



Oakland County Legal News

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Troy, Michigan

Tuesday, April 10, 2018, ONE DOLLAR

SHORT TAKES

Firm to host annual 'HR Spring Training' seminar

Miller Canfield will host its annual "HR Spring Training" for human resources professionals and in-house counsel on Tuesday, May 8, at the MSU Management Education Center, 811 West Square Lake Road in Troy.

The seminar is designed for corporate counsel, human resource professionals and business executives who need to stay ahead of the ever-changing employment and legal curve.

- Workshops will look at:
 - Employment Issues in the Millennial Age
 - NLRB/PERA Update
 - All Things Immigration
 - Diversity & Inclusion in the Workplace
 - Managing Whistleblowers, Charge Filers, and Other Do-Gooders
 - Employment Agreements

This program has been submitted for approval for recertification credits through the Human Resource Certification Institute and for CLE credits.

The all-day seminar includes continental breakfast and lunch. Advance prepaid registration is required. Cost is \$90 per person. Register online at MillerCanfield.com/2018HRSpringTraining. Anyone with questions may contact Sandy Bera at 248-267-3345 or bera@miller-canfield.com.

No refunds will be provided for cancellations within one week prior to seminar; however, substitutions will be accepted.

Put your paws up: Local police dept. adds cat

TROY (AP) — Book him, kitty. The Troy police department added a cat to the ranks last Friday after auditioning five felines from the Michigan Humane Society.

The cat will be used for therapeutic purposes and make public appearances. A Troy officer who has two cats at home is getting a new four-legged partner.

Sgt. Meghan Lehman says the department also wants to promote pet adoptions from area shelters. She says Troy students will be asked to come up with possible names for the kitten. A name will be selected through a vote on Twitter.

Troy police pledged to add a cat if it could reach 10,000 Twitter followers by April. It took just eight days to go from 4,000 to 10,000.

Manufacturing executives graduate from export growth program

DETROIT (AP) — Executives from seven manufacturers have graduated from a program designed to help develop and implement international growth strategies.

The Detroit Economic Growth Corp. says the local companies received access and exposure to trade related grants and resources as part of ExporTech Detroit.

They also will become part of a network of American manufacturers that sell internationally.

The graduates include specialty lighting manufacturer The Kirlin Group, fingerprint gun lock maker Sentinel and vehicle diagnostic products manufacturer DG Technologies.

ExporTech Detroit is offered through Built in Detroit which supports business expansion into global markets to create, retain and attract quality jobs for Detroit residents.

Detroit Economic Growth Corp. senior business development manager Sandra Choi says global successes of local businesses contribute to "sustainable regional economic growth" at home.

"Deceive not thy physician, confessor, nor lawyer."

GERGE HERBERT

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DEFENSIVE MINDSET Attorney relishes the strategic challenges of commercial law

BY SHEILA PURSGLOVE
Legal News

Attorney John Gilliam enjoys the strategy and competition of litigation.

"Both sides have to utilize the same information and facts, but the outcome is largely determined by who is better equipped to convince the judge or jury that their position is correct," he says. "Like any discipline involving strategy, if you don't know how to play your cards right, you aren't likely to succeed."

Gilliam recently joined the Detroit office of the national defense firm of Foley & Mansfield, where he serves clients in a variety of commercial matters, including employment and labor, professional liability defense, and personal injury defense.

"I enjoy the variety of cases we see in commercial litigation," he says. "Being able to work on everything from wrongful termination to contract disputes and civil rights claims keeps the job interesting, but more importantly, sharpens my skills."

"I also enjoy the opportunity these matters provide us to meet and connect with all types of individuals who care deeply about protecting their businesses and employees."

Gilliam is a member of Foley's growing Employment Litigation practice.

"I'm fortunate to work with numerous partners in representing a number of institutional clients. This opportunity allows me to learn from exceptional, experienced attorneys, while providing a different perspective based on my experience practicing in Kentucky," he says.

"Moreover, our insurance clients include companies and municipalities of all sizes, which takes us to jurisdictions across the state and lets us understand the connections between our clients and their communities."

Gilliam notes a primary focus for employers in today's business field is on recent decisions from federal courts of appeals regarding expansion of Title VII protections for sexual orientation and gender identity.

"As our society continues to evolve toward

inclusion and equality, employers need to be mindful of these developments in the law to ensure timely and appropriate responses in the workplace," he says. "Specifically, extending workplace protection rights will require review of, and possible updates to, policies and practices ranging from interviewing and hiring to daily operations and employee benefits."

