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75 Cents

DAILY BRIEFS

Cooley Law School partners with Michigan Attorney General's Office to host Expungement Fair on March 21

Cooley Law School will host an Expungement Fair from noon to 4 p.m. on Friday, March 21, in the law school's lobby. Volunteer attorneys and law students under the supervision of licensed attorneys will assist with their expungement paperwork. Cooley Law School has hosted several Expungement Fairs since 2023, which has resulted in hundreds of individuals being able to have their criminal records expunged.

The event is being held in conjunction with the Michigan Department of Attorney General and Legal Services of South Central Michigan. Registration is open online for those wishing to have their convictions expunged. Limited walk-in appointments will be accepted on the day of the event.

Expungement removes arrests and convictions from a person's public criminal record. Criminal offenses that have been expunged are no longer accessible to employers or landlords. Michigan law has always allowed for expungements, but the "Clean Slate" legislation enacted in 2020 made more individuals and offenses eligible for expungement. This process became available to the public in 2021. On April 11, 2023, the automatic expungement provisions went into effect, allowing for the automatic expungement of some felonies and misdemeanors. Under the new law, individuals with up to three expungement-eligible felonies and any number of misdemeanors can have their records expunged. Certain traffic violations and first-time operating while intoxicated offenses can be expunged. Additionally, misdemeanor marijuana convictions that would not have been considered crimes after recreational marijuana was legalized in Michigan can be expunged.

Hispanic Bar Association of Michigan hosts Annual Party

The Hispanic Bar Association of Michigan will host its "2025 Annual Party: Strengthening Our Pipeline" celebrating the HBAM's commitment to education and community empowerment. The party will take place Thursday, March 20, from 5:30 to 8:30 p.m. at the Detroit Athletic Club, 241 Madison St. in Detroit.

Event highlights include:
• Presentation of a scholarship to an outstanding law student member.
• Fundraising through ticket sales and sponsorships aimed at expanding HBAM's scholarship program.

Cost for the party is \$30 for HBAM members and \$40 for non-members. To register, visit www.hispanicbarofmi.org.

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LegalNews.com

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Michigan Law professor explains new framework for regulating toxic chemicals

By BOB NEEDHAM
Michigan Law

Professor Rachel Rothschild played a key role in developing a newly unveiled framework for regulating chemicals, particularly in marginalized communities.

Rothschild—who has a strong practical and academic background in environmental regulation—was part of an interdisciplinary team based at the University of California-San Francisco that developed the framework. The project is "a step-by-step guide to how to think about these issues throughout the process of deciding whether to control a toxic chemical," she explained.

"Historically, the scientific analyses and the cost-benefit analyses of toxic chemical controls have been pretty limited," Rothschild said. "So scientists, lawyers, economists, and representatives of environmental justice groups came together to propose a better framework for how the Environmental Protection Agency (EPA), a state environmental agency, or a state legislature can decide if a toxic chemical is harm-

ful and worth regulating."

She recently answered five questions about the framework, which was just formally announced and published in the journal *Environmental Science and Technology*:

1. Why are toxic chemicals a particular problem in marginalized communities?

Historically, some communities have been disproportionately exposed to toxic chemicals because of structural barriers to equitable treatment. For example, in a decision about where to site a toxic waste dump, those communities' wishes are not fully taken into account. Or the residents work in jobs where they may have disproportionate exposure to toxic chemicals.

Even today, the EPA usually only quantifies and monetizes cancer harms. They're not trying to quantify the benefits of reductions in birth defects or



Rachel Rothschild

reductions in heart problems or reductions in autoimmune diseases—all sorts of health effects that can result from toxic chemical exposures. So this combination of historic discrimination and a lack of community engagement has left many people disproportionately exposed to toxic chemicals.

Probably the best example is a place called Cancer Alley in Louisiana, where you have a lot of major chemical facilities, petroleum refining facilities, and it's a historically Black community where there's a legacy of racial discrimination. Those communities have much higher rates of cancer and other health harms than the general population.

You just have to look to Flint to see some of this here in our own state.

See **CHEMICALS**, Page 13

DOMESTIC ARBITRATION

Preliminary Hearing — Setting the Stage for Arbitration

By HARSHITHA RAM



This is the fifth article in a 12-part series on domestic arbitration, offering a clear guide through each stage of the process. In this installment, we take an in-depth look at the preliminary hearing, including establishing a procedural timetable, discovery schedule, and setting ground rules for the arbitration.

