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ATT: PURCHASERS: This sale may be rescinded by the foreclosing mortgagee, in that event, your damages, if any shall be limited solely to the return of the bid amount tendered at sale, plus interest.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) 789-1715Attorneys: Soble PLC 31800 Northwestern Hwy., Ste. 350 Farmington Hills, MI 48334 888 789 1715

(10-22)(11-12)

FIFTH INSERTION

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)

NOTICE OF PUBLIC HEARING

BERTRAND CHARTER TOWNSHIP, BERRIEN COUNTY, MI
15235 Main Street
Buchanan, MI 49107

To: The residents and property owners of Bertrand Charter Township, Berrien County Michigan and any other interested parties.

The Planning Commission of Buchanan Charter Township, Berrien County Michigan will hold a Public Hearing on December 3, 2026, commencing at 7:00 p.m., at the Bertrand Charter Township Hall, 15235 Main St, Buchanan, MI 49107.

The Planning Commission is considering the following amendments to Bertrand Charter Township Zoning Ordinance:

CHAPTER 15, Administration and Enforcement, SECTION 15.17 –AUTHORITY
1. The Township Planning Commission has the authority to recommend the establishment of a temporary moratorium as to the application of provisions of the Township Zoning Ordinance to the Township Board, by majority vote of the Planning Commission after a public hearing.
2. The Township Board may impose a temporary moratorium as to the application of the provisions of the Township Zoning Ordinance by ordinance of the Township Board.
3. Such temporary moratorium may be extended by approval of the Township Board to allow additional time for Township review and consideration of the application, revision, review or repeal/replacement of zoning ordinance provisions.
4. The Planning Commission and the Township have received considerable questions, concerns, and issues raised by Township residents regarding a use that is not specifically addressed in this Ordinance, and the Planning Commission, after a public hearing and consideration of public outcry requesting review of this Ordinance, determines that a moratorium is needed to allow it sufficient time to review, consider, and recommend amendments to the Master Plan and zoning ordinance concerning data centers as a new or emerging land use that may adversely affect the health, safety, or welfare of Township residents or property.

B. MORATORIUM - A temporary moratorium is imposed upon the acceptance and/or processing of any application for Data Centers from one (1) year from the date this ordinance becomes effective or until amendments to the Zoning Ordinance become effective, whichever occurs first.

C. TERM OF MORATORIUM - The moratorium imposed by this Ordinance will remain in effect from one (1) year from the date this ordinance becomes effective, or until amendments to the Zoning Ordinance become effective, whichever occurs first. This Moratorium may be extended by the Township Board from time to time.

D. SEVERABILITY - The provisions of this ordinance are hereby declared to be severable. If any clause, sentence, word, section or provision is hereafter declared void or unenforceable for any reason by a court of competent jurisdiction, it shall not affect the remainder of such ordinance which shall continue in full force and effect.

E. EFFECTIVE DATE/REPEAL - This Ordinance shall take effect eight (8) days after publication. All ordinances or parts of ordinances in conflict with this Ordinance are hereby repealed.
Written comments will be taken from any interested persons concerning the foregoing proposed amendment, at the Bertrand Charter Township Hall, at the address set forth above, at any time during regular business hours up to 4:00 o'clock p.m. on the date of said hearing and will further be received by the Planning Commission at the time of said hearing.

Anyone interested in the foregoing is invited to be present at the aforesaid Public Hearing time and place to participate in the discussion. More information can be obtained by calling Bertrand Charter Township at 269-591-7982. Individuals with disabilities requiring auxiliary aids or services, and wish to attend the hearing, should contact the office of the Township Clerk, by writing or calling the Clerk, at least five (5) days prior to the hearing to ensure needed accommodation. Bertrand Charter Township Planning Commission