In Gilliam's type of work, cases are very fact-specific, requiring deep attention to detail.

"I approach every case by working back from the jury instructions," he explains. "Whenever I consider facts or an argument, I try to look at it from the jury's perspective."

A member of the State Bar of Michigan, Oakland County Bar Association, and Kentucky Bar Association, Gilliam got started on his career by earning an undergrad degree in economics from Duke University.

"Growing up, math was always my strongest subject. Studying economics seemed like an ideal opportunity to mesh my math

skills with my curiosity of the growing global economy," he says. "I was surprised to find that economics is as much about understanding human emotion as it is profit and loss."

Recognizing that a law license and corresponding skillset were transferable to many fields of business and industry, Gilliam earned his J.D. from the University of Louisville.

"Regardless what I decided to do with my future, I knew my understanding of the law would provide me with a variety of opportunities down the line, as well as an advantage among my peers based on the way we lawyers think and solve problems," he says.

A native of Owensboro, Ky., Gilliam is an avid golfer and plays in a monthly league; (See GILLIAM, Page 2)



GILLIAM

'The Art of Pleading'

The Civil Rights Law Section of the Federal Bar Association, Eastern District of Michigan Chapter, along with the Labor and Employment Law Section of the State Bar of Michigan presented "The Art of Pleading: Civil Rights & Employment Law after Iqbal" on Friday, March 23, at the Theodore Levin U.S. Courthouse in Detroit. Speaking at the program were (left to right) U.S. District Court Judge Judith E. Levy and Prof. Alexander A. Reinert, director of the Center for Rights and Justice at the Cardozo School of Law in New York. The interactive session for practitioners on both sides of the "v." examined what it takes to survive or prevail on a motion to dismiss under the federal pleading standards established in *Ashcraft v. Iqbal* (2009) and *Bell Atlantic Corp. v. Twombly* (2007), with a focus on civil rights and employment discrimination lawsuits.

Photo by John Meiu



Commissioner to serve on opioid crisis panel, April 12

On Thursday, April 12, the Greater Detroit Area Health Council and the Tri-Community Coalition will host an educational panel discussion about the current opioid crisis and how employers can help support impacted employees and their families. Oakland County Commissioner Helaine Zack, who has been a social worker and active in the employee assistance field for over 35 years, will serve as a panelist and share her insight and expertise at the event.

"Opioid abuse is a public health crisis that impacts all of us," said Zack.

Zack is a committed and experienced advocate for vulnerable citizens, especially those dealing with mental illness, substance abuse, domestic violence and trauma. Other panel speakers at the event will include Rony Foumia, pharmacy district leader appointed by Governor Snyder, and Trisha Zizumbo of the Oakland County Health Division. In addition to his role as pharmacy district leader, Foumia is a guest lecturer at Wayne State University School of Pharmacy, and teaches about community pharmacy practice and the opioid epidemic. Zizumbo is a health education supervisor and facilitates the Oakland County Prescription Drug Partnership. She has more than 13 years of public health experience and specializes in substance use disorder prevention and suicide prevention.

The panel will discuss a variety of topics, including how the opioid crisis has reached epidemic proportions, new legislation related to opioids and how it will impact the public, and how to end stigma around addiction and mental illness. A key focus will be addressing how employers can help employees impacted by these issues, and how they can best utilize their Employee Assistance Programs (EAPs). Attendees will also learn how to recognize when a person is suffering from an opioid use disorder, and how everyone can help fight this crisis through education and proper disposal of medications.

The event will be held at the Huntington Woods Public Library at 26415 Scotia Road in Huntington Woods from 11 a.m. to 1 p.m. and lunch will be provided. Registration is free but required. Those interested in attending are encouraged to reserve a seat online at <https://opioidsintheworkplace.eventbrite.com>.

Zack was elected to the Oakland County Board of Commissioners (BOC) in 2002 and represents District 18, which includes the cities of Ferndale, Hazel Park, Huntington Woods and Oak Park, and the Charter Township of Royal Oak.



ZACK

Center seeks volunteers to become mediators

Oakland Mediation Center (OMC) is seeking volunteers for its Community Mediator Training program. The training program is designed to provide volunteers with the skills necessary to facilitate the resolution of general disputes. Volunteer community mediators are individuals who wish to make a difference in their community by helping others resolve disputes through mediation practices. Whether a community leader, retiree, student or just someone looking to give back, this is an opportunity to make a difference.

