

## PUBLIC NOTICES

As a debt collector, we are attempting to collect a debt and any information obtained will be used for that purpose. Notify us at the number below if you are in active military duty.

### MORTGAGE SALE

Default having been made in the terms and conditions of a certain mortgage made by TINA MALFROID and DANIEL MALFROID, wife and husband, Mortgages, to MERS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Mortgagee, dated the 15th day of June, 2005 and recorded in the office of the Register of Deeds, for the County of Mackinac and State of Michigan, on the 30th day of December, 2005 in Liber 619 of Mackinac County Records, page 357, said Mortgage having been assigned to Wells Fargo Bank NA, as Trustee on which mortgage there is claimed to be due, at the date of this notice, the sum of Seventy Six Thousand Five Hundred Thirty One Dollars and 38/100 (\$76,531.38), and no suit or proceeding at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof.

Now, therefore, by virtue of the power of sale contained in said mortgage, and pursuant to statute of the State of Michigan in such case made and provided, notice is hereby given that on the 24th day of August, 2006 at 11:00 o'clock a.m. Local Time, said mortgage will be foreclosed by a sale at public auction, to the highest bidder, West Front Door of the Mackinac County Courthouse in St. Ignace, Michigan (that being the building where the Circuit Court for the County of Mackinac is held), of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due, as aforesaid on said mortgage, with interest thereon at 10.15000% per annum and all legal costs, charges, and expenses, including the attorney fees allowed by law, and also any sum or sums which may be paid by the undersigned, necessary to protect its interest in the premises.

Which said premises are described as follows: All that certain piece or parcel of land, including any and all structures, and homes, manufactured or otherwise, located thereon, situated in the City of Saint Ignace, County of Mackinac, State of Michigan, and described as follows, to wit:

The following described premises:

Land situated in the County of Mackinac, State of Michigan and more particularly described as:

Commencing at a concrete monument placed at the East 1/4 corner of Section 31, Town 41 North, Range 4 West;

Thence South 00 degrees 37 minutes 27 seconds East 1526.71 feet along the N-S Section line to the Southerly right of way line of US-2;

Thence North 74 degrees 45 minutes 54 seconds West 722.90 feet along the Southerly right of way line of US-2 to a curve to the right;

Thence 1364.60 feet along the arc of a curve to the right with a radius of 11559.16 feet on a chord which bears north 71 degrees 23 minutes 18 seconds West 1363.82 feet to a "T" iron stake and the point of beginning;

Thence South 47 degrees 37 minutes 22 seconds East 300.00 feet to the South right of way of US-2;

Thence Southeasterly along the right of way of US-2, 300.00 feet on a curve to the left with a radius of 11,559.16 feet on a chord which bears South 67 degrees 15 minutes 28 seconds East 299.99 feet to the point of beginning, being a portion of the Fractional West 1/2 of Southeast 1/4 of Section 31, Town 41 North, Range 4 West, Moran Township, Mackinac County, Michigan.

Parcel ID No. 008-029-029-10

District: Section:  
Block: Lot:

2235 W US 2, Saint Ignace MI

During the six (6) months immediately following the sale, the property may be redeemed, except that in the event that the property is determined to be abandoned pursuant to MCLA 600.3241a, the property may be redeemed during 30 days immediately following the sale.

Dated: July 20, 2006

Wells Fargo Bank NA, as Trustee  
Mortgagee  
Fabrizio & Brook, P.C.  
Attorney for Wells Fargo Bank NA, as Trustee  
888 W. Big Beaver,  
Suite 1470  
Troy, MI 48084  
248-362-2600

### NOTICE OF MORTGAGE SALE

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty.

Default having been made in the terms and conditions of a certain Mortgage made by ISLA VISTA, L.L.C., a Michigan Limited Liability Company ("Mortgagor") to LARRY A. SMITH and JOCELYN M. SMITH, husband and wife ("Mortgagee") dated April 15, 2005 and recorded in the Office of the Register of Deeds for the County of Mackinac and State of Michigan, on Liber 600, Pages 451 - 457 on April 21, 2005, on which Mortgage there is claimed to be due as of June 15, 2006, the sum of Seven Hundred Twenty-Seven Thousand One Hundred Twelve and 85/100's Dollars (\$727,112.85), and no suit or proceedings at law or in equity having been instituted to recover the moneys secured by said Mortgage, or any part thereof.