$1 Volume 157, Issue 45 One Section, 8 Pages Thursday, November 12, 2026

PLEASE RECYCLE ME

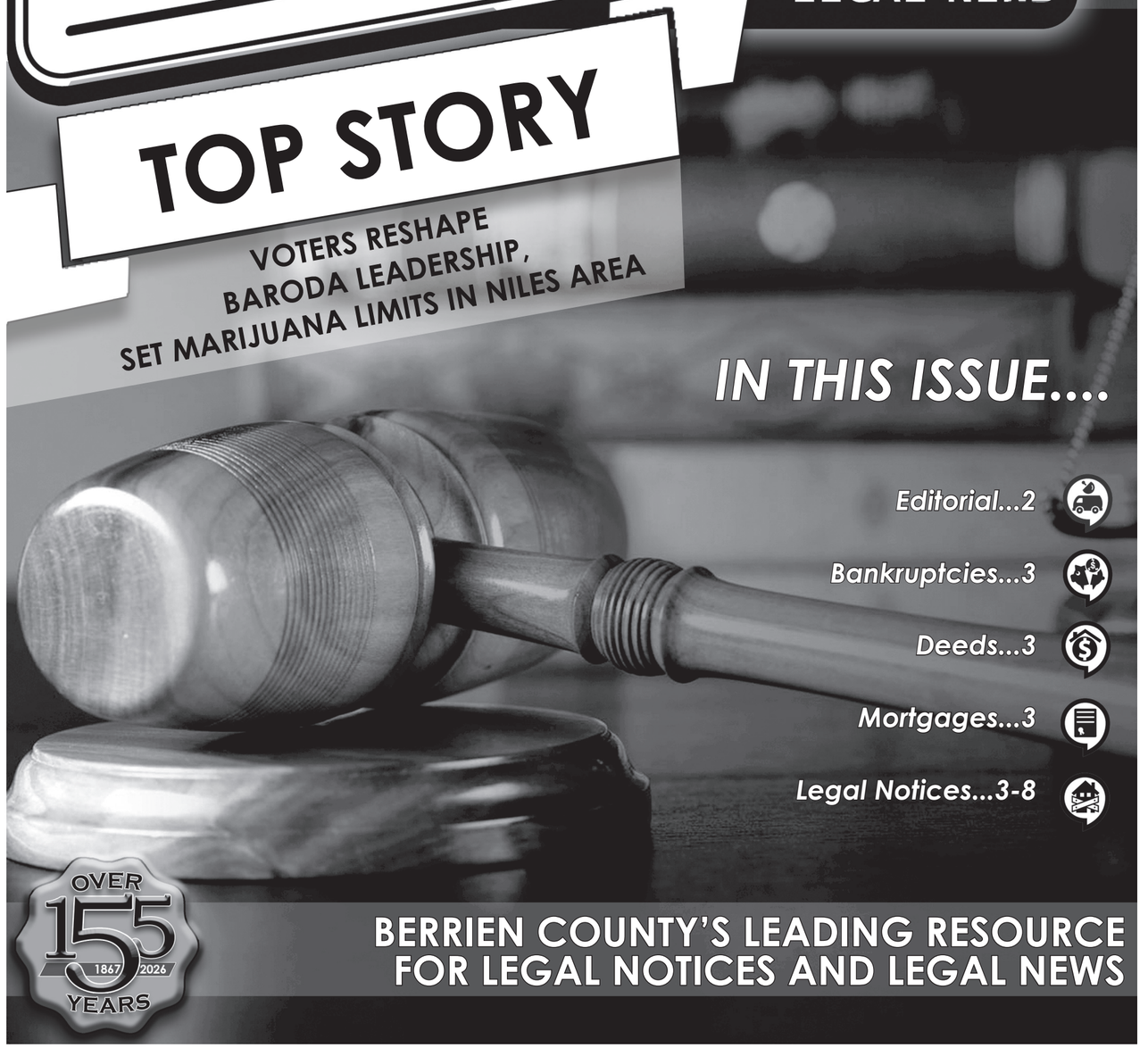
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BERRIEN COUNTY RECORD

LEGAL NEWS

TOP STORY

VOTERS RESHAPE BARODA LEADERSHIP, SET MARIJUANA LIMITS IN NILES AREA



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

VOTERS RESHAPE BARODA LEADERSHIP, SET MARIJUANA LIMITS IN NILES AREA

BY DEBRA HAIGHT
BCR Correspondent

ST. JOSEPH, MI – Last week's election featured races at the local, county, state and federal levels as well as state and local proposals. While many incumbents including State Rep. Brad Paquette, State Sen. Jonathan Lindsey and U.S. Rep. Tim Walberg were re-elected, others lost including U.S. Rep. Bill Huizenga who represents the north end of the county.