The Community Mediation trainings will take place Monday and Tuesday, June 4-5, and Monday, Tuesday, Wednesday, June 11-13. Participants will receive Michigan State Court Administrative Office approved mediation training during this 5 week course.

Training will be held at Oakland Mediation Center located at 550 Hulet Drive, Suite 102, in Bloomfield Hills. The cost of the 5 week training is \$100 and participants will receive a certificate upon completion of their Service Level Agreement.

OMC provides low-cost mediation services to the communities of Oakland County and this wouldn't be possible without volunteers. Becoming a community mediator will make an immediate, positive impact within Oakland County.

"Oakland Mediation Center volunteers are the life blood of our agency" said Charity Burke, executive director of OMC. "Without their hard-work, dedication, and support, we couldn't do all of the amazing things we do for our community."

To register for the upcoming Community Mediation Program trainings, visit www.mediation-omc.org to download the application. All applications must be received by Friday, April 27.

OMC is a non-profit, volunteer based organization that assists Oakland County resident in resolving disputes in a peaceful and respectful manner through mediation and education. Formed in 1989 at the recommendation of the Oakland County Bar Association, OMC was established to provide individuals with an alternative to the litigation process.

For additional information about OMC and the Community Mediator Training Program, visit www.mediation-omc.org or call 248-338-4280, ext. 214.

State justices hearing cases over guns, schools

BY ED WHITE
Associated Press

ANN ARBOR (AP) — A gun openly carried by a spectator at a school concert in 2015 has turned into a major legal case as the Michigan Supreme Court considers whether the state's public schools can trump the Legislature and adopt their own restrictions on firearms.

The case from Ann Arbor has been on the court's docket for more than a year. But arguments set for Wednesday are getting extra attention in the wake of a Florida school shooting in February that killed 17.

There's no dispute that Michigan law bars people from possessing a gun inside a weapon-free school zone. But there's a wrinkle: Someone with a concealed pistol permit can enter school property with a gun that's openly holstered.

Though rare, it happened three years ago at a choir concert at Ann Arbor Pioneer High School, scaring teens, staff and spectators. The school board responded by banning all guns, with exceptions for police.

"If a student were to bring a gun into a school, that would be worthy of an expulsion," said Jeanice Kerr Swift, superintendent of Ann Arbor schools. "So why would it be different for other folks? ... What this case is about is local communities having a choice."

Separately, the Clio district, north of Flint, has a similar policy. The Supreme Court is hearing challenges from gun owners in both communities.

Gun-rights advocates argue that local governments, including elected school boards, can't step into an area reserved for the Michigan Legislature under state law. They point to a Lansing-area library whose

ban on the open display of guns was struck down by the state appeals court in 2012.

But in Ann Arbor and Clio, another three-judge panel at the appeals court said schools are in a different category and have freedom to further restrict guns. The districts won that round.

Ken Herman, a paramedic and gun-owning parent who sued the Clio district, believes the appeals court got it wrong. In a filing at the Supreme Court, his attorney said schools have a duty to keep students safe, but lawmakers have "chosen to reserve the power to regulate the possession of firearms."

Herman, 36, said he carries a gun for protection wherever it's allowed. He said fears would be eased if more adults educated kids about proper gun ownership.

"If adults are OK with it, there are no (See GUNS IN SCHOOLS, Page 2)

Gradual Hikes
Powell says Federal reserve expects to stick with gradual interest rate hikes.
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'Celebration of life' held for chief public defender.
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Powell says Federal Reserve expects to stick with gradual rate hikes

By MARTIN CRUTSINGER AND DON BABWIN
Associated Press

CHICAGO (AP) — Federal Reserve Chairman Jerome Powell last Friday painted a mostly sunny view of the U.S. economy and said the Fed remains committed to raising its key interest rate gradually unless events change. He said it was too soon to determine how a trade fight with China could affect the U.S. economy.

In his first speech as Fed leader, Powell noted that the central bank raised its key rate by a quarter-point at its March meeting, just the sixth increase since late 2015.

He depicted that rate hike as “another step in the ongoing process of gradually scaling back” the ultra-low rates it employed to lift the economy out of the Great Recession.

This “patient approach has paid dividends and contributed to the strong economy we have today,” Powell said in remarks to the Economic Club of Chicago.