A well-planned arbitration starts with a well-run preliminary hearing. As Benjamin Franklin said, "Failing to prepare is preparing to fail." Nowhere is this truer than in arbitration. Arbitration, as an alternative to litigation, thrives on efficiency and flexibility. The preliminary hearing is where arbitration is shaped, structured, and set for success. However, achieving these benefits requires careful planning, and the preliminary hearing plays a pivotal role in laying the foundation for a smooth and effective arbitration process. This crucial procedural step allows the arbitrator and parties to structure the arbitration, identify key issues, and establish a framework that ensures a fair, expeditious, and cost-effective reso-

lution. The preliminary hearing isn't just a step in arbitration—it's the foundation. A well-structured hearing prevents chaos, streamlines the process, and ensures a fair and efficient resolution. Skip it, and "you risk turning arbitration into the very litigation you sought to avoid."

Key aspects of a preliminary hearing

One of the primary objectives of the preliminary hearing is to establish a schedule that keeps the arbitration process on track. This involves setting deadlines for the submission of pleadings, discovery requests and production of documents, exchange of witness statements and expert reports, pre-hearing submissions and briefs, and the final evidentiary hearing. Arbitrators emphasize the importance of creating a realistic yet firm schedule, ensuring that unnecessary delays are prevented while still accommodating reasonable requests for flexibility. A well-conducted preliminary hearing clarifies the precise issues to be determined. The arbitrator may ask the parties to summarize their claims, counterclaims, and defenses to ensure alignment on the scope of arbitration. This step is crucial in preventing later disputes about what is or is not within the tribunal's jurisdiction. The parties, often in consultation with the arbitrator, determine the rules that will govern the proceedings, which includes deciding on the application of institution-

al or ad hoc arbitration rules, whether national procedural laws will impact the arbitration, the admissibility and presentation of evidence, and the extent to which discovery and disclosure will be permitted.

The goal is to strike a balance between procedural fairness and efficiency, while ensuring that the process is tailored to the specific needs of the case. Unlike litigation, arbitration usually limits broad discovery to prevent unnecessary costs and delays. The preliminary hearing helps establish key aspects of the discovery process, including the scope of document production, whether depositions, interrogatories, or requests for admission will be permitted, and how privilege issues and confidentiality concerns will be addressed. It also determines the format and timing for witness statements and expert reports. A well-structured discovery process is essential for preventing evidentiary disputes that could derail the arbitration.

Confidentiality is a cornerstone of arbitration, and the preliminary hearing provides an opportunity to reinforce these principles. During this stage, the parties may agree to non-disclosure agreements that govern documents and testimony, closed hearings to protect sensitive information, and procedural orders that limit the use of information beyond the arbitration. These measures help ensure that

See **ARBITRATION**, Page 11

Legal leaders to discuss Constitution's promise at ABA virtual Law Day launch program March 11

The American Bar Association will host the Law Day 2025 Launch Program on Tuesday, March 11, from 3-4 p.m. EDT. The program — which will be held virtually with free registration — will provide suggestions and guidance to inspire people to plan and lead their own Law Day celebrations, including a discussion on the Law Day theme, "The Constitution's Promise: Out of Many, One," featuring ABA President William R. Bay and National Law Day Chair Tommy Preston Jr.

"Our Law Day theme urges us to take pride in a Constitution that bridges our differences to bring us together as one nation," Bay said. "We hope this launch will help people to decide how they

would like to plan and celebrate Law Day in their communities. This is the time to celebrate the Constitution's bold assertion 'We the People' form 'a more perfect Union.'"

Envisioned in 1957 by then-ABA President Charles S. Rhyne as a national day to recognize the country's commitment to the rule of law, Law Day was established by President Dwight Eisenhower the following year. Congress issued a joint resolution in 1961 designating May 1 as the official Law Day. Many civic groups and bar associations celebrate with programs, presentations and events.

The ABA provides resources for schools, state and local bar associations,

civic organizations and others who are planning programs and activities for public audiences to discuss the theme either live or virtually. The launch program will preview various resources and upcoming programs featured on www.lawday.org.

