

First American Title Insurance Company

SCHEDULE A

COMMITMENT NO.: **73327**

1. Commitment Effective Date: **11/23/2016 at 8:00 am**

2. Policy (or policies) to be issued:

a. ALTA Owner's Policy (6-17-06)

Policy Amount

Proposed Insured:

\$

To Be Determined

b. ALTA Loan Policy

Policy Amount

Proposed Insured:

\$

To Be Determined

3. Fee simple interest in the Land described in this Commitment is owned, at the Commitment Date, by

Cornerstone Community Financial Credit Union

4. The Land referred to in this Commitment is described as follows:

Land situated in the City of Warren, Macomb County, State of Michigan, to-wit:

Lot 68, EXCEPT the Westerly 120 feet thereof, Supervisor's Plat of Koehler's Woodland Subdivision, as recorded in Liber 19, Page 39, of Plats, Macomb County Records.

Commonly known as: 24409 Eureka Ave, Warren, MI 48091

TAX ID: 13-29-155-006

"The property address and/or tax parcel number are provided solely for informational purposes, without warranty as to accuracy and/or completeness and are not insured."

Date: **December 14, 2016**

Countersigned:

By: 
Authorized Officer or Agent

**FRANKLIN TITLE AGENCY, LLC
414 East Street, Rochester, MI 48307
(248) 564-4022**

Schedule A – 2006 ALTA Commitment

First American Title Insurance Company

SCHEDULE B – SECTION I

REQUIREMENTS

COMMITMENT NO.: 73327

The following requirements must be met:

1. Pay the agreed amounts for the Title and/or the mortgage to be insured.
2. Pay us the premiums, fees and charges for the policy.
3. Documents satisfactory to us creating the interest in the Land and/or the mortgage to be insured must be signed, delivered and recorded:
 - A. Record a Covenant Deed from Cornerstone Community Financial Credit Union to the party to be insured.**
 - B. Record the mortgage to be insured from the party to be insured.**
4. You must tell us in writing the name of anyone not referred to in this commitment who will get an interest in the Land or who will make a loan on the Land. We may make additional requirements or exceptions relating to the interest or the loan.
5. Pay unpaid taxes and assessments unless shown as paid:

2016 Winter Taxes are DUE in the amount of \$117.76.

2016 Summer Taxes are DUE in the amount of \$2,084.77, includes \$158.86 for del water.

NOTE: The above figures do not include penalty and/or interest due, if any.

Tax ID: 13-29-155-006

First American Title Insurance Company

SCHEDULE B – SECTION II

EXCEPTIONS

COMMITMENT NO.: 73327

The policy or policies to be issued will contain exceptions to the following matters unless the same are disposed of to the satisfaction of the Company:

1. (a) Taxes or assessments that are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the Public Records; (b) proceedings by a public agency that may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the Public Records. (c) Taxes and assessments which become due and payable after the date of Commitment, including taxes or assessments which may be added to the tax rolls or tax bill after the date of Commitment as a result of taxing authority disallowing or revising an allowance of a Principal Residence Exemption.
2. Any facts, rights, interests, or claims that are not shown by the Public Records but that could be ascertained by an inspection of the Land or that may be asserted by persons in possession of the Land.
3. Easements, liens or encumbrances, or claims thereof, not shown by the Public Records.
4. Any encroachment, encumbrance, violation, variation, or adverse circumstance affecting the Title that would be disclosed by an accurate and complete land survey of the Land and not shown by the Public Records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b), or (c) are shown by the Public Records.
6. Any lien, or right to a lien for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
7. Defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Effective Date hereof but prior to the date the Proposed Insured acquires for value of record the estate or interest or mortgage thereon covered by this Commitment.
8. **Terms and conditions contained in Resolution as disclosed by instrument recorded in Liber 2263, Page 12, Macomb County Records.**
9. **Building and Use Restrictions as recorded in Liber 451, Page 514, Macomb County Records. BUT OMITTING ANY COVENANT, CONDITION OR RESTRICTION, IF ANY, BASED ON RACE, COLOR, RELIGION, SEX, DISABILITY, FAMILIAL STATUS, OR NATIONAL ORIGIN, TRANSFER FEE COVENANTS AND/OR LIEN TO SECURE ITS PAYMENT, UNLESS AND ONLY TO THE EXTENT THAT THE COVENANT, CONDITION OR RESTRICTION (A) IS EXEMPT UNDER TITLE 42 OF THE UNITED STATES CODE, OR (B) RELATES TO DISABILITY, BUT DOES NOT DISCRIMINATE AGAINST DISABLED PERSONS.**
10. **Easements, if any, over subject property, as shown on the recorded plat.**
11. **Interest of others in oil, gas and mineral rights, if any, recorded in the public records or unrecorded.**
12. **ALTA 9 and 8.1 coverage will be included in the Final Loan Policy.**



First American Title™

and



Franklin Title Agency, LLC

Privacy Information

We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its Fair Information Values.

Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Information Obtained Through Our Web Site

First American Financial Corporation is sensitive to privacy issues on the Internet. We believe it is important you know how we treat the information about you we receive on the Internet. In general, you can visit First American or its affiliates' Web sites on the World Wide Web without telling us who you are or revealing any information about yourself. Our Web servers collect the domain names, not the e-mail addresses, of visitors. This information is aggregated to measure the number of visits, average time spent on the site, pages viewed and similar information. First American uses this information to measure the use of our site and to develop ideas to improve the content of our site. There are times, however, when we may need information from you, such as your name and email address. When information is needed, we will use our best efforts to let you know at the time of collection how we will use the personal information. Usually, the personal information we collect is used only by us to respond to your inquiry, process an order or allow you to access specific account/profile information. If you choose to share any personal information with us, we will only use it in accordance with the policies outlined above.

Business Relationships

First American Financial Corporation's site and its affiliates' sites may contain links to other Web sites. While we try to link only to sites that share our high standards and respect for privacy, we are not responsible for the content or the privacy practices employed by other sites.

Cookies

Some of First American's Web sites may make use of "cookie" technology to measure site activity and to customize information to your personal tastes. A cookie is an element of data that a Web site can send to your browser, which may then store the cookie on your hard drive.

FirstAm.com uses stored cookies. The goal of this technology is to better serve you when visiting our site, save you time when you are here and to provide you with a more meaningful and productive Web site experience.

Fair Information Values

Fairness We consider consumer expectations about their privacy in all our businesses. We only offer products and services that assure a favorable balance between consumer benefits and consumer privacy.

Public Record We believe that an open public record creates significant value for society, enhances consumer choice and creates consumer opportunity. We actively support an open public record and emphasize its importance and contribution to our economy.

Use We believe we should behave responsibly when we use information about a consumer in our business. We will obey the laws governing the collection, use and dissemination of data.

Accuracy We will take reasonable steps to help assure the accuracy of the data we collect, use and disseminate. Where possible, we will take reasonable steps to correct inaccurate information. When, as with the public record, we cannot correct inaccurate information, we will take all reasonable steps to assist consumers in identifying the source of the erroneous data so that the consumer can secure the required corrections.

Education We endeavor to educate the users of our products and services, our employees and others in our industry about the importance of consumer privacy. We will instruct our employees on our fair information values and on the responsible collection and use of data. We will encourage others in our industry to collect and use information in a responsible manner.

Security We will maintain appropriate facilities and systems to protect against unauthorized access to and corruption of the data we maintain.

Note: All items and First American Statements shall be interpreted to include and also reflect Franklin Title Agency, LLC

 First American Title™	Commitment for Title Insurance
	ISSUED BY First American Title Insurance Company
Commitment	Commitment Number 73327

FIRST AMERICAN TITLE INSURANCE COMPANY, a Nebraska corporation ("Company"), for a valuable consideration, commits to issue its policy or policies of title insurance, as identified in Schedule A, in favor of the Proposed Insured named in Schedule A, as owner or mortgagee of the estate or interest in the land described or referred to in Schedule A, upon payment of the premiums and charges and compliance with the Requirements; all subject to the provisions of Schedules A and B and to the Conditions of this Commitment.

This Commitment shall be effective only when the identity of the Proposed Insured and the amount of the policy or policies committed for have been inserted in Schedule A by the Company.

All liability and obligation under this Commitment shall cease and terminate 180 days after the Effective Date or when the policy or policies committed for shall issue, whichever first occurs, provided that the failure to issue the policy or policies is not the fault of the Company.

The Company will provide a sample of the policy form upon request.

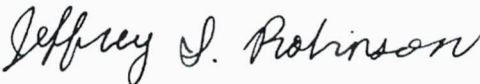
This Commitment shall not be valid or binding until countersigned by a validating officer or authorized authority.

In Witness Whereof, First American Title Insurance Company has caused its corporate name to be affixed by its duly authorized officers on the date shown in Schedule A.