In Berrien County, voters elected Jennifer Fields to an open judge position with over 65 percent of the vote.

In the Baroda races and proposals, people recalled Township Clerk Christina Price and elected Chelsie Nitz to the remainder of Price's term that ends in December, 2028. The proposal to disincorporate the village of Baroda was soundly defeated. Unofficial results had 1,107 people or 80 percent voting no to 265 people voting yes.

In addition, Baroda village residents elected a new village president as well as three new council members. Four new people will be on the Baroda Village Council after last week's election.

Besides Milt Sluder defeating incumbent Michael Price for village president with 260 votes to Price's 164 votes, Brad Mattner, Jodi Mattner, and Lisa Radde have been elected to serve on the village council. All are new to the council.

Radde also led the recall effort against Christina Price and said it was significant as the village council and disincorporation votes. She said that the recall effort began with residents calling for greater transparency and accountability. "Seeing that effort succeed is a powerful reminder that local government belongs to the people it serves," she said.

"Ultimately, this election wasn't just about changing who holds office. It was about changing the direction of our community," Radde said. "Now it's time to turn that momentum into meaningful progress for Baroda."

The unofficial final numbers on the Christina Price recall had Nitz receiving 781 votes to Price's 592 votes for a 57 to 43 percentage margin.

Nitz said she was grateful for the support and trust people have placed in her. "I ran on working to unite Baroda, and that commitment will guide how I serve if these results hold," she said. "I want every resident to feel heard, respected, and confident in their clerk's office, regardless of how they voted. I'm ready to put in the work, earn that confidence, and help our community move forward together."

In the Niles area, Niles city voters approved a measure limiting the number of retail marijuana businesses in the city, while Niles Township voters again rejected allowing any marijuana businesses in the township.

In the city of Niles, voters approved a marijuana business limit with 61 percent voting for the limit. Unofficial results showed 2,177 voting yes and 1,394 voting no.

In Niles Township, a proposal to allow four retail marijuana businesses was defeated with 2,696 voting no to 2,490 voting yes. That represented 52 percent voting no to 48 percent voting yes.

This was the fourth time since 2022 that Niles Township residents voted to decide the fate of recreational marijuana in the township. Voters defeated a proposal to allow retail marijuana businesses in 2022, they approved a similar proposal in 2024 before last year defeating a referendum on retail marijuana rules and approving a total ban on marijuana businesses.

It was the first time that Niles city voters have the chance to weigh in on the topic since voters statewide legalized marijuana several years ago and Niles elected officials votes allow recreational marijuana in 2019. The proposal asked voters to amend the city's marijuana ordinance to limit the number of marijuana retail establishments to five.

BUCHANAN COMMISSION SEES SHAKEUP AS BACKUS UNSEATS VIGANSKY

BY DEBRA HAIGHT
BCR Correspondent

BUCHANAN, MI – The Buchanan City Commission will have a new member next month as a result of last week's election. Incumbents Raquell George and Mark Weedon as well as newcomer John Backus were the top vote-getters in the four-way race for three commission seats.

Incumbent Dan Vigansky came in fourth in the race, narrowly losing to Weedon who had the third-most votes. Tony Houser did not campaign as he is moving out of the city but still garnered 362 votes. Buchanan City Clerk Kalla Langston-Weiss reported that the new commissioners will take office Dec. 1.

The unofficial vote totals had George with 943 votes, Backus with 752 votes, Weedon with 578 votes and Vigansky with 564 votes. George was appointed to the commission in 2024, while Weedon and Vigansky have both served two terms. Weedon is currently the mayor.