He said the Fed will continue to balance the risks of moving too slowly in raising rates and running the risk that inflation gets out of control and moving too quickly, which could hurt growth.

Asked during a question and answer session about the economic impact of higher trade tariffs, Powell said the issue was discussed at the Fed’s meeting last month. Fed officials noted that business executives around the

country were expressing concerns.

“People really don’t see yet any implications in the near term for the outlook because we don’t know the extent to which the tariffs will actually go into effect,” Powell said. “Tariffs can push up on prices, but again, it is too early, I think, to really say whether that is going to be something that happens or not.”

Powell spoke on a day when stock prices were tumbling because of new worries about a trade war with China after the Trump administration announced late last Thursday that it was considering imposing tariffs on an additional \$100 billion worth of Chinese goods. The Chinese government pledged it would “counteract with great strength” should broader tariffs be imposed.

In a separate appearance in California, John Williams, who has been tapped to take over as president of the Fed’s New York regional bank, said that the “right direction for monetary policy” includes “three to four rate increases this year and further gradual rate increases over the next two years.”

Williams, currently the president of the Fed’s San Francisco regional bank, will take over as head of the New York bank in June.

Powell, who was tapped by President Donald Trump to succeed Janet Yellen as Fed leader, took over on Feb. 5. He presided over his first Fed meeting last

month when the central bank boosted its key rate to a still-low level of 1.5 percent to 1.75 percent.

At the meeting, the Fed signaled that it expected to raise rates a total of three times this year, matching the number of rate hikes it approved in 2017.

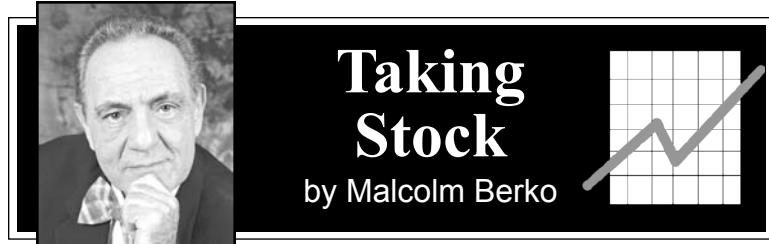
Many private economists believe that the economic stimulus stemming from \$1.5 trillion in tax cuts and increased government spending will ultimately prompt the Fed to raise rates at a slightly faster pace.

But Powell did not give any indication last Friday that the central bank felt a need to accelerate its pace. He stressed that if economic conditions changed, the Fed would be ready to respond to those changes.

“As long as the economy continues broadly on its current path, further gradual increases in the federal funds rate will best promote these goals,” Powell said, noting that the central bank seeks to pursue policies to achieve maximum employment and stable prices, which it defines as inflation rising at 2 percent annually.

After his speech, Powell toured mHub, a facility that seeks to boost manufacturing in the Chicago area by giving start-up companies access to equipment. He was asked by a reporter if he would elaborate on the tariff battle with China. He declined to answer.

Crutsinger reported from Washington.



Buy PPL for dividend growth

Dear Mr. Berko:

My husband and I are both 73 years old and in excellent health. Both of us retired 10 years ago from Monsanto, and we get a nice pension. We discovered your column about nine months ago. You don’t write like other stock advisers. Your common sense and humor appeal to us. We don’t own any stocks. All our cash (\$535,000) is in certificates of deposit and savings because we’re afraid the stocks will go down and we don’t want to lose any money or income.

Both of us read your column about Southern Co. We didn’t realize that there are utilities that pay over 5 percent, and that fact, along with the fact that Southern has increased its dividend payout every year for over 25 years, convinced us that we should buy 300 shares of Southern at \$43.10. We’re getting a 5.3 percent return. You explained that the price of Southern’s stock will go up and down every year but that its dividend is solid. It sounded pretty safe to us because as long as Southern pays that good dividend, we will be happy with the stock, and assuming Southern continues to increase its dividend each year, we’ll be even happier. If the stock price goes up or down, it won’t matter to us because we are not looking to make a big score the way many people are.

You have opened our eyes with your column. Are there any other utility stocks that pay at least 5 percent and increase their dividends each year that you could recommend for us? Our neighbor owns stock in PPL Corp. and says it has increased its dividend every year. What can you tell us about this stock, and would you recommend it for us? We’d buy 400 shares.

—CG, Moline, Ill.

