF DECEMBER, 2026 AT 2:00 PM, local time.

On said day at said time, the following described property shall be sold: property located in the TOWNSHIP OF GALIEN, County of Berrien, State of Michigan, particularly described as Part of the Northeast Quarter of Section 19, Township 8 South, Range 19 West, described as follows:

Commencing at the Northeast corner of said West Half of said Quarter Section; thence running South 53 1/3 rods; thence West 12 rods; thence North 53 1/3 rods; thence East 12 rods to the place of beginning.

More commonly known as: 4318 Olive Branch Rd, Galien, MI 49113

This notice is from a debt collector.
Date of Notice: 9/24/2026
Trott Law, P.C.
1606982
(09-24)(10-29)

BERRIEN COUNTY RECORD
LEGAL NOTICE DEADLINE:
Tuesday 12 PM (Noon)
for that week's Thursday publication
Our email address for sending legal publications:
legals@bcrnews.net

FORECLOSURE NOTICE

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. 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 11:00 AM, December 3, 2026. 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.

Default has been made in the conditions of a certain mortgage made by TYLER PULLINS AND SKYLAR HICKS, joint tenants with full right of survivorship to Mortgage Electronic Registration Systems, Inc. as Mortgagee, as Nominee for Amerifirst Financial Corporation, its successors, and assigns, Mortgagee, dated February 1, 2022, and recorded on February 8, 2022, in Liber 3363, Page 469, Berrien County Records, said mortgage was assigned to Carrington Mortgage Services, LLC by an Assignment of Mortgage dated October 06, 2025 and recorded April 15, 2026 in Liber 3474, Page 4128, on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Sixty-Two Thousand Nine Hundred Eighty and 15/100 ($162,980.15) including interest at the rate of 4.37500% per annum.

Said premises are situated in the Village of EAU CLAIRE, Berrien County, Michigan, and are described as:

Lot 4 and the West 2 feet of Lot 3, Block "B", Plat of the Village of Eau-Claire, according to the plat thereof, recorded October 25, 1882, in Volume 2 Of Plats, Page 20, Berrien County Records.

Commonly known as: 6560 PIPESTONE ST, EAU CLAIRE, MI 49111

If the property is eventually sold at foreclosure sale, the redemption period will be 6.00 months from the date of sale unless the property is abandoned or used for agricultural purposes. If the property is determined abandoned in accordance with MCL 600.3241 and/or 600.3241a, the redemption period will be 30 days from the date of sale, or 15 days after statutory notice, whichever is later. If the property is presumed to be used for agricultural purposes prior to the date of the foreclosure sale pursuant to MCL 600.3240, the redemption period is 1 year. Pursuant to MCL 600.3278, if the property is sold at a foreclosure sale, the borrower(s) 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.

TO ALL PURCHASERS: The foreclosing mortgagee can rescind the sale. In that event, your damages are, if any, limited solely to the return of the bid amount tendered at sale, plus interest.

Dated: October 22, 2026

Randall S. Miller & Associates, P.C.
Attorneys for Carrington Mortgage Services, LLC 43252 Woodward Avenue, Suite 180, Bloomfield Hills, MI 48302, (248) 335-9200 Hours: 9:00 a.m. - 5:00 p.m. Case No. 24MI00623-6

(10-22)(11-12)

THIRD INSERTION

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.

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 11:00 AM on NOVEMBER 12, 2026. 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.

Default has been made in the conditions of a mortgage made by LAWRENCE J. WILSON, to Mortgage Electronic Registration Systems, Inc., as nominee for Amerisave Mortgage Corporation, its successors and assigns, Mortgagee, dated May 26, 2025 and recorded June 3, 2025 in Liber 3451, Page 4452 Berrien County Records, Michigan. Said mortgage is now held by U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware Trustee of GS Mortgage-Backed Securities Trust 2026-CES2, by assignment.

There is claimed to be due at the date hereof the sum of Seventy Thousand Four Hundred Twenty and 1/100 Dollars ($70,420.01).

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 Berrien County, Michigan at 11:00 AM on NOVEMBER 12, 2026.