First American Title Insurance Company



Dennis J. Gilmore
President



Jeffrey S. Robinson
Secretary

(This Commitment is valid only when Schedules A and B are attached)

This jacket was created electronically and constitutes an original document

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CONDITIONS

1. The term mortgage, when used herein, shall include deed of trust, trust deed, or other security instrument.
2. If the proposed Insured has or acquired actual knowledge of any defect, lien, encumbrance, adverse claim or other matter affecting the estate or interest or mortgage thereon covered by this Commitment other than those shown in Schedule B hereof, and shall fail to disclose such knowledge to the Company in writing, the Company shall be relieved from liability for any loss or damage resulting from any act of reliance hereon to the extent the Company is prejudiced by failure to so disclose such knowledge. If the proposed Insured shall disclose such knowledge to the Company, or if the Company otherwise acquires actual knowledge of any such defect, lien, encumbrance, adverse claim or other matter, the Company at its option may amend Schedule B of this Commitment accordingly, but such amendment shall not relieve the Company from liability previously incurred pursuant to paragraph 3 of these Conditions.
3. Liability of the Company under this Commitment shall be only to the named proposed Insured and such parties included under the definition of Insured in the form of policy or policies committed for and only for actual loss incurred in reliance hereon in undertaking in good faith (a) to comply with the requirements hereof, or (b) to eliminate exceptions shown in Schedule B, or (c) to acquire or create the estate or interest or mortgage thereon covered by this Commitment. In no event shall such liability exceed the amount stated in Schedule A for the policy or policies committed for and such liability is subject to the insuring provisions and Conditions and the Exclusions from Coverage of the form of policy or policies committed for in favor of the proposed Insured which are hereby incorporated by reference and are made a part of this Commitment except as expressly modified herein.
4. This Commitment is a contract to issue one or more title insurance policies and is not an abstract of title or a report of the condition of title. Any action or actions or rights of action that the proposed Insured may have or may bring against the Company arising out of the status of the title to the estate or interest or the status of the mortgage thereon covered by this Commitment must be based on and are subject to the provisions of this Commitment.
5. *The policy to be issued may contain an arbitration clause. When the amount of the Insurance is less than the certain dollar amount set forth in any applicable arbitration clause, all arbitrable matters shall be arbitrated at the option of either the Company or the Insured as the exclusive remedy of the parties. If you desire to review the terms of the policy, including any arbitration clause that may be included, contact the office that issued this Commitment or Report to obtain a sample of the policy jacket for the policy that is to be issued in connection with your transaction.*



BLUE WATER TITLE COMPANY
Agent for Tigor Title Insurance

WARRANTY DEED
Statutory Form

3880 VAN DYKE STERLING HEIGHTS, MI 48312 (313) 978-8234 or 1-800-876-BLUE WESTSIDE (313) 361-4860	325 HUNSON AVENUE POIST WILSON, MI 48060 (313) 998-8880 1-800-886-BWTC	6660 ANN ARBOR RD., #714 PLYMOUTH, MI 48170 (313) 478-6875 1-800-824-BLUE	1460 WALTON BLVD., STE. 106 ROYAL OAK HILLS, MI 48069 (313) 822-4300 1-800-886-BWTC
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KNOW ALL MEN BY THESE PRESENTS: That
FRANK P. LESH, A MARRIED MAN, AND MARY M. LESH HIS WIFE
whose address is

35303 BRISTLE CONE, CLINTON TOWNSHIP, MICHIGAN 48035
Convey and Warranty to

RONALD J. MIELE
whose address is

24409 EUREKA, WARREN, MICHIGAN
the following described premises situated in the
County of Macomb and State of Michigan, to-wit:

Lot 68, EXCEPT the Westerly 120 feet, SUPERVISORS PLAT OF KOEHLER'S WOODLAND SUBDIVISION,
according to the plat thereof as recorded in Liber 19, page 39 of Plats, Macomb County
Records.

C0284311 LIBER:06842 PAGE:822 09:01A 12/08/1995
CARMELLA SABAUGH-MACOMB COUNTY, MI REG/DEEDS

together with all and singular the tenements, hereditaments and appurtenances therein belonging or in anywise appertaining.

for the sum of SEVENTY THOUSAND AND -----00/100 (\$70,000.00)
EXEMPT UNDER MCL 207.526 (r)

subject to easements and restrictions of record if any and further subject to the acts or
omission to act of any party other than the grantor herein since June 5, 1989 which is the
date of a certain land contract pursuant to which this deed is given.

Dated this 22nd day of August 19 95

Carolyn J. Taormina
CAROLYN J. TAORMINA
Stephanie Sicard
Stephanie Sicard

Signed and Sealed.
Frank P. Lesh
FRANK P. LESH (L.S.)

(L.S.)

(L.S.)

STATE OF MICHIGAN
COUNTY OF MACOMB } ss. _____ (L.S.)