George thanked all those who voted for her. "I am incredibly grateful for the confidence the residents of Buchanan have in me," she said.

"Thank you to everyone who took the time to speak with me, support me, and cast a vote," she added. "I am honored to continue serving the community I love most, and I look forward to continuing the work we have started over the past two years. Let's get to work."

Backus also thanked all those who voted for him. He follows in the footsteps of his father, Dale, who served on the city commission in the past.

"I want to sincerely thank all of the candidates who stepped forward and put their names on the ballot, as well as everyone who took the time to support and invest in the future of Buchanan," he said.

"I'm excited for this next chapter and truly grateful for the opportunity to serve our community," he added. "I will give it my very best, work hard, and do everything in my power to make Buchanan proud and help make our community even better for generations to come."

Weedon thanked everyone for their support. He has been serving as the city's mayor the last two years.

"First and foremost, I'm incredibly grateful to the residents of Buchanan for once again placing their trust and confidence in me," he said. "Serving this community has been one of the greatest honors of my life, and I don't take that responsibility lightly."

"Over the past eight years, we've accomplished a great deal together," he added. "We've made significant investments in our infrastructure, strengthened our downtown, improved our parks, and continued laying the groundwork for Buchanan's future."

"None of that happens without the dedication of our city employees, fellow commissioners, community partners, and most importantly, the residents who care so deeply about this town," he said.

"I'm also looking forward to working alongside Commissioner Raquell George and newly elected Commissioner John Backus," he added. "Elections bring different perspectives and opinions, but at the end of the day, we all have the same responsibility: doing what's best for Buchanan and the people who call it home."

"I've always believed that good leadership starts with listening, understanding, and genuinely caring about the people you represent," he said. "That hasn't changed, and it won't. We have a lot to be proud of in Buchanan, but there's still plenty of work ahead. I'm excited to continue that work, build on the momentum we've created, and keep moving our community forward."

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)

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 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): 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)

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)

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)

FOURTH INSERTION

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)

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 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)

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)