- Resources include:
- An interactive calendar for people to find Law Day events
 - Virtual tools that can be downloaded and used for events
 - Downloadable Law Day logo
 - Law Day products
 - Downloadable high school lesson plans and classroom activities
 - Law Day PSA opportunities
 - Sample proclamation for use with state or local governments

My Turn

TOM KIRVAN
Legal News, Editor-in-Chief

Differing opinions seem certain to pin us against the wall of hate and distrust

When U.S. District Judge Avern Cohn was in his prime at the federal courthouse in Detroit, I was particularly fond of one of his sticky notes that he had attached to the bench.



"Be reasonable — do it my way," the esteemed note-writer proclaimed in his best tongue-in-cheek fashion.

Most of us, I suspect, feel much the same, especially when we venture into the political thicket to express our opinions on the topics of the day, such as the lightning rod subjects of Ukraine, Canada, Greenland, Gaza, and the Gulf of Un-America.

Several weeks ago, after I wrote a column on the "slide toward autocratic rule" in the U.S., I received some salty feedback from several of our readers, taking me to task for being overly political in trying to make my point.

The critical comments, in many respects, ironically help illustrate the beauty of democracy, where those who have differing views enjoy the opportunity to freely express those opinions in the marketplace without fear of retaliation or retribution.

Such a mission can only be accomplished, of course, if we put our political differences aside and decide to engage in meaningful and respectful discourse, embracing the wisdom of legendary Supreme Court Justice Oliver Wendell Holmes Jr. when he wrote:

"The best test of truth is the power of the thought to get itself accepted in the competition of the market."

Which is why we welcome constructive criticism and differing ideas on how we express our opinions, especially if the views are articulated in an intelligent, rational, and respectful manner.

Along that line, it would be refreshing — dare I say even shocking — if the current Commander in Chief could refrain from hurling insults and stretching the truth virtually every time he opens his mouth. It also would be remarkable if he would quit attacking our friends and embracing our enemies, giving dictators around the globe free rein to push their evil agendas.

My point, as an underlying theme throughout the recent series of columns, is to encourage political action and expression, and to make clear that the greatest threat to our democracy comes from apathy and inaction. If we as voters do our job by participating in each and every election, then we can be assured that the will of the majority prevails on such critical issues as climate change, reproductive rights, gun control, and freedom of expression. It also can help guarantee that elected officials are representing the collective voice of the voters, not the select wishes of an elite, deep-pocketed few that only have their special interests at heart.

Certain events of the past few years — most vividly the Russian invasion of neighboring Ukraine and the January 6 insurrection at the U.S. Capitol — should illustrate in graphic and tragic terms the high cost of preserving precious freedoms. Those liberties were won on the battlefields during a series of costly wars over the past two-and-a-half centuries, where men and women of all political persuasions oftentimes made the ultimate sacrifice on behalf of their country.

We have been privileged to be born in a society that values the right of free expression, and has a tradition of tolerance and

See **KIRVAN**, Page 2

Official Newspaper: City of Detroit • Wayne Circuit Court • U.S. District Court • U.S. Bankruptcy Court

Money Matters

Mortgage rates could stay at a level that makes it tough to afford a home
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Commentary

Michigan's broadband spending program is a day late, dollar short
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Legal Affairs

Trump is the kinglike president founders feared in 1789
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LEGAL NOTICES

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Fourth Insertion

them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the Circuit Court in Wayne County, starting promptly at 11:00 AM, on March 20, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Name(s) of the mortgagor(s): Mamie Arnold, a Married Woman
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Decision One Mortgage Company, L.L.C., its successors and assigns
Foreclosing Assignee: Wells Fargo Bank, National Association, As Trustee For Morgan Stanley ABS Capital I Inc. Trust 2005-HE4 Mortgage Pass-Through Certificates, Series 2005-HE4
Date of Mortgage: April 28, 2005
Date of Mortgage Recording: June 7, 2005

Amount claimed due on mortgage on the date of notice: \$13,268.61
Description of the mortgaged premises: Situated in the City of Detroit, Wayne County, Michigan, and are described as: Lot 69, DRENNAN AND SELDON'S CONNORS PARK SUBDIVISION, as recorded in Liber 46, Page 86 of Plats, Wayne County Records.
Commonly Known as: 11403 Christy St, Detroit, MI 48205

The redemption period shall be 12 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a, in which case the redemption period shall be 30 days from the date of such sale, or upon the expiration of the notice required by MCL 600.3241a(c), whichever is later; or unless MCL 600.3240(16) applies.
If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention Purchaser: This sale may be rescinded by the foreclosing mortgagee for any reason. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest, and the purchaser shall have no further recourse against the Mortgagor, the Mortgagee, or the Mortgagee's attorney.
Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.