Said premises are located in the Township of Coloma, Berrien County Michigan, and are described as:

UNIT 21, LAKE POINTE OF COLOMA, ACCORDING TO THE MASTER DEED, RECORDED JULY 3, 1984, IN LIBER 19 OF CONDOMINIUMS, PAGES 3 THROUGH 49 INCLUSIVE; AMENDED BY FIRST AMENDMENT TO MASTER DEED, RECORDED SEPTEMBER 20, 1988, IN LIBER 19 OF CONDOMINIUMS, PAGES 50 THROUGH 64, INCLUSIVE; AMENDED BY SECOND AMENDMENT TO MASTER DEED, RECORDED JUNE 20 1989, IN LIBER 19 OF CONDOMINIUMS, PAGES 65 THROUGH 84, INCLUSIVE; AND AMENDED BY THIRD AMENDMENT TO MASTER DEED, RECORDED APRIL 25, 1996, IN LIBER 19 OF CONDOMINIUMS, PAGES 85 AND 86, BERRIEN COUNTY RECORDS, AND DESIGNATED AS BERRIEN COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 19, WITH RIGHTS IN GENERAL COMMON ELEMENTS AND LIMITED COMMON ELEMENTS AS SET FORTH IN SAID MASTER DEED AND AS DESCRIBED IN THE MICHIGAN CONDOMINIUM ACT AS AMENDED (BEING SECTION 559.101 THE COMPILED LAWS OF 1948 AND ACT 59 OF THE PUBLIC ACTS OF 1989, AS AMENDED).

5959 Paw Paw Lake Road, Unit No. 21, Coloma, Michigan 49038

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. If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period. FinCEN reporting will be required of all successful purchasers, absent a lawful exemption.

Dated: October 15, 2026
File No. 26-008816
Firm Name: Orlans Law Group PLLC
Firm Address: 1650 West Big Beaver Road, Troy MI 48084
Firm Phone Number: (248) 502.1400
(10-15)(11-05)

NOTICE OF FORECLOSURE BY ADVERTISEMENT

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 be foreclosed by a sale of the mortgaged premises, or some part of them, at public auction sale to the highest bidder for cash or cashier's check at that place where Circuit Court is held in Berrien County, Michigan, starting promptly at 11:00 a.m., on November 19, 2026. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at 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.

Default has been made in the conditions of a certain Commercial Mortgage ("Mortgage") to secure an indebtedness in the original amount of $100,000.00, from LTLLT, LLC, a Michigan limited liability company, to Velocity Commercial Capital, LLC, the Original Mortgagee, dated March 12, 2019, recorded on March 14, 2019, at Instrument No. 2019241478, Liber 3232, Page 711 of the Records of the Berrien County Register of Deeds, as assigned to U.S. Bank Trust Company, National Association, as Trustee for Velocity Commercial Capital Loan Trust 2019-2, the Current Mortgagee, by virtue of an assignment recorded at Instrument No. 2020283154, Liber 3284, Page 1497 of the Records of the Berrien County Register of Deeds, on which Mortgage there is claimed to be due the principal amount of $117,959.88 as of September 30, 2026, plus regular interest accruing on the principal at the rate of 9.74% per annum, plus default interest on the principal at the rate of 4.0% per annum, plus loan fees that continue to accrue thereafter, plus late charges, corporate advances, and escrow advances that continue to accrue thereafter, plus any applicable contractual prepayment penalty, plus legal fees and costs. No suit or proceeding at law has been instituted to recover the debt secured by said Mortgage or any part thereof.

Said premises are commonly known as 1171 - 1179 Colfax Avenue, Benton Harbor, MI 49022, situated in Berrien County, Michigan, and are described as follows:

Land situated in the City of Benton Harbor, County of Berrien, State of Michigan, is described as follows: That part of Lot(s) 3, ASSESSOR'S PLAT NO. 3, according to the plat thereof as recorded in Liber 10 of Plats, page 2 of Berrien County Records, described as follows, to-wit: Commencing in the center of Colfax Avenue at a point 795 feet North of the Quarter post on the West side of said Section 30; thence East 158 feet; thence North 120 feet; thence West 158 feet to the center line of Colfax Avenue; thence South, along the center line of Colfax Avenue 120 feet to the place of beginning. Tax Parcel Number(s): 11-51-0803-0003-03-8

Notice is further given that the length of the redemption shall be six months from the date of sale. 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.

