

**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.

Default has occurred in the conditions of a mortgage made by DEWAYNE B. HUTCHINS and BRENDA A. HUTCHINS, husband and wife (collectively "Mortgagor"), to the FIRST NATIONAL BANK, now known as SOUTHERN MICHIGAN BANK & TRUST, a Michigan banking corporation having an office at 88 N. Main Street, Three Rivers, Michigan (the "Mortgagee"), dated February 17, 2005, and recorded in the office of the Register of Deeds for St. Joseph County, Michigan on February 22, 2005, in Liber 1288, Page 724 (the "Mortgage"). By reason of such default, the Mortgagee elects to declare and hereby declares the entire unpaid amount of the Mortgage due and payable forthwith.

As of the date of this Notice there is claimed to be due for principal and interest on the Mortgage the sum of One Hundred Twenty Eight Thousand Three Hundred Fifty Two and 59/100 Dollars (\$128,352.59). No suit or proceeding at law has been instituted to recover the debt secured by the Mortgage or any part thereof.

Notice is hereby given that by virtue of the power of sale contained in the Mortgage and the statute in such case made and provided, and to pay the above amount, with interest, as provided in the Mortgage, and all legal costs, charges and expenses, including the attorney fee allowed by law, and all taxes and insurance premiums paid by the undersigned before sale, the Mortgage will be foreclosed by sale of the mortgaged premises at public vendue to the highest bidder at the front steps of the County Courthouse located in Centreville, Michigan on Thursday, November 12, 2009, at ten o'clock in the forenoon. The premises covered by the Mortgage are situated in the City of Sturgis, County of St. Joseph, State of Michigan, and are described as follows:

Land located in the City of Sturgis, St. Joseph County, Michigan: Lot 11, Block 6 Jacob's Addition to the City of Sturgis, according to the Plat of record in the Office of the Register of Deeds for St. Joseph County, Michigan, in Liber 47 of Plats, Page 186

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, crops, timber, all diversion payments or third party payments made to crop producers, all water and riparian rights, wells, ditches, reservoirs, and water stock and all existing and future improvements, structures, fixtures and replacements that may now or at any time in the future, be part of the real estate described above.

Commonly known as: 411 West Congress Street, Sturgis, Michigan 49091

P.P. # 75-052-330-076-00

Notice is further given that the length of the redemption period will be six (6) months from the date of sale, unless the premises are abandoned. If the premises are abandoned, the redemption period will be the later of thirty (30) days from the date of the sale or expiration of fifteen (15) days after the Mortgagor is given notice pursuant to MCLA §600.3241a(b) stating that the premises are considered abandoned unless Mortgagor, Mortgagor's heirs, executor, or administrator, or a person lawfully claiming from or under one (1) of them gives the written notice required by MCLA §600.3241a(c) stating that the premises are not abandoned.

Dated: October 8, 2009

**SOUTHERN MICHIGAN
BANK & TRUST**

Mortgagee

Timothy Hillegonds
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October 8, 15, 22, 29 2009