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

ANTHONY G. RODRIGUEZ AND TINA M. RODRIGUEZ 7
ENOCH D. ALVAREZ AND BREANNA R. ALVAREZ 7
JAMES A JONES 7
MARK DEAN COCHRANE 7
SARA A. COLLETT 7
CHERIE A. YOUNG 7
MANUEL J. RODARTE 7
WILLIAM PAGE 7
JENNIFER JEAN MOCK 7
RAYMOND PAUL PIECHOCKI 7
SARA MARIE STOIN 7
WILLIAM LAWRENCE STAHL, JR. AND KASSIDY LEANNE TEGLAS-STAHL 7
PAMELA COBIAN 7
JOVITA PALACIO 7
GRIFFIN RANDAL-LEE FARR 7
AMANDA JEAN STOCKHAM 7
DALLAS DEAL COLLIER AND BRENDA JOYCE COLLIER 7
JASON DAVID HOLTSLANDER AND BARBARA ANN HOLTSLANDER 7
SHELLIE ANN MORGAN 7
CINDY LOU FLOWERS 7
CAMI MARIE FOSTER 7
SARAH M. IKWUEME 7
AISLIN ERIN BURGESS 7
MATTHEW J. BEELEN 7
TRACY ANDERSON 7
RACHEL RENEE DAVY 7
ANDREA KENDRA COLLIER 7
ALEXANDER STEVEN HELESKI AND JUSTINE RAY-MARIE HELESKI 7
DAVID HARVEY B ENNENGA 7
ALEXANDER EARL LEE WRIGHT AND NATALIE DAWN WRIGHT 7
TIFFANY A. RUSSELL 7
RYAN SCOTT HOPKINS AND HEATHER NICOLE HOPKINS7
NASHENDA SHA'RAE JOHNSON 7
KATHY TODD 7
ARMANDO DIAZ AND ANAHI DIAZ-DIAZ 7
VICENTE SORIA-HERNANDEZ AND MARIA G DIAZ 7
DAVID PAUL FARKAS AND WENDY ANN FARKAS 7
BARBARA ERWAY MORRISON 7
KIM ELLEN TRAN 7
RENITA MICHELLE LAYTON 7
JENAE CAITLIN RAINES 7
RENIESHA NARSHAY WILLIAMS 7
MICHAEL J. LICHTER 7
KIMBERLY LYNN ZIEMKOWSKI 7
CESAR EDGARDO MARTINEZ 7
JAMES BERNARD BRISK 7
JOSHUA GARY KASS 7
PAMELA SUE CANTU 7
THEIN DAT TRAN 7
ARTHUR CORTEZ GREER, JR 7
GARY LEE KIBBY, JR. AND TIFFNEY ANN KIBBY 7
TWELVE OAKS FARM, INC. 12
RICHARD A CHAFFEE 12
MARVIN JAY TERLAAN, II 13
LOREN M. VASQUEZ 13
TIARA LOUISE ROQUE CRUZ 13
NICO SIKAZWE 13
AMY LYNNE NELSON 13
ROZZOLYN S. MAYS 13
SARAH A. ASHLEY 13
MALLORY E. MOORE 13
JULIA R. MILLER 13
ANTONIA MICHELLE TORRES 13
MICHAEL RAY FIELDS AND HEATHER GRACE FIELDS 13
WENDY AUTUMN NOLF 13
WILLIAM H GALLUP AND SHERRY L GALLUP 13
JOHN CONCANNON 13
MARSHALEA MATHEWS 13
MARGARET LYNN BARTHOLOMEW 13
CHASE J. OVERBECK 13
ROBERT A. AUMACK AND EVA M. AUMACK 13
RYAN SCOTT BEARDSLEY 13
GREGORY L. KELLY 13
DAVID RAY LEWIS AND TRISHA MARIE LEWIS 13
TODD MILO GRAVES 13
AALIYAH LAFAYE EVANS 13
MARY EILEEN FLICKINGER 13
LONDON S. LUSTER 13

DEEDS
PUBLISHED ONLINE

RECORDED MORTGAGES
PUBLISHED ONLINE

DISCHARGED MORTGAGES
PUBLISHED ONLINE

FIRST INSERTION

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2025-0806-DE-J
Hon Paul S. Jancha
Court address
811 Port St., 4th Floor
St. Joseph, MI 49085
Court telephone no.
269.983.7111

Estate of Tammy L. Wellington Date of Birth: 1/22/1962

TO ALL CREDITORS:
NOTICE TO CREDITORS:

The decedent Tammy L. Wellington died 06/05/2025.

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

Dated: 11/4/2026
Jason Wellington
60555 W. Sand Lake St.
Sturgis, MI 49091
630-408-5602
Wayne T. Tomala P60396
Cummings, McClorey, Davis & Acho -17436
College Parkway
Livonia, MI 48152
734-261-2400
(11-12)

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0889-DE-R
Court address
811 Port St., St. Joseph, MI 49085
1205 North Front St., Niles, MI 49120
Court telephone no.
269.983.7111

Estate of Patricia Sue Lowery Date of Birth: 6/18/1937

TO ALL CREDITORS:
NOTICE TO CREDITORS:

The decedent Patricia Sue Lowery died 2/16/2026.

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

Dated: 11/5/2026
Pro per
Mona L Shelton
140 Journey Dr.
Bowling Green, KY 42104
270-784-7929
(11-12)

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0905-DE-J
Hon Paul S. Jancha
Court address
811 Port St., St. Joseph, MI 49085
Court telephone no.
269.983.7111

Estate of Angela L. Rambo, deceased Date of Birth: June 30, 1961

TO ALL CREDITORS:
NOTICE TO CREDITORS:

The decedent Angela L. Rambo, deceased died August 26, 2026.