The foregoing instrument was acknowledged before me this 18th day of August 19 95
by FRANK P. LESH, A MARRIED MAN

My commission expires 10.07.97.
Notary Public *Carolyn J. Taormina* Macomb Co. County, Michigan

Prepared by FRANK P. LESH, ASSISTED BY BLUE WATER TITLE COMPANY Address 38800 VAN DYKE, STERLING HEIGHTS, MI 48312

County Treasurer's Certificate
This is to certify that according to the County Treasurer's records there are
no tax liens on this property and that the taxes are paid for five years
previous to date of this instrument except 19 No. 45776
TED B. WIMBY Macomb County Treasurer. By
This certification does not include current taxes now being collected
Date 11-28-95

MICHIGAN REAL ESTATE TRANSFER TAX
DEPT. OF TREASURY \$ 77.00
Macomb County
C0284311 12/08/1995 \$ 77.00 C
481222 \$ 0.00 S

Recording Fee 10.00
State Transfer Tax 77.00 - COUNTY 0.00 - STATE
B.W.T. Ins. No. 50-18909
Tax Parcel No. 13-29-155-006

RETURN TO
STANDARD FEDERAL BANK
2800 W. BIG BEAVER
TROY, MICHIGAN 48064

972 50-40589/EE-31435

BWG10

C0284311 LIBER:06842 PAGE:823 09:01A 12/08/1995
CARMELLA SABAUGH-MACOMB COUNTY, MI REG/DEEDS

Dated this 15th day of NOVEMBER 19 95

Witnesses:

Signed and Sealed:

Donna Fulgenti
DONNA FULGENTI
Haren L. Green
HAREN L. GREEN

Mary M. Lesh (L.S.)
MARY M. LESH

_____(L.S.)

_____(L.S.)

_____(L.S.)

STATE OF MICHIGAN }
COUNTY OF MACOMB }

The foregoing instrument was acknowledged before me this
by MARY M. LESH

15th day of NOVEMBER 19 95

My commission expires 6/4/98

Nancy A. Hopkins
NANCY A. HOPKINS
Notary Public MACOMB County, Michigan

RECD MACOMB CO 16 MAR 25 PM 1111

6039495 Page 1 of 6
LIBER 23938 PAGE 249
03/29/2016 10:56:29 AM
Macomb County, MI
Carmella Sabaugh, Clerk/Register of Deeds
Receipt # 17754



SHERIFF'S DEED ON MORTGAGE SALE

Suzanne Meli

This Indenture Made the 18th day of March, A.D. 2016, between _____, a Deputy Sheriff in and for Macomb County, Michigan, party of the first part, and Cornerstone Community Financial Credit Union, 2955 University Drive, Auburn Hills, MI 48326, party of the second part (hereinafter called the grantee).

WITNESSETH, That Whereas RONALD J. MIELE, a single man, made a certain mortgage to CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION f/k/a UNITED CHRISTIAN COMMUNITY CREDIT UNION, (hereinafter called the mortgagee), which was duly recorded in the office of the Register of Deeds in and for said Macomb County in Liber 18305 of Macomb County Records, on Page 21, and which mortgage was subsequently modified by Agreement recorded in Liber 20971 on Page 58, Macomb County Records, Michigan, and

WHEREAS, said mortgage contained a power of sale which has become operative by reason of a default in the conditions of said mortgage, and

WHEREAS, no suit or proceedings at law or in equity have been instituted to recover the debt secured by said mortgage or any part thereof, and

WHEREAS, the party foreclosing the mortgage has represented that it is either the owner of the indebtedness or of an interest in the indebtedness secured by the mortgage, or the servicing agent of the mortgage; and further, that Mortgage Electronic Registration System (MERS) is not the foreclosing party, and

WHEREAS, by virtue of said power of sale, and pursuant to the statute of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in conspicuous place upon the premises described in said mortgage that the said premises, or some part of them, would be sold on the 18th day of March, A.D. 2016 at the place of holding in the circuit court within Macomb County, Michigan.

WHEREAS, pursuant to said notice I did at 10 o'clock, in the forenoon, on the day last aforesaid, expose for sale at public venue the said lands and tenements hereinafter described, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of EIGHTY-FIVE THOUSAND Dollars (\$85,000.00), that being the highest bid therefore and the grantee being the highest bidder, and

WHEREAS, said lands and tenements are situated in the City of Warren, Macomb County, Michigan, more particularly described as follows:

Lot 68, EXCEPT the Westerly 120 feet, SUPERVISOR'S PLAT OF "KOEHLER'S WOODLAND SUB.", as recorded in Liber 19, Page 39, of Plats, Macomb County Records.

Commonly: 24409 Eureka, Warren, MI 48091—Tax Id# 12-13-29-155-006

Now, this Indenture Witnesseth, That I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain and sell unto the grantee, its successors and assigns, Forever, All the estate, right, title and interest which the said Mortgagor(s) had in said land and tenements and every part thereof, on the 16th day of October A.D. 2006, that being the date of said mortgage, or at any time thereafter, To Have and to Hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could or ought to sell the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, the date and year first above written.