If the mortgaged premises is sold at a foreclosure sale under MCL Chapter 600, under section 3278, the Mortgagor will be held responsible to the person who buys the mortgaged premises at the mortgage foreclosure sale for damaging the mortgaged premises during the redemption period.

This Instrument Prepared By: Zachary D. Prendergast, Esq.
Robbins Kelly Patterson & Tucker
312 Elm Street, Suite 2200
Cincinnati, Ohio 45202
Phone: (513) 721-3330
Fax: (513) 721-5001
E-Mail: zprendergast@rkpt.com
(10-15)(11-05)

CITY OF BUCHANAN
CITY COMMISSION
NOTICE OF ORDINANCE ADOPTION
ORDINANCE NO. 2026.10/458
UNIFIED DEVELOPMENT CODE AMENDMENT – FENCING, LIGHTING, SCREENING AND LANDSCAPING STANDARDS

NOTICE IS HEREBY GIVEN that the City Commission of the City of Buchanan, Berrien County, Michigan, adopted Ordinance No. 2026.10/458 at its regular meeting held on October 26, 2026.
The ordinance amends the City of Buchanan Unified Development Code to update regulations pertaining to fencing, exterior lighting, screening and landscaping standards applicable to properties and development within the City of Buchanan.
The ordinance is scheduled for publication on October 29, 2026, and shall become effective November 13, 2026, fifteen (15) days after publication.
A complete copy of the ordinance is available for public inspection at Buchanan City Hall, 302 N. Redbud Trail, Buchanan, Michigan, during regular business hours.
Kalla Langston
City Clerk
City of Buchanan

NOTICE OF PUBLIC SALE OF PERSONAL PROPERTY

Notice is hereby given that **Storage of America - Townline**, phone **(269) 363-4430**, located at **1515 Townline Road , Benton Harbor, MI, 49022** will hold a Public Sale, to satisfy the lien of the owner. This notice is given in accordance with the provisions of Michigan Compiled Statutes 570.521 to 570.527. Units will be sold via online auction, at **www.StorageTreasures.com**. Auction will close on or after **Monday November 16, 2026 at 10:00 am.** The personal goods stored therein by the following may include, but are not limited to household goods, furniture, tools, equipment, toys, boxes, clothes and misc items. Owner reserves the right to bid and the right to refuse bids. Cleanup deposit is required. Sale is subject to cancellation. The contents of the rental storage units belonging to the following persons will be sold:

Savannah Cummings
cody skinner
Majesty Richardson
Brittany Morgan
Shimika Colvin
Heidi Merchant
Seniqua Weaver
JACQUALE MARLOWE
kandy kirby
BLAKE SMITH
Jason Whelan
REUNICA MAYS
Roberta Taylor
Jamie Alexander
(10-29)(11-05)

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.

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 11:00 AM on DECEMBER 3, 2026. 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.

Default has been made in the conditions of a mortgage made by ANNA M. CALLAHAN, to Mortgage Electronic Registration Systems, Inc., as nominee for Ruoff Mortgage Company, Inc., its successors and assigns, Mortgagee, dated June 18, 2021 and recorded July 2, 2021 in Liber 3334, Page 1838 Berrien County Records, Michigan. Said mortgage is now held by Carrington Mortgage Services, LLC, by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Thirteen Thousand Nine Hundred Twelve and 19/100 Dollars ($213,912.19).

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 Berrien County, Michigan at 11:00 AM on DECEMBER 3, 2026.

Said premises are located in the City of Niles, Berrien County Michigan, and are described as:

Lot 39 and the North Half of Lot 40 in Parker's Sub-Division of Lots 47, 48, 49, 50, 51, 52, 53, 54 and 55 Reddick and Moore's Addition to Niles, according to the plat thereof recorded in Liber 6 of plats, Page 26, Berrien County Records.

1516 Ferry Street, Niles, Michigan 49120

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.

If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period. FinCEN reporting will be required of all successful purchasers, absent a lawful exemption. Dated: October 29, 2026

File No. 26-009465
Firm Name: Orlans Law Group PLLC
Firm Address: 1650 West Big Beaver Road, Troy MI 48084
Firm Phone Number: (248) 502.1400
(10-29)(11-19)

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 11:00 AM, ON DECEMBER 3, 2026. 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): RODERIC R. SCOTT, JR., Single

Original Mortgagee: Best Home Financial, Inc.