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

Dated: 11/4/2026
Barry R. Coburn
1451 St. Joseph Circle
St. Joseph, MI 49085
(269) 861-4075
JENNINGS LAW OFFICE, PC
Matthew E. Rose P87232
610 Ship Street, Ste. 200
St. Joseph, MI 49085
(269) 983-0551
(11-12)

NOTICE TO CREDITORS
Decedent's Trust
ROGER A. GAUNTLETT TRUST

TO ALL CREDITORS: The decedent, Roger Allen Gauntlett, settlor of the Roger A. Gauntlett Trust uad July 21, 1966, as amended and restated on April 21, 2025, was born October 14, 1941 and died, September 1, 2026.

There is no Personal Representative of the decedent's estate to whom letters of authority have been issued and this notice is given by the Successor Trustee of the decedent's Trust pursuant to MCL 700.7608. Creditors of the decedent are notified that all claims against the trust will be forever barred unless presented to the Legacy Trust, Trustee, or by commencing a proceeding in the Berrien County Probate Court, 811 Port Street, 4th Floor, St. Joseph MI 49085, within 4 months after the date of publication of this notice.

Date of Filing
Legacy Trust
99 Monroe Ave., NW, Ste 600
Grand Rapids, MI 49503
J. Thomas MacFarlane (P40581)
Dickinson Wright PLLC
2600 Big Beaver STE 300
Troy, MI 48084
Attorney for Trustee
(11-12)

NOTICE TO CREDITORS

The Settlor, Jane F. Hawryszko, whose birthdate was 07/30/1937, and who lived at 2924 W. Bundy Road, Coloma, MI 49038 died on 10/23/2025.

Creditors of the decedent are notified that all claims against the Jane F. Hawryszko Trust dated July 31, 1985, as amended, will be forever barred unless presented to Edward Kamradt, Trustee, within four months after the date of this publication.

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

Date: October 51 2026
BY:Edward Kamradt
19433 Everett Lane
Mokena, IL 60448
Lori Thompson P57022
Passaro, Kahne, Taylor, Thompson & Pierangeli Law Offices, P.L.L.C. 685 West Main Street
Benton Harbor, MI 49022 Phone: (269) 983-0325
(11-12)

Notice of Public Hearing on Berrien County 2027 Budget

The County of Berrien will hold a public hearing on the 2027 budget millage rates, and the 2027 budget.

The hearing will be held on Thursday, November 19, 2026 at 8:35 a.m. in the Board of Commissioners Room at the Berrien County Administration Building, 701 Main St., Saint Joseph, MI 49085-1316.

A copy of the budget is available for public inspection in the County Administration Office at the Berrien County Administration Building. The hours of operation are 8:30 a.m. to 5:00 p.m.

The property tax millage rate proposed to be levied to support the proposed budget will be a subject of this hearing.

This notice is published by:
Berrien County Board of Commissioners
701 Main St
Saint Joseph, MI 49085
(269) 983-7111, Ext. 8095

STATE OF MICHIGAN
PROBATE COURT
BERRIEN COUNTY
NOTICE TO CREDITORS
Decedent's Estate
CASE NO. and JUDGE
2026-0807-DE-J
Paul Jancha
Court address
811 Port St., 4th Floor,
St. Joseph, MI 49085
Court telephone no.
269.983.7111

Estate of Leonard George Hudson, deceased Date of Birth: October 26, 1950

TO ALL CREDITORS:

NOTICE TO CREDITORS:

The decedent Leonard George Hudson, died August 18, 2026.

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

Dated:
Thomas J. Langan
24725 W. 12 Mile Road Ste 110
Southfield, Mi 48034
(248) 945-1111
Thav, Ryke, & Langan PLLC
Jordan R. Smith P87095
24725 W 12 Mile Road Ste 110
Southfield, Mi 48034
(248) 945-1111
(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 December 10, 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 STACEY ROBERTSON AND TAMEKA ROBERTSON of Berrien County, Michigan, Mortgagor to Fifth Third Bank, N.A. (Western Michigan) dated the 8th day of September, 2023, and recorded in the office of the Register of Deeds, for the County of Berrien and State of Michigan, on the 4th day of October, 2023, Liber 3413, Page 1890, of the Berrien County Records on which mortgage there is claimed to be due, at the date of this notice, for principal of $60,697.55 plus accrued interest at 11.25000% percent per annum.