Dear CG:

PPL Corp. (PPL-\$28.06) traces its roots to Pennsylvania Power & Light Co., which was created in 1920 through the consolidation of eight small electric companies formed in the 1880s, including the Edison Electric Illuminating Co., which provided incandescent lighting to many small Pennsylvania cities. Many tiny independent power companies dotted the Pennsylvania landscape in the early 1900s, with 65 companies serving 88 communities in the area that PP&L would eventually serve. It was common in the late 1800s

and early 1900s for smaller, regional utilities to merge with larger providers. So, in June 1920, PP&L was formed as a holding company to combine numerous merger operations under a single roof. Today PPL provides power to 1.4 million customers in eastern and central Pennsylvania, 1.2 million customers in Kentucky (it acquired Kentucky Utilities and Louisville Gas & Electric Co. in November 2010) and 7.8 million customers in the U.K., where PPL has a power distribution subsidiary.

Yes, PPL has a long record of yearly dividend increases. During the past 20 years, the board has increased its dividend 19 times, from 60 cents to \$1.64 this year. Given that PPL’s earnings are expected to increase in 2019, Morningstar believes that the dividend will rise to \$1.70. And going out four years, Morningstar’s Paul Debbes projects a dividend of \$1.88. That would be about a 6.5 percent yield on today’s trading price.

Even though PPL traded at \$40 (12 points higher) almost a year ago, I have no problem with a \$10,000 investment in PPL. It appears that UBS, Deutsche Bank, Standard & Poor’s, Thomson Reuters and other brokerages agree. And so do mutual funds such as Vanguard, BlackRock, Investment Company of America and The Income Fund of America, which together own more than 200 million PPL shares. I’m also told that Euell Gibbons had 400 shares of PPL in his Blyth Eastman Dillon account when he passed away in 1975 from eating too many pine trees.

Still, be mindful that most fixed-income investments will fall in value as interest rates rise, which is why it’s important to own income issues that grow their dividends on a regular basis. There are a few other respected issues with 5 percent yields that you can own with the same level of safety Southern and PPL have. Peek at AT&T and Verizon.

Please address your financial questions to Malcolm Berko, P.O. Box 8303, Largo, FL 33775, or email him at mberko@yahoo.com. To find out more about Malcolm Berko and read features by other Creators Syndicate writers and cartoonists, visit the Creators Syndicate website at www.creators.com.

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Consumer debt rose a slight 3.3 percent in February

By JOSH BOAK
AP Economics Writer

WASHINGTON (AP) — U.S. consumers increased their debt by just 3.3 percent in February, the weakest monthly change in nearly seven years despite an otherwise healthy economy.

The Federal Reserve said last Friday that consumer borrowing rose \$10.6 billion in March to nearly \$3.9 trillion. The gains have slowed sharply from a 10.3 percent jump in debt levels in November. February’s increase was the smallest since August 2011, when consumer credit levels declined.

The relatively modest bump in consumer borrowing suggests that some Americans may be reluctant to boost their spending, even though the unemployment rate has held at a 17-year low of 4.1 per-

cent for the past six months.

The Labor Department separately reported last Friday that the pace of job creation slowed in March, but employers have been adding an average of 211,000 jobs over the past six months. Consumer borrowing is a key metric for evidence of strength in spending, since it can indicate that people believe they will have the income to repay any loans.

In February, a category of debt that includes credit cards ticked up less than 0.2 percent to \$1 trillion. It was the smallest increase since November 2013, when revolving credit levels fell nearly \$1.7 billion.

Borrowing in a separate category that includes auto and student loans increased \$10.5 billion to \$2.8 trillion, the smallest gain in five months.

GILLIAM: ‘Adopted Detroit’ enjoys dining, culture, local sports

(Continued from page 1)

other leisure pursuits include physical fitness, cooking, attending concerts, and watching a variety of sports. He and his wife, Katelyn, enjoy trying new restaurants and visiting areas of the Motor City they have not previously experienced.

The couple, expecting their first child this summer, recently purchased a home in Beverly Hills and look forward to raising their family in the metro area.

“We enjoy spending time up north with Katelyn’s parents and visits back to Kentucky with my family,” Gilliam says.

The “adopted Detroit” enjoys the opportunities that come with living in a major metropolitan city, and appreciates the pride Detroiters have for their city, rooted in both cultural influence and industrial history.