Foreclosing Assignee: PennyMac Loan Services, LLC

Date of Mortgage: May 31, 2002

Date of Mortgage Recording: June 6, 2002

Amount claimed due on mortgage on the date of notice: $30,353.98

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

That part of the Northeast quarter of Section 25, Town 4 South, Range 19 West described as:

Commencing at the Northeast corner of said Section 25, thence South along the East line of said Northeast quarter, 1361.40 feet to the intersection with the centerline of May Street, thence North 89 degrees 44 minutes 45 seconds West (recorded North 89 degrees West 1529.01 feet) along said centerline, 1529.04 feet to the point of beginning of this description, thence South 00 degrees 02 minutes 02 seconds West (recorded South), 153.00 feet, thence North 89 degrees 44 minutes 45 seconds West, 100.00 feet, thence North 00 degrees 02 minutes 02 seconds East, 153.00 feet to said centerline, thence South 89 degrees 44 minutes 45 seconds East, 100.00 feet to the point of beginning.

Commonly Known as: 354 W May 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.

Date of notice: 10/29/2026

Potestivo & Associates, P.C. 251 Diversion Street, Rochester, MI 48307 248-853-4400 322157

(10-29)(11-19)

NOTICE the minutes of the Berrien County Board of Commissioner Meetings held THURSDAY, OCTOBER 22, 2026 are available in the County Clerk's office at 701 Main Street, St. Joseph, MI
Publish OCTOBER 29, 2026

NOTICE OF PUBLIC HEARING
ESTABLISHMENT OF A COMMERCIAL REHABILITATION DISTRICT
CITY OF BENTON HARBOR
BERRIEN COUNTY, MICHIGAN

NOTICE IS HEREBY GIVEN that the Benton Harbor City Commission will hold a public hearing on Monday, November 16, 2026, at 7:00 p.m. local time, at the City of Benton Harbor Commission to consider the establishment of a Commercial Rehabilitation District for Shoreline Stixx., pursuant to Public Act. PA 210 of 2005 for real property located at 120 Water St. Benton Harbor, MI 49022, parcel # 11- 54-0340-0050-02-4.

At the hearing, the property owners within the proposed district and any other resident or taxpayer of the City of Benton Harbor will have an opportunity to appear and be heard concerning the establishment of the proposed district.

Information regarding the proposed district is available for review at the City Clerk's office, 200 E Wall St, Benton Harbor, MI 49022, during regular business hours or by visiting www.bhcity.us. Written comments may be submitted to the City Clerk before the hearing, by mail to the address above or email to tmoore@bhcity.us

The City Commission will provide necessary reasonable auxiliary aids and services, upon request with at least 3 days-notice to the City of Benton Harbor Clerk. Individuals with disabilities requiring auxiliary aids or services should contact the City of Benton Harbor Clerk by calling the following: 269-927-8408

Tiffany Moore
Clerk, City of Benton Harbor

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 circuit court in Berrien County, starting promptly at 11:00 AM, on December 3, 2026. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): JUSTIN BAUSHKE AND HEATHER ELAINE BAUSHKE, husband and wife

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns

Foreclosing Assignee (if any): Rocket Mortgage, LLC successor by merger to Nationstar Mortgage LLC

Date of Mortgage: July 12, 2021

Date of Mortgage Recording: July 12, 2021

Amount claimed due on date of notice: $132,784.76

Description of the mortgaged premises: Situated in CITY OF NILES, Berrien County, Michigan, and described as:

Lot Numbered 3 of Westfield according to the plat thereof recorded in Liber 11 of Plats, Page 35 of Berrien County Records.

Common street address (if any): 18 Grand Ave, Niles, MI 49120-3105

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).

If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

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

Date of notice: October 22, 2026

Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515
1609455
(10-22)(11-12)

Soble PLC | 31800 Northwestern Hwy. Suite 350 | Farmington Hills, MI 48334 | 888-789-1715

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 ABOVE IF YOU ARE IN ACTIVE MILITARY DUTY.