Which said premises are described as follows:

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

LOT 12, RUSSELL PARK, ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 12 OF PLATS, PAGE 51, BERRIEN COUNTY RECORDS.

Commonly known as: 245 Hunter Drive, Benton Harbor, MI 49022 Tax ID: 18-6950-0012-00-1

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: November 12, 2026

Weltman, Weinberg & Reis Co., L.P.A. 5990 West Creek Road, Suite 200 Independence, OH 44131 216-739-5100 WWR # 26-000915-1
(11-12)(12-03)

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 10, 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): ILONA A. ZANDARSKI

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

Foreclosing Assignee (if any): TH MSR Holdings LLC

Date of Mortgage: February 10, 2022

Date of Mortgage Recording: February 22, 2022

Amount claimed due on date of notice: $127,918.12

Description of the mortgaged premises: Situated in Charter TOWNSHIP OF LINCOLN, Berrien County, Michigan, and described as:

Lot 9 and 10, Stevens Point, according to the plat thereof, recorded April 11, 1961, in Volume 18 of Plats, Page 4, Berrien County Records.

Common street address (if any): 2386 Ann Ct, Stevensville, MI 49127-9427

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: November 12, 2026

Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515
1611211
(11-12)(12-03)

SHORT FORECLOSURE NOTICE -
BERRIEN COUNTY

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 17, 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.

MORTGAGE: Mortgagor(s): THOMAS RICHARD SYSINGER, an unmarried man

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Mortgage Access Corp. d/b/a Weichert Financial Services, its successors and assigns

Date of mortgage: April 29, 2022

Recorded on May 6, 2022, Liber 3373, on Page 1325, and modified via Loan Modification recorded on March 23, 2026 in Liber 3473, on Page 781

Foreclosing Assignee (if any): Mortgage Access Corp. d/b/a Weichert Financial Services

Amount claimed to be due at the date hereof: Two Hundred Thirty-Nine Thousand Four Hundred Fifty-Three and 20/100 Dollars ($239,453.20)

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

That part of the Northeast Quarter of the Northeast Quarter of Section 22, Township 4 South, Range 17 West, Bainbridge Township, Berrien County, Michigan, described as follows, to-wit: -
Commencing at a point on the North line of said Section 22, said beginning point being 322.95 feet West of the Northeast corner of said Section, thence West, along the North line of said Section, 160.00 feet; thence South, at right angles to said Section line, 192.20 feet; thence East 160.00 feet; thence North 192.20 feet to the place of beginning.

Commonly known as 8040 Territorial Rd, Watervliet, MI 49098

The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238. If the above referenced property is sold
at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period. If the sale is set aside for any reason, the Purchaser at the sale will be entitled only to a return of the deposit paid. 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 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: November 5, 2026

Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515
1610420
(11-05)(11-26)

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): KYLER M. PLEW

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

Foreclosing Assignee (if any): Newrez LLC dba Shellpoint Mortgage Servicing (fka Specialized Loan Servicing LLC)

Date of Mortgage: November 29, 2017

Date of Mortgage Recording: December 1, 2017

Amount claimed due on date of notice: $65,822.38

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

Lot Numbered 3 of Maple Bluff, according to the Plat thereof recorded in Liber 8 of Plats, Page 52 of Berrien County Records

Common street address (if any): 3224 N 5th St, Niles, MI 49120-8902

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: November 5, 2026

Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515
1610420
(11-05)(11-26)

SHORT FORECLOSURE NOTICE
- BERRIEN COUNTY

NOTICE OF FORECLOSURE BY ADVERTISEMENT. Notice is given under section 49c of the State Housing Development Authority Act of 1966, 1966 PA 346, MCL 125.1449c, 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 03, 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.

MORTGAGE: Mortgagor(s): WILLIE HARRIS AND NIKI HARRIS, husband and wife

Original Mortgagee: Ruoff Mortgage Company, Inc.