NOTICE IS HEREBY GIVEN, that by virtue of the power of sale contained in said Mortgage, and the statute in such case made and provided, on Thursday, August 17, 2006 at 10:00 in the forenoon, the undersigned will, at the west entrance of the County Building in the City of St. Ignace, Michigan, as located at 100 Marley, St. Ignace, Michigan 49781 (that being the place of the Circuit Court for the County of Mackinac), sell at public auction, to the highest bidder, the premises described in said Mortgage, or so much thereof as may be necessary to pay the aforesaid amount due on said Mortgage, with eleven percent (11%) interest, and all legal costs, charges and expenses, and also any sum or sums which may be paid by the undersigned necessary to protect its interest in the premises, which premises are described as follows, to-wit:

Land situated in the Township of Clark, County of Mackinac, Michigan:

A portion of Government Lot 1, Section 31, Town 42 North, Range 1 East described as follows: Beginning on the North line of said Section 31, at a point 100.00 feet West from the Northeast corner of said Section 31; thence South 990.00 feet, more or less to the ordinary high water mark of Lake Huron; thence West 450.00 feet; thence North 990.00 feet, more or less to the North line of said Section 31; thence East 450.00 feet to the Point of Beginning; EXCEPT: a strip of land 50.00 feet by approximately 990.00 feet off the West side of parcel heretofore described.

TAKE FURTHER NOTICE that the period of redemption, pursuant to MCL 600.3240, shall be six (6) months from the date of the sale.

Dated: July 13, 2006

Ronald J. Kirkpatrick

(P24887) Attorney for Mortgagee  
Kirkpatrick & DuBois PLC  
213 East Main,  
Second Floor  
Gaylord, MI 49735  
989 732-2912

GRAND & GRAND  
PLLC  
31731 Northwestern  
Hwy, #151  
Farmington Hills, MI  
48334

Pursuant to 15 USC §1692 you are hereby informed that this is an attempt to collect a debt and that any information that you provide may be used for that purpose.

### MORTGAGE SALE

Default has been made in the condition of a mortgage made by ROBERT EDWARD ROBACH aka ROBERT ROBACH and LELA GRACE ROBACH, husband and wife to HOUSEHOLD FINANCE CORPORATION III by a mortgage dated November 28, 2003 and recorded on December 4, 2003 in Liber 565 on Page 39, Mackinac County Records, Michigan on which mortgage there is claimed to be due at the date hereof the sum of One Hundred Two Thousand Three Hundred Eighty-Three and 12/100 Dollars (\$102,383.12) including interest at 8.98% per annum.

Under the power of sale contained in said mortgage and the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at public vendue, west front door of the Mackinac County Courthouse in St. Ignace, Michigan at 11:00 a.m. on September 14, 2006.

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

Section 9, Township 40, North, Range 4 West of Government Lot 6, Except the East 385 feet commencing at the Southeast corner; thence South 88 degrees 39 minutes 44 seconds West 399.4 feet; thence North 1 degree 20 minutes 20 seconds West 33 feet; thence South 88 degrees 39 minutes 44 seconds West 361.5 feet to the Westerly right of way of County Road for point of beginning; thence North 88 degrees 39 minutes 44 seconds East 361.5 feet; thence North 27 degrees 15 minutes West 360.1 feet; thence North 39 degrees 37 minutes 20 seconds West 357.9 feet; thence South 88 degrees 39 minutes 40 seconds West 361.5 feet, more or less to County Road; thence Southwesterly along the highway to point of beginning. Also commencing at a point 2146 feet West from East quarter post of Section 9; thence North 18 degrees West 209 feet to point of beginning; thence West 50 feet; thence North 18 degrees West 50 feet; thence East 500 feet; thence South 18 degrees East 50 feet to beginning. Also commencing at the Southwest corner of Lot 6; thence North 1 degree 16 minutes West 687.48 feet to point of beginning; thence North 1 degree 16 minutes West 632.5 feet; thence North 88 degrees 44 minutes East 200 feet; thence South 1 degree 16 minutes East 557.3 feet; thence Southwesterly to point of beginning. Also beginning at the Southwest corner; thence South 89 degrees East 495.3 feet 1 more or less to County Road; thence Northwesterly along said road to West line of Lot 6; thence Southerly to point of beginning.

The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with 1948CL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale.

Dated: August 1, 2006

Michael M. Grand, Esq.  
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31731 Northwestern  
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Farmington Hills, MI  
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(248) 538-3737  
69283

### NOTICE OF MORTGAGE FORECLOSURE SALE

This firm is a debt collector attempting to collect a debt. Any information we obtain will be used for that purpose. Please contact our office at the number below if you are in active military duty.