ATT: 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 certain mortgage made by JAMES BUFALINO, on behalf of The Meeting House at Fidelity Apartments LLC, whose address is 17888 Mack Avenue, Suite 3, Grosse Pointe, MI 48230, to R & J Group Holdings LLC, mortgagee, dated March 12, 2025, and recorded February 26, 2026, in Liber 3470, Page 4366, Berrien County Records and on which mortgage there is claimed to be due at the date hereof the sum of One Million One Hundred Sixty Thousand and 00/100 ($1,160,000.00) Dollars, including interest at 14.5% per annum.

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 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 of the Courthouse in St. Joseph, Michigan, in the 2nd floor jury room, at 11:00 a.m., on November 19, 2026. 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.

Said premises are situated in the City of Benton Harbor, Berrien County, Michigan, described more particularly as follows:

PARCEL 1: That part of Lots 1, 2 and 12, Block 43, Antisdale's Addition to the Village of Benton Harbor, according to the Plat thereof as recorded October 10, 1879 in Liber 2 of Plats, page 3, described as follows:

Commencing 8 feet 1 inch North 39° West from the Northeast corner of said Lot 2; thence Southwesterly at right angles to Pipestone Street 100 feet to Alley; thence North 40° 19' West along Alley to Easterly line of Michigan Street; thence Northeasterly along Michigan Street to Pipestone Street, thence Southeasterly along Pipestone Street to the place of beginning. PARCEL 2: Also entire Lots 3, 4 and 5, and that part of Lots 2 and 12, Block 43, Antisdale's Addition to the Village of Benton Harbor, according to the Plat thereof recorded October 10, 1879 in Liber 2 of Plats, Page 3, described as follows: Commencing 8 feet 1 inch North 39° West from the Northeast corner of Lot 2; thence Southwesterly at right angles to Pipestone Street 100 feet to Alley; thence South 40°19' East 35 feet to angle in Southwesterly line of Lot 3; thence Northerly to Southwest corner of Lot 3; thence Northeasterly 90 feet to Northwest corner of Lot 3; thence North 39° West 8 feet 1 inch to beginning. PARCEL 3: Also the Northwesterly 28 feet 7 inches of Lot 6, Block 43, Antisdale's Addition to the Village of Benton Harbor, according to the Plat thereof recorded October 10, 1879 in Liber 2 of Plats, Page 3. PARCEL 4: Also an unnumbered parcel lying between Lots 4 and 5, Block 43, Antisdale's Addition to the Village of Benton Harbor, according to the Plat thereof recorded October 10, 1879 in Liber 2 of Plats, Page 3.

Commonly known as: 162 Pipestone St, Benton Harbor, MI 49022 and 178 Pipestone St, Benton Harbor, MI 49022 Parcel ID nos.: 11-51-0500-0001-00-7 and 11-51-0500-0003-01-8

The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a or MCL 600.3241a, in which case the redemption period shall be 1 month from the date of such sale, or as to MCL 600.3241a only, 15 days from the MCL 600.3241A(b) notice, whichever is later. If the above-referenced property is sold at a foreclosure sale under Chapter 600 of the Michigan Compiled Laws, 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.

Dated: October 13, 2026

Mortgagor: James Bufalino, on behalf of The Meeting House at Fidelity Apartments LLC 17888 Mack Avenue, Ste. 3 Grosse Pointe, MI 48230 Mortgagee: R & J Group Holdings LLC c/o Soble PLC 31800 Northwestern Hwy., Ste. 350 Farmington Hills, MI 48334 (888) 789-1715 Attorneys: Soble PLC 31800 Northwestern Hwy., Ste. 350 Farmington Hills, MI 48334 888 789 1715

(10-22)(11-12)

ATTN 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.

ATTN PURCHASERS: This sale may be rescinded where required by law. The foreclosing mortgagee will not otherwise attempt to retroactively set aside a lawfully conducted sale without your express written consent. In that event, your damages cannot be unilaterally disclaimed; rather, you will be justly compensated for your cooperation and/or inconvenience.

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 11:00 a.m. on Thursday, November 19, 2026. 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 or a title insurance company, either of which may charge a fee for this information.

