

THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE SALE

Default having been made in the conditions of a certain Mortgages made by JEAN M. NIERODZINSKI, a single woman, and SUSAN APPLETON, a single woman, as Joint Tenants With Full Rights of Survivorship, 803 S. Grant Avenue, Three Rivers, Michigan 49093 to FIRST NATIONAL BANK (n/k/a Southern Michigan Bank & Trust), 88 N. Main Street, Three Rivers, MI 49093 dated December 19, 2003, and recorded in the office of the Register of Deeds for the County of St. Joseph and State of Michigan, on December 30, 2003 in Liber 1206 of Mortgages, on page 512, on which Mortgage there is claimed to be due at the date of this notice, for principal and interest the sum of Forty-Six Thousand Two Hundred Fifty-Eight and 38/100 (\$46,258.38) Dollars and no proceedings having been instituted to recover the debt now remaining secured by said Mortgage, or any part thereof, where by the power of sale contained in said Mortgage has become operative;

Now Therefore, Notice is Hereby Given that by virtue of the power of sale contained in said Mortgage and in pursuance of the statute in such case made and provided, the said Mortgage will be foreclosed by a sale of the premises therein described or so much thereof as may be necessary, at public auction, to the highest bidder, at the North outer door of the Courthouse in the Village of Centreville, and County of St. Joseph, Michigan, that being the place of holding Circuit Court in and for said County, on September 2, 2010 at 10:00 o'clock in the forenoon of said day, and said premises will be sold to pay the amount as aforesaid then due on said Mortgage together with 6.125% percent interest on the Mortgage, legal costs, Attorneys' fees and also any taxes and insurance that said Mortgagee does pay on or prior to the date of said sale; which said premises are described as follows, to-wit:

Premises situated in the City of Three Rivers, County of St. Joseph, State of Michigan, described as follows:

The last day to redeem this deed is on March 2, 2011, however, if an Affidavit of Abandonment is filed with the Register of Deeds, the last day to redeem will be October 2, 2010 or until the time to provide the notice was required by MCL 600.3241a(c) expires, whichever is later.

Dated: August 5, 2010

SOUTHERN MICHIGAN BANK & TRUST
(f/k/a First National Bank)
Mortgagee.

DRESSER, DRESSER, HAAS & CAYWOOD, P.C.

By: P. Joseph Haas, Jr.

Attorney for Southern Michigan Bank & Trust (f/k/a First National Bank)

Business Address 112 South Monroe Street

Sturgis, MI 49091