Suzanne Meli · Suzanne Meli
Deputy Sheriff in and for the County of Macomb

Signed, Sealed and Delivered in the Presence of

Exempt from Michigan State Transfer Tax
MCL 207-526(v)


This Instrument drafted by: CHARLES J. HOLZMAN, ESQ., 28366 Franklin Road, Southfield, MI 48034

6

State of Michigan)
) SS
County of Macomb)

On this 18th day of March, A.D. 2016, before me, a Notary Public in and for said county of Macomb came Suzanne Meli a Deputy Sheriff of said County, known to me to be the individual described in and who executed the above conveyance, and who acknowledged that he executed the same to be his free act and deed as such Deputy Sheriff.

T. Fragnoli, Notary Public
State of Michigan, County of Macomb
My Commission Expires 08/22/2019
Acting In the County of _____

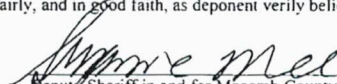


Notary Public, Macomb County, Michigan
My Commission Expires: _____

(Affidavit of Auctioneer)


State of Michigan)
) SS
Macomb County)

Suzanne Meli, being duly sworn, deposes and says that he is a Deputy Sheriff of said Macomb County; that he acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice: that said sale was opened at 10 o'clock A.M. of the 18th day of March, A.D. 2016, at the place of holding in the circuit court within Macomb County, Michigan, and said sale was kept open for the space of one hour; that the highest bid for the lands and tenements therein described was the sum of EIGHTY-FIVE THOUSAND Dollars (\$85,000.00), made by Cornerstone Community Financial Credit Union, that said sale was in all respects open and fair; and that he did strike off and sell said lands and tenements to said bidder, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.



Deputy Sheriff in and for Macomb County
Suzanne Meli

Subscribed and sworn to before me this
18th day of March, A.D. 2016.



Notary Public, Macomb County, Michigan
My commission expires: _____

T. Fragnoli, Notary Public
State of Michigan, County of Macomb
My Commission Expires 08/22/2019
Acting In the County of _____

State of Michigan)
) SS.
County of Macomb)

I DO HEREBY CERTIFY, that the last day to redeem is September 18, 2016, after which the Deed will become operative, 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, unless redeemed according to the law, in such case made and provided.



Deputy Sheriff for Macomb County, Michigan

Suzanne Meli

This Instrument drafted by:

CHARLES J. HOLZMAN, ESQ.
28366 Franklin Road
Southfield, MI 48034

Holzman - RONALD J. MIELE

Holzman Corkery, PLLC By: Charles J. Holzman 28366 Franklin Road Southfield, Michigan 48034 THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. MORTGAGE FORECLOSURE NOTICE MORTGAGE SALE Default has been made in the terms and conditions of a mortgage made by RONALD J. MIELE, a single man, Mortgagor, to CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION f/a UNITED CHRISTIAN COMMUNITY CREDIT UNION, Mortgagee, dated October 16, 2006, and recorded on November 14, 2006, in Liber 18305 on Page 21, Macomb County Records, Michigan, and which mortgage was modified in Loan Modification Agreement dated September 26, 2011 and recorded on November 4, 2011 in Liber 20971, on Page 58, Macomb County Records, Michigan and on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED ONE THOUSAND THREE HUNDRED FIFTY-EIGHT AND 83/100 DOLLARS (\$101,358.83) including interest at 5.50% per annum. Mortgage Electronic Registration System (MERS) is not the foreclosing party. 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 the place of holding in the circuit court within Macomb County, Michigan @ 10 a.m. on Friday, March 18, 2016. Said premises are situated in the City of Warren, Macomb County, Michigan, and are described as: Lot 68, EXCEPT the Westerly 120 feet, SUPERVISOR'S PLAT OF "KOEHLER'S WOODLAND SUB.", as recorded in Liber 19, Page 39, of Plats, Macomb County Records. Commonly: 24409 Eureka, Warren, MI 48091-Tax Id#12-13-29-155-006 The redemption period shall be six 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 a foreclosure sale, under Section 600.3278 of the Michigan Compiled Laws the Mortgagor will be held responsible to the person who buys the property at the mortgage foreclosure or to the mortgage holder for damaging the property during the redemption period Dated: February 9, 2016 CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION, Mortgagee Holzman Corkery, PLLC By: Charles J. Holzman Attorney for Mortgagee 28366 Franklin Road Southfield, Michigan 48034 (2-9)(3-8)

EVIDENCE OF SALE

(Affidavit of Posting)

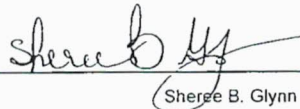
STATE OF MICHIGAN,
ss.
COUNTY OF OAKLAND

Mark Zobel being duly sworn, deposes that on the 12th day of February, 2016 A.D, he/she posted a notice, a true copy of which is annexed hereto, in a conspicuous place upon the premises described in said notice by attaching the same in a secure manner to 24409 Eureka, Warren, MI 48091-1701.