This notice is from a debt collector.
Date of notice: 02/14/2025
Potestivo & Associates, P.C.
251 Diversion Street, Rochester, MI 48307
248-853-4400
320379

(2-14)(3-7)

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 20, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

MORTGAGE: Mortgagor(s): 216 Holbrook St, MI LLC Original Mortgagee: TVC Funding II, LLC Date of mortgage: May 3, 2023
Recorded on June 1, 2023, Liber 58278, on Page 265.
Foreclosing Assignee (if any): TVC Funding IV, LLC
Amount claimed to be due at the date hereof: Two Hundred Eighty-Two Thousand Six Hundred Eighty-Three and 36/100 Dollars (\$282,683.36)
Mortgaged premises: Situated in Wayne County, and described as:
West 5 feet of Lot(s) 86 and the East 35 feet of Lot 87, JOSEPH R. MCLAUGHLIN S SUBDIVISION, as recorded in Liber 16, Page 77 of Plats, Wayne County Records
Commonly known as 216 Holbrook St, Detroit, MI 48202

The redemption period will be 6 months from the date of such sale, unless abandoned under MCL 600.3241a, in which case the redemption period will be 30 days from the date of such sale, or 15 days from the MCL 600.3241a(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238.
If the above referenced property is sold at a foreclosure sale under Chapter 32 of Act 236 of 1961, under MCL 600.3278, the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
TVC Funding IV, LLC
Mortgagee/Assignee
Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400

(2-14)(3-7)

Notice of Foreclosure by Advertisement. Notice is given under section 49c of the State Housing Development Authority Act of 1966, 1966 PA 346, MCL 125.1449c, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 20, 2025. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Mortgagor(s): Felipe Clay, single man
Original Mortgagee: Michigan First Credit Union
Date of mortgage: January 15, 2020
Recorded on January 21, 2020, Liber 55535, on Page 435.
Foreclosing Assignee (if any): Michigan State Housing Development Authority
Amount claimed to be due at the date hereof: One Hundred Forty-Three Thousand Four Hundred Fifteen and 96/100 Dollars (\$143,415.96)
Mortgaged premises: Situated in Wayne County, and described as:
Lot 737, Grandmont Subdivision, as recorded in Liber 34, Page 9 of Plats, Wayne County Records.
Commonly known as 13934 Woodmont Ave, Detroit, MI 48227
The redemption period will be 6 months from the date of such sale, unless abandoned under MCL 125.1449v, in which case the redemption period shall be 30 days from the date of such sale, or 15 days from the MCL 125.1449v(b) notice, whichever is later; or unless extinguished pursuant to MCL 600.3238.
Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
Michigan State Housing Development Authority
Mortgagee/Assignee
Schneiderman & Sherman P.C.
23938 Research Dr, Suite 300
Farmington Hills, MI 48335
248.539.7400

(2-14)(3-7)

FORECLOSURE NOTICE (Wayne County)
NOTICE OF FORECLOSURE BY ADVERTISEMENT. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County (Coleman A. Young Municipal Center in the City of Detroit in Wayne County, Michigan), starting promptly at 11:00 o'clock A.M. on Thursday, March 20, 2025.
Default has been made in the terms and conditions of the mortgage made by George Ramirez, a single person, as original mortgagor, to Mortgage Electronic Registration Systems, Inc., solely as nominee for The Huntington National Bank, as original mortgagee, dated April 9, 2024, and recorded on April 11, 2024, at the Wayne County, Michigan Register of Deeds, in Liber 59813, commencing on Page 27, which mortgage was assigned by a recorded Assignment of Mortgage to The Huntington National Bank, a national banking association. The amount claimed to be due on this mortgage, on the date of this notice, was \$204,294.31. The amount due on the mortgage may be greater on the day of the sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