Default has been made in the conditions of a mortgage given by 217 CLAY, LLC, mortgagor, to Gerlach Family Trust, mortgagee, dated September 11, 2024, and recorded September 20, 2024 in Liber 3434, Page 3758, Berrien County Records. There is claimed to be due on such mortgage the sum of four hundred ten thousand dollars ($410,000.00) including principal and interest.

The premises are located in the City of New Buffalo, Berrien County, Michigan, and are described as:

That part of Block 219, Virginia Addition to the Town, now City, of New Buffalo, Berrien County, Michigan, according to the Plat thereof; recorded in Book "E" of Deeds, page 291, described as follows:

Commencing at a point on the Northwesterly line of said Block 219, a distance of 102.00 feet South 60 degrees West of the Northerly most corner of said Block 219; thence South 29 degrees 20 minutes 49 seconds East 148 feet; thence South 60 degrees West 30 feet; thence North 29 degrees 20 minutes 40 seconds West 16 feet; thence South 60 degrees West 66 feet; thence North 30 degrees West 132 feet to the Northerly line of said Block 219; thence North 60 degrees East; on said North line, 96 feet to the place of beginning.

Tax ID: 6282000219081 c/k/a 217 Clay, New Buffalo, MI 49117

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

Dated: October 15, 2026
Eric K. Wein, Esq.
Attorney for Mortgagee
22200 W. Eleven Mile Rd., Suite 3071
Southfield, MI 48037 248 559-6400
(10-22)(11-12)

FORECLOSURE NOTICE (ALL COUNTIES) AS A DEBT COLLECTOR, WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. ATTENTION HOMEOWNER: IF YOU ARE A MILITARY SERVICE MEMBER ON ACTIVE DUTY, IF YOUR PERIOD OF ACTIVE DUTY HAS CONCLUDED LESS THAN 90 DAYS AGO, OR IF YOU HAVE BEEN ORDERED TO ACTIVE DUTY, PLEASE CONTACT THE ATTORNEY FOR THE PARTY FORECLOSING THE MORTGAGE AT THE TELEPHONE NUMBER STATED IN THIS NOTICE.

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 11:00 AM a.m./p.m. on November 19, 2026. 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.

Default having been made in the terms and conditions of a certain mortgage made by DAVID GANUS AND JANET M. GANUS FKA JANET M. CALLAHAN of Berrien County, Michigan, Mortgagor to Fifth Third Bank (Western Michigan) dated the 14th day of March, 2006, and recorded in the office of the Register of Deeds, for the County of Berrien and State of Michigan, on the 26th day of April, 2006, Liber 2705, Page 1947, of the Berrien County Records on which mortgage there is claimed to be due, at the date of this notice, for principal of $36,223.80 plus accrued interest at 6.75000% percent per annum.

Which said premises are described as follows:

All that certain piece or parcel of land situated in the Township of Buchanan, in the County of Berrien and State of Michigan and described as follows to wit:

Part of the Northwest quarter of Section 14, Township 7 South, Range 18 West, also part of the Northeast quarter of Section 15, Township 7 South, Range 18 West, Buchanan Township, Berrien County, Michigan, described as follows: Beginning at a point 153.6 feet North of the West quarter post and on the West section line of said Section 14, thence North 506.4 feet, more or less, to the North line of the South half of the Southwest quarter of the Northwest quarter of said Section 14, thence East 356.1 feet along said North line, thence South 506.4 feet, more or less, to a point 153.6 feet North of the center section line of said Section 14, thence West 356.1 feet and parallel to said center section line of said Section 14 to the point of beginning. Also all that part of the Northeast quarter of said Section 15, bounded on the East by section line between Sections 14 and 15, and on the West by the highway and on the North by a line running West as an extension of the North line of the South half of the Southwest quarter of the Northwest quarter of said Section 14, being in Buchanan Township, Berrien County, Michigan.

Commonly known as: 13999 North Main Street, Buchanan, MI 49107 Tax ID: 06-0014-0002-02-2

If the property is sold at a foreclosure sale the borrower, pursuant to MCLA 600.3278 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. The redemption period shall be six 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. FinCEN reporting will be required of all successful purchasers, absent a lawful exception.