Mark Zobel

Subscribed and sworn before me on this 12th day of February 2016 A.D.



Sherree B. Glynn

Notary Public Oakland County, Michigan. My commission expires: February 5, 2021 . Acting in Oakland County, Michigan.

- CHECK IF Vacant
- Multi-Unit Upper-Unit Lower-Unit
- Multi-Addr Unit 1 Unit 2 Unit A Unit B
- Condo Mobile/Manufactured Home No Dwelling

Attorney Office: Holzman, Ritter & Leduc, PLLC - Holzman
Attorney File#:
Notice ID: 1265964

LIBER 23938 PAGE 252

Holzman - RONALD J. MIELE

Holzman Corkery, PLLC By: Charles J. Holzman 28366 Franklin Road Southfield, Michigan 48034 THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WE OBTAIN WILL BE USED FOR THAT PURPOSE. MORTGAGE FORECLOSURE NOTICE MORTGAGE SALE Default has been made in the terms and conditions of a mortgage made by RONALD J. MIELE, a single man, Mortgagor, to CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION f/k/a UNITED CHRISTIAN COMMUNITY CREDIT UNION, Mortgagee, dated October 16, 2006, and recorded on November 14, 2006, in Liber 18305 on Page 21, Macomb County Records, Michigan, and which mortgage was modified in Loan Modification Agreement dated September 26, 2011 and recorded on November 4, 2011 in Liber 20971, on Page 58, Macomb County Records, Michigan and on which mortgage there is claimed to be due at the date hereof the sum of ONE HUNDRED ONE THOUSAND THREE HUNDRED FIFTY-EIGHT AND 83/100 DOLLARS (\$101,358.83) including interest at 5.50% per annum. Mortgage Electronic Registration System (MERS) is not the foreclosing party. 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 the place of holding in the circuit court within Macomb County, Michigan @ 10 a.m. on Friday, March 18, 2016. Said premises are situated in the City of Warren, Macomb County, Michigan, and are described as: Lot 68, EXCEPT the Westerly 120 feet, SUPERVISOR'S PLAT OF "KOEHLER'S WOODLAND SUB.", as recorded in Liber 19, Page 39, of Plats, Macomb County Records. Commonly: 24409 Eureka, Warren, MI 48091-Tax Id#12-13-29-155-006 The redemption period shall be six 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 a foreclosure sale, under Section 600.3278 of the Michigan Compiled Laws the Mortgagor will be held responsible to the person who buys the property at the mortgage foreclosure or to the mortgage holder for damaging the property during the redemption period Dated: February 9, 2016 CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION, Mortgagee Holzman Corkery, PLLC By: Charles J. Holzman Attorney for Mortgagee 28366 Franklin Road Southfield, Michigan 48034 (2-9)(3-8)

AFFIDAVIT OF PUBLICATION

(Affidavit of Publisher)

STATE OF MICHIGAN,
ss.
COUNTY OF OAKLAND

The undersigned, an employee of the publisher of Macomb County Legal News, having knowledge of the facts, being duly sworn deposes and says that a notice, a true copy of which is annexed hereto, was published in Macomb County Legal News a newspaper circulated in Macomb County on February 9, February 16, February 23, March 1, March 8, 2016 A.D.



Pattie McKenzie

Subscribed and sworn before me on this 8th day of March 2016 A.D.



Christina Jacobs

Notary Public Macomb County, Michigan. My commission expires: February 24, 2020 Acting in Oakland County, Michigan.

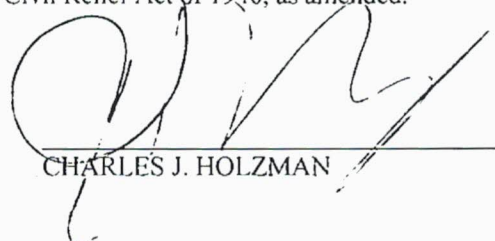
Attorney: Holzman, Ritter & Leduc, PLLC - Holzman Corkery, PLLC (
AttorneyFile#:
Notice#: 1265964

NON-MILITARY AFFIDAVIT

STATE OF MICHIGAN)
) SS.
 COUNTY OF OAKLAND)

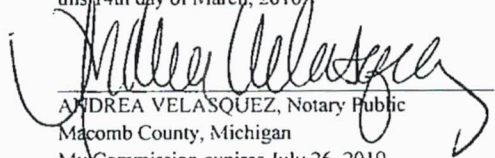
The undersigned, being first duly sworn, deposes and says that upon investigation, he is informed and believes that none of those persons named in the attached Notice of Mortgage Foreclosure, nor any other person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto.