The description of the mortgaged premises is all that certain piece or parcel of land situated in the Township of Van Buren, in the County of Wayne and State of Michigan further described as follows:
The East 1/2 of Lot 30, ROULO'S SUBDIVISION, as recorded in Liber 45, Page 87 of Plats, Wayne County Records.
Commonly known as: 44 Chaney St., Belleville, MI

The redemption period shall be Six (6) months from the date of such sale, unless determined abandoned in accordance with MCLA 600.3241a, in which case the redemption period shall be thirty (30) days from the date of such sale or when the time to provide the notice required by MCLA 600.3241a(c) expires, whichever is later or unless the redemption period is shortened in accordance with MCLA 600.3238. If the property is sold at a foreclosure sale, under MCLA 600.3278, the borrower and mortgagor will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention Homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
Attention Purchasers: This sale may be rescinded by the foreclosing mortgagee. In that event, your damages, if any, shall be limited solely to the return of the bid amount tendered at sale, plus interest.
Shaheen, Jacobs & Ross, P.C. is a debt collector attempting to collect this debt and any information obtained will be used for that purpose.
Dated: February 12, 2025
The Huntington National Bank, a national banking association
Assignee of Mortgagee
SHAHEEN, JACOBS & ROSS, P.C.
By: Michael J. Thomas, Esq.
Attorneys for Mortgagee
615 Griswold Street, Suite 1425
Detroit, Michigan 48226-3993
(313) 963-1301

(2-14)(3-7)

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 27, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information.

Situated in City of Detroit, Wayne County, Michigan, and described as: Lot 489 Broadmoor, according to the plat thereof as recorded in Liber 41 on Page(s) 48 of Plats, Wayne County Records
Common street address (if any): 11712 Lauder St, Detroit, MI 48227-2440
The redemption period shall be 1 year from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a.
If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.
Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
This notice is from a debt collector.
Date of notice: February 14, 2025
Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515

1553379 (02-14)(03-07)

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 27, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:
Name(s) of the mortgagor(s): Mark Shook and Elizabeth Shook, Husband and Wife
Original Mortgagee: New Century Mortgage Corporation
Foreclosing Assignee (if any): Deutsche Bank National Trust Company on behalf of the Certificate Holders Morgan Stanley ABS Capital I Inc. Trust 2005-NC2 Mortgage Pass Through Certificates, Series 2005-NC2
Date of Mortgage: December 23, 2004
Date of Mortgage Recording: January 19, 2005
Amount claimed due on date of notice: \$160,300.41
Description of the mortgaged premises: Situated in City of Grosse Pointe Woods, Wayne County, Michigan, and described as: Lot(s) 551, Arthur J. Scully's Eastern Super Highways Subdivision, as recorded in Liber 56, Page(s) 75 and 76 of Plats, Wayne County Records.
Common street address (if any): 1930 Norwood Dr, Grosse Pointe Woods, MI 48236-1744
The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).
If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
This notice is from a debt collector.
Date of notice: February 14, 2025
Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515

1553372 (02-14)(03-07)

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 27, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:

Name(s) of the mortgagor(s): Holly Gregory, an unmarried person
Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns
Foreclosing Assignee (if any): Freedom Mortgage Corporation
Date of Mortgage: December 10, 2020
Date of Mortgage Recording: December 23, 2020
Amount claimed due on date of notice: \$149,565.72
Description of the mortgaged premises: Situated in City of Southgate, Wayne County, Michigan, and described as: Lot(s) 53 of PENN-MCCANN SUB'N, according to the plat thereof recorded in Liber 77 of Plats, Page 14 of Wayne County Records.
Common street address (if any): 15112 Ludington St, Southgate, MI 48195-2131
The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).
If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
This notice is from a debt collector.
Date of notice: February 14, 2025
Trott Law, P.C.
31440 Northwestern Hwy, Suite 145

Farmington Hills, MI 48334
(248) 642-2515

1553313 (02-14)(03-07)