Date of mortgage: July 22, 2024

Recorded on July 23, 2024, Liber 3430, on Page 2457, Foreclosing Assignee (if any): Michigan State Housing Development Authority

Amount claimed to be due at the date hereof: One Hundred Forty-Seven Thousand Nine Hundred Forty and 96/100 Dollars ($147,940.96)

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

Lot 25, Supervisor's Plat of Kublick's Subdivision, according to the recorded plat in Liber 12 of Plats, Page 4, Berrien County Records.

Commonly known as 1439 Agard Ave, Benton Harbor, MI 49022

The redemption period will be 6 month from the date of such sale, unless abandoned under MCL 125.1449v, in which case the redemption period shall be 30 days from the date of such sale, or 15 days from the MCL 125.1449v(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238.

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.

Michigan State Housing Development Authority
Mortgagee/Assignee
Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400
1611139
(11-05)(11-26)

FORECLOSURE NOTICE
(Berrien County)

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 (at the Berrien County Courthouse, 2nd floor, in City of St. Joseph, Berrien County, Michigan), starting promptly at 11:00 o'clock A.M. on Thursday, December 10, 2026.

Default has been made in the terms and conditions of the mortgage made by LORETHA A. BURKS, a single person, as original mortgagor, to Mortgage Electronic Registration Systems, Inc., as nominee for The Huntington National Bank, as original mortgagee, dated September 5, 2025, and recorded on September 5, 2025, at the Berrien County, Michigan Register of Deeds, in Liber 3459, commencing on Page 1296, which mortgage was assigned by recorded Assignment of Mortgage to The Huntington National Bank, a national banking association. The amount claimed to be due on this mortgage, on the date of this notice, was $ 137,424.86. 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.

The description of the mortgaged premises is all that certain piece or parcel of land situated in the City of Benton Harbor, in the County of Berrien and State of Michigan further described as follows:

Lot 46, Block B, BECKWITH ADDITION TO THE CITY OF BENTON HARBOR, as recorded in Liber 4, Page 48 of Plats, Berrien County Records.

Commonly known as: 1014 Superior St., Benton Harbor, MI

The redemption period shall be Six (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 thirty (30) days from the date of such sale or when the time to provide the notice required by MCLA 600.3241a(c) expires, whichever is later or unless the redemption period is shortened in accordance with MCLA 600.3238. If the property is sold at a foreclosure sale, under MCLA 600.3278, the borrower and mortgagor 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.

ATTENTION 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. Shaheen, Jacobs & Ross, P.C. is a debt collector attempting to collect this debt and any information obtained will be used for that purpose.

Dated: October 30, 2026

The Huntington National Bank, a national banking association Assignee of Mortgagee SHAHEEN, JACOBS & ROSS, P.C. By: Michael J. Thomas, Esq. Attorneys for Mortgagee 615 Griswold, Suite 1425 Detroit, Michigan 48226-3907 (313) 963-1301
(11-05)(11-26)

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 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)

BERRIEN COUNTY RECORD LEGAL NEWS
USPS 051-600 VOLUME 157 NO. 45
324 East Dewey Street, Suite 200, Buchanan, Michigan 49107
Phone: (269) 695-3878• Fax: (269) 695-3880
(USPS 051-600) Email: info@bcrnews.net

Please contact our office to schedule a meeting.

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Tami Roberts

NOTICE the minutes of the Berrien County Board of Commissioner Meetings held THURSDAY, NOVEMBER 5, 2026 are available in the County Clerk's office at 701 Main Street, St. Joseph, MI
Publish NOVEMBER 12, 2026

The Village of Stevensville Council will hold a Public Hearing on Thursday, December 3, 2026 at 6:00pm at Village Hall, 5768 Saint Joseph Avenue, Stevensville, MI 49127, to receive comments on the proposed street vacation of the public street south of Yasdick Drive and east of 2800 Yasdick Drive. Written comments may also be received at the address above or by emailing manager@villageofstevensville.us prior to the hearing. For further information, contact Village Hall at 269-429-1802.

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