Deponent further states that this Affidavit is made for the purpose of preserving a record and clearing title by virtue of the Soldier's and Sailor's Civil Relief Act of 1940, as amended.



CHARLES J. HOLZMAN

Subscribed and sworn to before me
 this 14th day of March, 2016



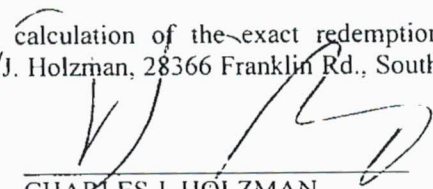
ANDREA VELASQUEZ, Notary Public
 Macomb County, Michigan
 My Commission expires July 26, 2019.
 Acting in Oakland County

REDEMPTION AFFIDAVIT

STATE OF MICHIGAN)
) SS.
COUNTY OF OAKLAND)

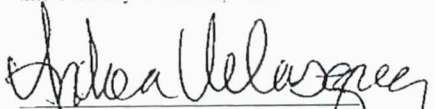
I, Charles J. Holzman, being first duly sworn, depose and say:

1. I am the attorney and designee for the purchaser, CORNERSTONE COMMUNITY FINANCIAL CREDIT UNION f/k/a UNITED CHRISTIAN COMMUNITY CREDIT UNION, and am authorized to make this Affidavit.
2. The amount necessary to redeem the property as of March 18, 2016, is \$85,000.00. Interest shall accrue on this amount at the rate of 5.50% or \$12.84 per day.
3. The last day upon which redemption may be made is September 18, 2016.
4. Redemption may be made to purchaser's designee as set forth within this Affidavit. If redemption is made to purchaser's designee, a charge of \$150.00 shall be added to the redemption amount set forth in Paragraph 2 above.
5. In the event the redemption amount shall be paid to the Register of Deeds, the Register of Deeds shall charge a fee of \$5.00 for the care and custody of the redemption proceeds.
6. For more information or the calculation of the exact redemption amount, you may contact purchaser's designee—Charles J. Holzman, 28366 Franklin Rd., Southfield, MI 48034 @ 248-352-4340- Ext. 225.



 CHARLES J. HOLZMAN
 Attorney for Cornerstone Community Financial Credit Union

Subscribed and sworn to before me
this 14th day of March, 2016



 ANDREA VELASQUEZ, Notary Public
 Macomb County, Michigan
 My Commission expires July 26, 2019.
 Acting in Oakland County

Drafted By and After Recording
 Return to Purchaser's Designee
 Charles J. Holzman, Esq.
 Holzman Corkery, PLLC
 28366 Franklin Road
 Southfield, MI 48034
 248-352-4340 Ext. 225

REC'D NOV 13 2006 // 30 AM

6176261
LIBER 18305 PAGE 21

11/14/2006 04:42:17 P.M.
MACOMB COUNTY, MI SEAL
CARMELLA SABAUGH, REGISTER OF DEEDS

foreclosed
SD
23938-249

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **October 16, 2006**. The mortgagor is

RONALD J MIELE
A SINGLE MAN
, whose address is **24409 EUREKA, WARREN, MI 48091**
("Borrower"). This Security Instrument is given to

UNITED CHRISTIAN COMM C.U.

which is organized and existing under the laws of **MICHIGAN**, and whose
address is **1785 ROCHESTER RD**
TROY, MI 48063 ("Lender"). Borrower owes Lender the principal sum of
One hundred twenty thousand and 00/100*****

Dollars (U.S. \$ **120,000.00**).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **October 16, 2011**

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, with power of sale, the following described property located in

MACOMB County, Michigan:

CITY OF WARREN, MACOMB COUNTY, MICHIGAN
LOT 68, EXCEPT THE WESTERLY 120 FEET "SUPERVISOR'S PLAT OF KOEHLER'S WOODLAND SUBDIVISION", AS RECORDED IN LIBER 19, PAGE(S) 39 OF PLATS, MACOMB COUNTY RECORDS.

TAX ITEM NO. 13-29-155-006
24409 EUREKA
WARREN, MI 48091

Which has the address of **24409 EUREKA WARREN** [Street, City],
Michigan 48091 ("Property Address");
[Zip Code]

MICHIGAN-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Page 1 of 6
GENESIS 2000, INC. * W12.0 * (800) 882-0504

Form 3023 9/90
Amended 5/91

Initials: RM

HTA- 81423 - \$29.00

6

22. Release. Upon payment of all sums secured by this Security Instrument, Lender shall prepare and file a discharge of this Security Instrument without charge to Borrower.

23. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- Adjustable Rate
- Graduated Payment
- Balloon
- V.A.
- Condominium
- Planned Unit Development
- Rate Improvement
- Other Rider(s) [specify]
- 1-4 Family
- Biweekly Payment
- Second Home

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

_____ (Seal)
RONALD J MIELE -Borrower
 Social Security Numbr--

_____ (Seal)
 -Borrower
 Social Security Number

_____ (Seal)
 -Borrower
 Social Security Number

_____ (Seal)
 -Borrower
 Social Security Number

State of Michigan **MACOMB** **County ss:**
 The foregoing instrument was acknowledged before me this **October 16, 2006**
 (date)
 by **RONALD J MIELE, A SINGLE MAN**
 (person acknowledging)

My Commission Expires **LINDA D. FREY**
NOTARY PUBLIC, STATE OF MI
COUNTY OF OAKLAND
MY COMMISSION EXPIRES May 21, 2011
ACTING IN COUNTY OF *MACOMB*
 (Seal) _____
 Notary Public, State of Michigan

*PREPARED BY AND RETURN TO:
 NANETTE ODDO
 UNITED CHRISTIAN COMMUNITY
 CREDIT UNION
 1785 ROCHESTER RD.
 TROY, MI. 48063*

RECD MACOMB CO *11OCT18AM0923

1221324
LIBER 20971 PAGE 58
General Index Date 11/04/2011 09:19:43 AM
Macomb County, MI SEAL
Carmella Sabaugh, Clerk/Register of Deeds
Receipt # 40280

Investor # 1152701

[Space Above This Line For Recording Data]

Member First Mortgage # 1152701

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **26th** day of **September, 2011**, between **Ronald J Miele, A Single Man** ("Borrower") and **Cornerstone Community Financial Credit Union** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **October 16th, 2006** and recorded in Book or Liber **18305**, at page(s) **21**, of the Records of **MaComb County Michigan** and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **24409 EUREKA WARREN, MI 49770-8820**

the real property described being set forth as follows:

City of Warren, Macomb County, Michigan: Lot 68, Except the westerly 120 feet "Supervisor's Plat of Koehler's Woodland Subdivision", as recorded in Liber 19, Page(s) 39 of Plats, Macomb County Records.

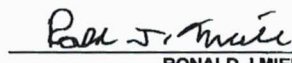
In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **October 16th, 2011**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$111,999.09**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.5000%**, from **October 16th, 2011**. Borrower promises to make monthly payments of principal and interest of U.S. **\$770.40**, beginning on the **Sixteenth** day of **November, 2011**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **5.5000%** will remain in effect until principal and interest are paid in full. If on **October 16th, 2031** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that:

2

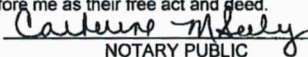
- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
- (d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

 (Seal)
Kathryn J Carlson - Lender
 PRESIDENT/CEO
 Member First Mortgage, LLC. On behalf of:
 Cornerstone Community Financial Credit Union

 (Seal)
RONALD J MIELE - Borrower
 _____ (Seal)
 - Borrower

In the State of Michigan County of Macomb Acting in Wayne
 On this, the 5th day of October, 2011, before me personally appeared

Ronald J. Miele, known to me personally to be the person(s) described in who executed the same before me as their free act and deed.

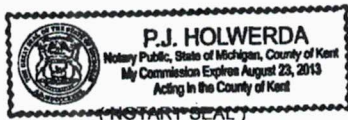
 10/5/11
 NOTARY PUBLIC DATE

Notary Printed Name : Catherine M Seely
 County of : Macomb
 State of : Michigan
 Acting in the County of : Wayne
 My Commission Expires : 7-16-12

(NOTARY SEAL)

In the State of **MICHIGAN** County of **KENT**
 On this day personally appeared **Kathryn J Carlson** of **Cornerstone Community Financial Credit Union**, its **President/CEO**, known to me to be an officer of said corporation, being duly authorized to commit this transaction, **DEPOSES** and **SWEARS** on this the 10th day of October, 2011, that the forgoing instrument was executed for the purposes and consideration therein expressed

 10/10/2011
 NOTARY PUBLIC DATE



Notary Printed Name : PJ Holwerda
 County of : Kent
 State of : MI
 Acting in the County of : Kent
 My Commission Expires : 08/23/2013

[Space Below This Line For Acknowledgments]

Prepared By: Michele Haney
 MEMBER FIRST MORTGAGE, LLC
 616 44TH STREET S.E. - SUITE 100
 GRAND RAPIDS, MICHIGAN 49548

AFTER RECORDING PLEASE RETURN TO:
 MEMBER FIRST MORTGAGE, LLC
 616 44TH STREET S.E. - SUITE 100
 GRAND RAPIDS, MICHIGAN 49548