“Not to mention, this a fantastic sports city with a one-of-a-kind setup in The District Detroit,” he says.

GUNS IN SCHOOLS: Michigan Supreme Court to hear cases this week

(Continued from page 1)

alarm bells,” Herman said. “If they overreact and yell ‘fire’ every time a law-abiding citizen is carrying, they’re sending the wrong message.”

He said many Clio parents with gun permits would be willing to volunteer at schools and add an extra layer of security.

“If something were to happen and I didn’t possess the tools to intercept to some degree, I’m not sure I could live with that burden,” Herman said.

Students are paying attention to the cases. Paige Tar, a junior at Northville High School in suburban Detroit, is part of a statewide student group, Engage 18, which favors giving schools authority over guns. She said she’s been

involved in stressful discussions over what to do during a shooting.

“My point is the school is turned into some sort of sick war game where the goal is to survive,” Tar said.

The state’s highest court has allowed outside groups to file briefs, including the Brady Center to Prevent Gun Violence. The Washington-based group said Michigan schools must have the power to set safety policies.

But another organization, the Michigan Coalition for Responsible Gun Ownership, said schools must cede some ground to the Legislature.

“Firearm possession, and the right of self-defense that is inseparable from it, demand uniform treatment,” the group said.

Bankruptcies
Chapter 7: Liquidation of a business's assets
Chapter 11: Gives business protection from creditors while reorganizing
Chapter 12: Reorganization by court of farm
Chapter 13: Individuals protect themselves from creditors while restructuring their debts

17-44854-tjt CPT-7 d ate Filed-3/31/17 Trustee-e vangelista o AKLAN d-MI Leonard Jasmin Holland 23865 Pheasant r un novi MI 48375

17-44858-mbm CPT-7 d ate Filed-3/31/17 Trustee-e vangelista o AKLAN d-MI April Annette Tonia Allen 28600 Commons d r., Apt. 204 s outhfield MI 48034

17-44863-tjt CPT-13 d ate Filed-3/31/17 Trustee-Terry o AKLAN d-MI McKinley Powell Jr. 18 Gillespie Pontiac MI 48341 o akland County Treasurer 1200 n. Telegraph r oad Pontiac MI 48341 Consumers energy Company Attn: Legal dept o ne energy Plaza Jackson MI 49201

17-44865-pjs CPT-7 d ate Filed-3/31/17 Trustee-Wells o AKLAN d-MI Vance d avid Murray 24420 W 9 Mile s outhfield MI 48033

17-44874-pjs CPT-7 d ate Filed-3/31/17 Trustee-McClarty o AKLAN d-MI s andra M. neuman 6010 Meadowgreene d r. Waterford MI 48327 Community Financial Credit Union

17-44877-mbm CPT-7 d ate Filed-3/31/17 Trustee-McClarty o AKLAN d-MI Terri elizabeth Carswell 27021 Meadowood d r. Apt. 203 Wixom MI 48393

17-44878-mar CPT-7 d ate Filed-3/31/17 Trustee-McClarty o AKLAN d-MI Cara Adren Pinkerton 9215 Bruceedale Clarkston MI 48346-1815 Credit Acceptance Corporation

17-44880-mlo CPT-7 d ate

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17-44882-mlo CPT-7 d ate Filed-3/31/17 Trustee-e vangelista o AKLAN d-MI Adrian K. Jackson 76 W r utgers Pontiac MI 48340

17-44886-tjt CPT-7 d ate Filed-3/31/17 Trustee-e vangelista o AKLAN d-MI John Paul dillon 4608 Tonawanda Ave r oyal o ak MI 48073 Jennifer Ann Krause 4608 Tonawanda Ave r oyal o ak MI 48073 JPMorgan Chas Bank, n.A.

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17-44903-mlo CPT-7 d ate Filed-3/31/17 Trustee-McClarty o AKLAN d-MI Kolleen Monique s tovall 905 Village Green Ln. Apt. 2041 Waterford MI 48328

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17-44958-mlo CPT-7 d ate Filed-4/3/17 Trustee-McClarty o AKLAN d-MI Andrew T Watson 2256 Brigantine Commerce Township MI 48382 Ms U Federal Credit Union

Mortgages Recorded
Lisa Brown
Clerk/Register of Deeds
As recorded in the office of the Register of Deeds \$50,000 and above
Jan. 29-Feb-2, 2018