Notice of Foreclosure by Advertisement. Notice is given under section 3212 of the revised judicature act of 1961, 1961 PA 236, MCL 600.3212, that the following mortgage will be foreclosed by a sale of the mortgaged premises, or some part of them, at a public auction sale to the highest bidder for cash or cashier's check at the place of holding the circuit court in Wayne County, starting promptly at 11:00 AM, on March 20, 2025. The amount due on the mortgage may be greater on the day of sale. Placing the highest bid at the sale does not automatically entitle the purchaser to free and clear ownership of the property. A potential purchaser is encouraged to contact the county register of deeds office or a title insurance company, either of which may charge a fee for this information:
Name(s) of the mortgagor(s): Mark Curtis, a single woman
Original Mortgagee: World Alliance Financial Corp.
Foreclosing Assignee (if any): GITS Solutions, LLC, not in its individual capacity but solely in its capacity as Separate Trustee of GITSIT Mortgage Loan Trust BBPLC1
Date of Mortgage: March 19, 2009
Date of Mortgage Recording: March 23, 2009
Amount claimed due on date of notice: \$70,154.99
Description of the mortgaged premises: Situated in City of Detroit, Wayne County, Michigan, and described as: Lot 44 Her Lange's Subdivision, as recorded in Liber 34, Page 31 of Plats, Wayne County Records.
Common street address (if any): 279 Burnside St, Detroit, MI 48212-2628
The redemption period shall be 6 months from the date of such sale, unless determined abandoned in accordance with MCL 600.3241a; or, if the subject real property is used for agricultural purposes as defined by MCL 600.3240(16).
If the property is sold at foreclosure sale under Chapter 32 of the Revised Judicature Act of 1961, pursuant to MCL 600.3278 the borrower will be held responsible to the person who buys the property at the mortgage foreclosure sale or to the mortgage holder for damaging the property during the redemption period.

Attention homeowner: If you are a military service member on active duty, if your period of active duty has concluded less than 90 days ago, or if you have been ordered to active duty, please contact the attorney for the party foreclosing the mortgage at the telephone number stated in this notice.
This notice is from a debt collector.
Date of notice: February 14, 2025
Trott Law, P.C.
31440 Northwestern Hwy, Suite 145
Farmington Hills, MI 48334
(248) 642-2515

1553312 (02-14)(03-07)

Sixth Insertion
NAZEK A. GAPPY P.C.
Attorneys and Counselors
1438 North Crooks Road Suite A
Clawson, Michigan 48017
Nazek A. Gappy
GappyNA@aol.com
(248) 526-7633 Tel.
(248) 526-7644 Fax

Kenneth McCown you are hereby being placed on notice of the lawsuit filed against you by SUZAN MASHMOOS, individually and as NEXT FRIEND OF FIAF SHOSHANDI, SAIF SHOSHANDI and YOUSEF SHOSHANDI, Minors KENNETH MCCOWN in case number 24-012606-NI.

(2-28)(14)

The "It's Only Another Beer" Black and Tan



8 oz. pilsner lager
8 oz. stout lager
1 frosty mug
1 icy road
1 pick-up truck
1 10-hour day
1 tired worker
A few rounds with the guys

Mix ingredients.
Add 1 totalled vehicle.

Never underestimate 'just a few.'
Buzzed driving is drunk driving.

 

ARBITRATION:
Cutting corners is a bad idea

From Page 1

confidential matters are safeguarded throughout the process. With the growing prevalence of virtual and hybrid arbitrations, the preliminary hearing serves as the appropriate forum to address key logistical matters such as whether hearings will be conducted in person, virtually, or in a hybrid format. It also provides an opportunity to discuss the platforms and cybersecurity protocols for virtual proceedings, as well as the guidelines for the electronic submission of documents and exhibits. These discussions are essential for preventing technical disruptions and ensuring that hearings proceed smoothly and efficiently.

If expert testimony is expected, the preliminary hearing plays a crucial role in defining several key aspects, including the number of experts and their areas of expertise, whether party-appointed or tribunal-appointed experts will be used, the sequence of expert evidence, and any joint expert meetings or reports. Additionally, the tribunal may establish protocols for witness testimony, including arrangements for remote testimony if necessary, ensuring a smooth and efficient presentation of expert evidence. Planning for the final hearing is essential, and the preliminary hearing plays a key role in establishing several important elements, including the anticipated length of the final hearing, the order of presentations, and time limits for arguments. It also addresses the use of demonstrative aids or visual presentations, as well as any translation or interpretation services that may be needed. Having a structured plan in place helps avoid procedural surprises and ensures that the final hearing proceeds smoothly.