Dated: October 22, 2026
Weltman, Weinberg & Reis Co., L.P.A.
5990 West Creek Road, Suite 200
Independence, OH 44131
216-739-5100
WWR # 23-000927-3
(10-22)(11-12)

CITY OF BUCHANAN
CITY COMMISSION
NOTICE OF ORDINANCE ADOPTION
ORDINANCE NO. 2026.10/456
ZONING MAP AMENDMENT – 805 EAST THIRD STREET

NOTICE IS HEREBY GIVEN that the City Commission of the City of Buchanan, Berrien County, Michigan, adopted Ordinance No. 2026.10/456 at its regular meeting held on October 26, 2026.

The ordinance amends Article III, Section 71-14.A, and Figure 71-A of the City of Buchanan Unified Development Code to rezone the property commonly known as 805 East Third Street, Tax ID No. 11-58-0700-0006-02-0, from N Natural District to I Industrial District.

The ordinance is scheduled for publication on October 29, 2026, and shall become effective November 13, 2026, fifteen (15) days after publication.

A complete copy of the ordinance is available for public inspection at Buchanan City Hall, 302 N. Redbud Trail, Buchanan, Michigan, during regular business hours.

Kalla Langston
City Clerk
City of Buchanan

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.

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 11:00 AM on NOVEMBER 19, 2026. 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.

Default has been made in the conditions of a mortgage made by JAMES E. DORTCH AND REGINA DORTCH, to Mortgage Electronic Registration Systems, Inc., as nominee for America's Wholesale Lender, its successors and assigns, Mortgagee, dated February 6, 2004 and recorded February 17, 2004 in Liber 2481, Page 845 and Loan Modification recorded on October 29, 2013, in Liber 3055, Page 1189, and Loan Modification recorded on November 19, 2019, in Liber 3256, Page 2837, Berrien County Records, Michigan. Said mortgage is now held by THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC., ASSET BACKED CERTIFICATES,SERIES 2004-3, by assignment. There is claimed to be due at the date hereof the sum of Two Hundred Eighty-Three Thousand Three Hundred Eight and 95/100 Dollars ($283,308.95).

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 Berrien County, Michigan at 11:00 AM on NOVEMBER 19, 2026.

Said premises are located in the Township of Oronoko, Berrien County Michigan, and are described as:

Lot 5, Shaker Landing, according to the plat thereof, recorded October 28, 1963, in liber 19 of plats, page 41.

8723 Meadowlark Lane, Berrien Springs, Michigan 49103

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.

If the property is sold at foreclosure sale, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damage to the property during the redemption period. FinCEN reporting will be required of all successful purchasers, absent a lawful exemption.

Dated: October 22, 2026
File No. 26-010147
Firm Name: Orlans Law Group PLLC
Firm Address: 1650 West Big Beaver Road, Troy MI 48084
Firm Phone Number: (248) 502.1400
(10-22)(11-12)

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, MAY BE DEEMED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT 13010 Morris Road, Suite 450, Alpharetta, GA 30004 ph:470-321-7112

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.

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 11:00 AM on November 19, 2026. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): KATIE E. DENHAM AND JASON E. TILLEY. Default has been made in the conditions of a Mortgage made by KATIE E. DENHAM AND JASON E. TILLEY to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR QUICKEN LOANS INC., for a mortgage dated October 18, 2019, and recorded on October 24, 2019, in Liber 3253 Page 3356 in the Berrien County Records.

Said mortgage was assigned by said Mortgagee to ROCKET MORTGAGE, LLC, as documented by an assignment dated September 23, 2026, and recorded in the BERRIEN County Records, on which Mortgage there is claimed to be due at the date hereof the sum of $115,591.72. 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 BERRIEN County, Michigan on November 19, 2026 at 11:00 A.M.

Said premises are located in the city of BARODA in BERRIEN County, Michigan and are described as:

LAND SITUATED IN THE TOWNSHIP OF BARODA IN THE COUNTY OF BERRIEN IN THE STATE OF MI THAT PART OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 23, TOWNSHIP 6 SOUTH, RANGE 19 WEST, BARODA TOWNSHIP, BERRIEN COUNTY, MICHIGAN, DESCRIBED AS FOLLOWS:

COMMENCING 9 RODS SOUTH OF THE WEST QUARTER POST OF SAID SECTION 23; THENCE EAST 9 RODS; THENCE SOUTH 9 RODS; THENCE WEST 9 RODS; THENCE NORTH 9 RODS TO THE PLACE OF BEGINNING. Property Address: 10139 CLEVELAND AVE., BARODA, MI 49101 Tax ID No. 02-0023-0003-01-1

The redemption period shall be Six (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. If this property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the Mortgage sale or to the Mortgage holder for damaging the property during the redemption period.