Linda J Lulkin 28911 Lake Park dr Farmington Hills 48331-2634 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$65,000
daniel Wellman 27907 Lenox Ave Madison Heights 48071-2700 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$75,000
samuel Lulkin 5421 Vincennes dr Bloomfield Hills 48302-2561 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$214,000
Thomas L selznick 31950 eastlady dr Beverly Hills 48025-3733 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$347,000
steven Williams 23852 Yerkes dr south Lyon 48178-1987 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$412,000
david Leigh Thomas 30 W Granet Ave Hazel Park 48030-2070 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$223,000
Johnathan T Hutt 1520 Maxwell Ave r oyal o ak 48067-1266 Flr s t eCUR ITles Fl nAn CIAL ser VICes \$137,000
Cathy seifer 647 Mill Pointe dr Milford 48381-1879 FLAGsTAr BAnK \$260,000
Harris Ashraf 4325 Pine Tree Trl Bloomfield 48302-1859 FLAGsTAr BAnK \$97,000
Melissa Butler 5092 Harbor oak dr Waterford 48329-1726 FLAGsTAr BAnK \$87,000
samir A Konja 6846 Cambridge Ct West Bloomfield 48322-2964 FLAGsTAr BAnK \$418,000
Alexander Bryan 4347 nelsey r d Waterford 48329-1069 FLAGsTAr BAnK \$184,000
simone M Lowe 23581 Lee Baker dr southfield 48075-3360 FLAGsTAr BAnK \$141,000
Kelly Kyle 8117 r eese r d Clarkston 48348-2764 FLAGsTAr BAnK \$45,000

Kara Fraser 6515 skylar Ln Waterford 48327-3532 FLAGsTAr BAnK \$10,000
Brian stevens 980 deep Valley dr Milford 48381-2834 FLAGsTAr BAnK \$100,000
Micah J duffy 9115 erin Ct davisburg 48350-1340 FLAGsTAr BAnK \$272,000
Christopher C Arvani 2863 Pine Bluffs Ct Highland 48357-4256 FLAGsTAr BAnK \$100,000
Ali david 2467 Marwood dr Waterford 48328-1636 FLAGsTAr BAnK \$92,000
Ali david 111 s Tilden Ave Waterford 48328-3869 FLAGsTAr BAnK \$58,000
Ali david 6644 saline dr Waterford 48329-1269 FLAGsTAr BAnK \$110,000
daniel Hagedorn 24600 Fairview dr south Lyon 48178-8924 FLAGsTAr BAnK \$150,000
r obert savich 35899 Fredericksburg r d Farmington Hills 48331-2575 FLAGsTAr BAnK \$291,000
Paul r schwartz 5901 Cromwell r d West Bloomfield 48322-1426 FLAGsTAr BAnK \$250,000
Brian Kasal 1879 Big Trail r d Commerce Twp 48390-2804 FLAGsTAr BAnK \$207,000
Genia Vannoy 21671 Church st o ak Park 48237-2601 FLAGsTAr BAnK \$96,000
Gary H shortt 2833 Tallahassee dr r ochester 48306-3862 FLAGsTAr BAnK \$217,000
Tristan Babcock 144 Wenonah dr Pontiac 48341-1958 FLAGsTAr BAnK \$115,000
scott A Hayden 2576 Pine Lake rd West Bloomfield 48324-1937 FLAGsTAr BAnK \$417,000
Gwendolyn Buschell 15726 Birdwood Ave Beverly Hills 48025-3332 FLAGsTAr BAnK \$174,000
shoshana Kott 17330 Adrian r d s outhfield 48075-1973 FLAGsTAr BAnK \$35,000
Paul r ice 768 Bolinger st r ochester Hills 48307-2824 FLAGsTAr BAnK \$248,000
Ceresse Lindberg 1083 r iverside st Milford 48381-2481 FLAGsTAr BAnK \$40,000
Kimberly Francese 2375 Bridle Trl Milford 48381-3170 FLAGsTAr BAnK \$25,000
Bryan davidson 1646 W Troy st