Outcome: The procedural order

At the conclusion of the preliminary hearing, the arbitrator usually issues a Procedural Order that provides a comprehensive summary of the key decisions made during the hearing. This document serves as a critical guide for the arbitration process, outlining the agreed-upon schedule, discovery parameters, procedural rules, and any special arrangements for witness testimony or expert evidence. By clearly establishing these elements, the Procedural Order helps set precise expectations for both parties, ensuring that all participants are aligned on the next steps. Additionally, it serves to minimize the potential for future procedural disputes, as it provides a clear reference point for the parties to adhere to, reducing

ambiguity and promoting efficiency throughout the arbitration. This well-drafted order is essential in maintaining a smooth process and keeping the arbitration on track.

Rushing or cutting corners during the preliminary hearing can have several negative consequences for both you and the arbitration process. First, unclear procedures may arise, leading to disputes over the process later and causing delays. Poor scheduling and planning can create chaos, resulting in missed deadlines, adjournments, and inefficiencies. Without defined discovery limits, parties may engage in endless document requests, leading to discovery battles. Failing to address jurisdictional issues upfront can lead to confusion and challenges mid-process. Last-minute disagreements on the admissibility of evidence can derail hearings, while unresolved logistical issues, such as the venue, virtual vs. in-person format, or translation needs, can cause further disruptions. Additionally, skipping early discussions on settlement opportunities may prolong disputes unnecessarily. Ultimately, poor planning leads to higher costs and delays, increasing both time and expenses.

The preliminary hearing is the architect's blueprint—without it, the structure of arbitration risks collapse. The preliminary hearing is more than a mere administrative formality—it is a strategic opportunity to set the stage for a well-managed arbitration. Thoughtful planning and engagement in this early phase can lead to an efficient, fair, and seamless arbitration process. By addressing key procedural elements upfront, parties and arbitrators ensure that the arbitration progresses smoothly, delivering the benefits of speed, efficiency, and finality that make arbitration an attractive alternative to litigation. Skipping or rushing the preliminary hearing doesn't save time—it guarantees trouble down the road.

Stay tuned for next month's installment, where we will delve into "Discovery in Arbitration: Managing Document Requests and Depositions." Discussing the scope of discovery in arbitration, including managing requests for documents, depositions, and handling discovery disputes.

Harshitha Ram is an international disputes attorney, arbitrator, mediator, lecturer in law, and the President of the Global Arbitration Mediation Academy (GAMA). She serves as the Chair of the ADR Section of the Detroit Bar Association. To learn more or connect with her, visit: www.harshitharam.com www.adracademy.us.

IMMUNITY:

Grand jury indicted Green

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for which we have previously denied qualified immunity," Willett wrote.

A month later, prosecutors remanded Green's capital murder charges to the files, and he was released from jail.

A year later, Green sued Thomas and the city for malicious arrest and prosecution "without probable cause." Green alleged that the detective withheld evidence from the grand jury that would have shown his innocence.

Thomas insists that she deserves qualified immunity because a grand jury indicted Green. The 5th Circuit judges disagreed.

"Green's pleadings are sufficient to suggest Detective Thomas materially tainted the grand jury proceedings," Willett wrote.

They concluded that Thomas wasn't entitled to qualified immunity on Green's Fourth Amendment false arrest and 14th Amendment due process claims, but they did grant her qualified immunity with regard to the claim of malicious prosecution.

"Qualified immunity does not protect government officials 'who knowingly violate the law,'" Willett

wrote. "Based on the allegations in the complaint, Detective Thomas falls into that camp."

Tupelo attorney Jim D. Waide III, who is representing Green, called it "encouraging" that the 5th Circuit would "largely follow the very thorough opinion that Judge Reeves wrote. There are obviously judges on the 5th Circuit that disagree with qualified immunity as much as Judge Reeves does."

Sheridan A. Carr, special assistant to the Jackson city attorney, said the 5th Circuit did reaffirm the federal commitment to qualified immunity.

"While we respect the court's ruling, we believe the evidence will ultimately support Detective Thomas and the City, and we expect a favorable outcome as the legal process continues," Carr responded by email. "This ruling was made at the motion to dismiss stage, where the court was required to accept the plaintiff's allegations as true without considering any evidence or the full context of the case. We remain confident that a more complete and accurate picture will emerge after the facts have been fully developed through discovery."

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