ROCKET MORTGAGE, LLC,
Mortgagee/Assignee
October 22, 2026
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Mortgagee/Assignee
13010 Morris Road, Suite 450
Alpharetta, GA 30004
Telephone: 470-321-7112
Facsimile: 404-393-1425
Service Email: MIFCLTeam@raslg.com
(10-22)(11-12)

ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC, MAY BE DEEMED A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR OFFICE AT 13010 Morris Road, Suite 450, Alpharetta, GA 30004 ph:470-321-7112 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.

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 11:00 A.M on November 19, 2026. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): LINDA L. WATSON. Default has been made in the conditions of a Mortgage made by LINDA L. WATSON to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR LOANDEPOT.COM, LLC, for a mortgage dated May 24, 2023, and recorded on May 30, 2023, in Liber 3404 Page 3754 in the Berrien County Records. Said mortgage was assigned through mesne assignments to SELENE FINANCE, LP, as documented by an assignment dated April 17, 2025, and recorded on April 28, 2025, in Liber 3449, at Page 567 in the BERRIEN County Records, on which Mortgage there is claimed to be due at the date hereof the sum of $131,521.00.

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 BERRIEN County, Michigan on November 19, 2026 at 11:00 A.M.

Said premises are located in the city of NILES in BERRIEN County, Michigan and are described as:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF BERRIEN AND STATE OF MICHIGAN, TO-WIT: UNIT 1, OF THE MISSIONS CONDOMINIUM, ACCORDING TO THE MASTER DEED THEREOF RECORDED IN LIBER 28 OF CONDOMINIUMS, PAGE 1, BERRIEN COUNTY RECORDS AND DESIGNATED AS BERRIEN COUNTY CONDOMINIUM SUBDIVISION PLAN NO. 28, AND ANY AMENDMENTS THERETO, TOGETHER WITH AN UNDIVIDED INTEREST IN THE LIMITED AND COMMON ELEMENTS OF SAID CONDOMINIUM AS SET FORTH IN SAID MASTER DEED, AND ANY AMENDMENTS THERETO, AND AS DESCRIBED IN ACT 59 OF THE PUBLIC ACTS OF MICHIGAN OF 1978, AS AMENDED.

Property Address: 216 CHRISTIANA DR., NILES, MI 49120 Tax ID No. 14-5030-0001-00-3

The redemption period shall be Six (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. If this property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278, the borrower will be held responsible to the person who buys the property at the Mortgage sale or to the Mortgage holder for damaging the property during the redemption period.

SELENE FINANCE, LP,
Mortgagee/Assignee
October 22, 2026
ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC
Attorney for Mortgagee/Assignee
13010 Morris Road, Suite 450
Alpharetta, GA 30004
Telephone: 470-321-7112
Facsimile: 404-393-1425
Service Email: MIFCLTeam@raslg.com
(10-22)(11-12)

CITY OF BUCHANAN
CITY COMMISSION
NOTICE OF ORDINANCE ADOPTION
ORDINANCE NO. 2026.10/457
UNIFIED DEVELOPMENT CODE AMENDMENT – DOWNTOWN DESIGN REVIEW OVERLAY DISTRICT

NOTICE IS HEREBY GIVEN that the City Commission of the City of Buchanan, Berrien County, Michigan, adopted Ordinance No. 2026.10/457 at its regular meeting held on October 26, 2026.

The ordinance amends the City of Buchanan Unified Development Code concerning the Downtown Design Review Overlay District, including provisions governing the design review of development and improvements within the designated downtown area.

The ordinance is scheduled for publication on October 29, 2026, and shall become effective November 13, 2026, fifteen (15) days after publication.

A complete copy of the ordinance is available for public inspection at Buchanan City Hall, 302 N. Redbud Trail, Buchanan, Michigan, during regular business hours.

Kalla Langston
City Clerk
City of Buchanan