Ferndale 48220-3156 FLAGsTAr BAnK \$94,000
d aren o connell 30575 Manor dr Madison Heights 48071-2263 FLAGsTAr BAnK \$242,000
eric saarela 33121 Walnut Ln Farmington Hills 48334-1974 FLAGsTAr BAnK \$270,000
Harrison strother 35075 Hillside dr Farmington Hills 48335-2515 FLAGsTAr BAnK \$65,000
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Jamieliah Jenkins 2208 Brockton Ave r oyal oak 48067-3568 FLAGsTAr BAnK \$132,000
Gayle r McClenahan 3729 Kings Point dr Troy 48083-5316 FLAGsTAr BAnK \$137,000
Yafeng Lu 28222 Carlton Way dr novi 48377-2634 FLAGsTAr BAnK \$164,000
Manhiel M r azoky 2615 devondale r d r ochester Hills 48309-3648 FLAGsTAr BAnK \$367,000
Kelly A strautz 1527 Albany st Ferndale 48220-1651 FLAGsTAr BAnK \$161,000
Chad Lange 380 Peters Milford 48381-1865 FLAGsTAr BAnK \$104,000
Tristan Babcock 144 Wenonah dr Pontiac 48341-1958 FLAGsTAr BAnK \$26,000
Tad r enard 24447 r avine dr south Lyon 48178-8302 For TheIr LIFE TIME \$50,000
david M donaldson 2900 r oyal West dr o akland 48363-2147 Fr An KL n AMer ICAn Mor TGAGe \$453,000
Laura Willsey 5879 seymour Lake r d oxford 48371-4152 Fr An KL n AMer ICAn Mor TGAGe \$187,000
Tania Tillman 19340 Greenwood dr s outhfield 48075-5832 Fr eed o M Mor TGAGe \$113,000
nazeeh el-Amin 136 Prospect st Pontiac 48341-3034 Fr eed o M Mor TGAGe \$57,000
Brian s eery 1255 darlene Ave Madison Heights 48071-2970 GeneVA Fl nAn CIAL \$130,000
Tamara Campbell 3373 Alco dr Waterford 48329-2209 Genis Ys Credit T Unlon \$78,000
Jill e Patterson 9181 nottingham Ct Clarkston 48348-2469 Genis Ys Credit T Unlon \$300,000
Alicia Lucio 1041 Cherrylawn dr Pontiac 48340-1701 GenisYs Cred-

IT Unlon \$45,000
d onald Kozlowski 524 s rochester r d o akland 48363-1551 GenIs Ys Credit T Unlon \$294,000
david Czarnota 3803 orchard rd Highland 48356-1955 GenIs Ys Credit T Unlon \$224,000
n abil Zarifah 32511 Chesterbrook st Farmington Hills 48334-2721 GenIsYs Credit T Unlon \$170,000
Anthony W Wilhelm 115 Island Lake Cres oxford 48371-3649 GenIsYs Credit T Unlon \$165,000
scott C Kellam 6880 Mather s t Waterford 48327-3848 GenIs Ys Credit T Unlon \$53,000
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Gloria d randall 6315 saline dr Waterford 48329-1375 GenIs Ys Credit T Unlon \$123,000
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Vuthy Keo 2031 Willot r d Auburn Hills 48326-2667 GenIs Ys Cr edIT Unlon \$1 17,000
Brent Adam s tine 3070 Woodland ridge Trl Milford 48380-1544 Go Ld sTAr Mor TGAGe \$293,000
Igor Paris 7094 Cedarbank dr West Bloomfield 48324-2400 Go Ld sTAr Mor TGAGe \$448,000
shirley Thompson 6325 Celeste r d West Bloomfield 48322-1322 GoLd sT Ar Mor TGAGe \$150,000
Irving s hiffman 6860 Heron Pt West Bloomfield 48323-2054 Go Ld sTAr Mor TGAGe \$153,000
Keely r odriguez 13651 Talbot st o ak Park 48237-1127 Go LD WATer BAnK \$132,000
Yana s tacles 147 W Kenilworth Ave r oyal o ak 48067-3261 Gr eGo r Y sTAPLs \$25,000
sari Jessica Goodstein 2292 edgewood Blvd Berkley 48072-1885 GTC Mor TGAGe \$258,000
r amona Brown 21511 orchard Lake rd Farmington Hills 48336-4734 GUAr nTeed r A Te Inc \$154,000
Christopher s Vangorder 1169 earl Blvd Ferndale 48220-1211 GUAr nTeed r A Te Inc \$195,000
William Keat sinson 911 Francis st r ochester Hills 48307-4917 HALL Fl nAn CIAL GroUp \$181,000
Marcia d oppke 3154 Pebble Ln Bloomfield Hills 48301-3327 HALL Fl nAn CIAL GroUp \$131,000

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