

Detroit Legal News.

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75 Cents

DAILY BRIEFS

Applications being accepted to fill vacancy on 3rd Circuit Court

Applications are now being accepted for a seat on the 3rd Circuit Court (Wayne County) to replace vacating Judge Leslie Kim Smith.

To be considered for this position, applicants must be a State Bar of Michigan member who meets the legal qualifications for this office. To be appointed, applicants must reside within the judicial district.

Judicial appointment questionnaire, writing samples, resume, and supplemental documents must be submitted using the online portal at www.michigan.gov/appointments and received by 5 p.m. on Friday, May 15. Additional letters of recommendation can still be submitted after the initial submission to judicialappointments@michigan.gov.

Anyone with questions about the judicial appointments process can email questions to judicialappointments@michigan.gov.

Strategic planning strengthens resiliency and trust in American courts

Courts across the country are engaging in strategic planning to anticipate and respond to rapidly changing environments, ensure long-term viability, and act deliberately rather than reactively.

Bridging a statewide or local vision with court operations, strategic plans demonstrate how daily work, initiatives, and projects advance long-term goals.

With support from the State Justice Institute, NCSC worked with a 31-member committee in Kansas to update the vision, mission, strategic priorities, and goals to improve the court user experience. The state's future-ready strategic plan established four priority areas: access to justice, public trust, court operations, and workforce development.

Understanding the importance of local courts to the statewide plan's success, Kansas is now in the process of launching local strategic action planning in its 31 judicial districts and the Court of Appeals.

"After going through the pandemic and a branch-wide cyberattack, we fully understood how strategic planning can prepare you for the unexpected," said Kansas State Court Administrator Stephanie Smith. "While the process took longer than expected due to incidents outside of our control, we were committed to adopting and implementing a plan that meets the needs of Kansans now and into the future."

Strategic planning helps build a living, future-ready framework for courts. For additional information from NCSC on strategic planning, visit:

- www.ncsc.org/our-expertise/strategic-planning
- www.ncsc.org/futurecourts



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Federal court officials urge Detroit area residents to beware of jury service scam

By TOM KIRVAN
Legal News

Answering the call for jury service has long been viewed as a foundational civic duty and a cornerstone of the American justice system.

In recent months, scam artists have put an illegal twist on that citizenship responsibility by concocting various schemes designed to intimidate victims into paying a hefty sum for the bogus claim of failing to appear for jury service in federal court.

In an attempt to debunk the ongoing scam, officials with the U.S. District Court for the Eastern District of Michigan have responded by issuing a press release (reprinted below) outlining the scope of the problem and ways to avoid it.

Judge Brandy McMillion, the chair of the court's Security Committee, told The Legal News on May 5 that many of the victims are among the most vulnerable in the community.

"Unfortunately, these scam artists prey on the elderly, although they will victimize anyone who falls into their traps," said Judge McMillion. "We want everyone to know that the court and the

U.S. Marshals Service are not connected to these calls, texts, and emails demanding payment. Hopefully we can raise public awareness about this continuing scam."

District Court Executive Kinikia Essix issued the following press release in addressing the matter.

The United States District Court for the Eastern District of Michigan is alerting the public of an ongoing scam where people have received phone calls, texts, and/or emails from individuals who are fraudulently claiming to represent the Sheriff's Office or the U.S. Marshals Service and falsely stating that a warrant has been issued by Chief Judge Stephen J. Murphy, III for failing to appear for jury service in federal court. These scams are designed to intimidate victims by threatening arrest or legal action unless immediate payment is made or personal information is provided.

These phone calls, texts, and emails are NOT connected with the U.S. District Court for the Eastern District of Michigan, the U.S. Marshals Service, or other law enforcement agencies.

The Court urges the public to

remain cautious, as the scammer may sound convincing and use real information about the victim; real court addresses; and real names of law enforcement officers, court officials, or federal judges to make the scam appear more credible. Scammers may even "spoof" the phone number on caller ID so that the call falsely appears to be from a court number or the number of another government agency.

Members of the public are warned about any request to provide confidential or financial information by sending payment, which may include credit card, debit card, pre-paid gift card, ACH transfer, Venmo, PayPal, or cryptocurrency in response to calls, texts and/or emails.

If you receive a suspicious call:

- Hang up immediately if you suspect the call is a scam;
- Do NOT provide any money, gift cards, or other things of value;
- Do NOT provide any personal information, including Social Security numbers, credit card or bank account numbers.

If you have questions, please contact the Jury Department at (313) 234-5085.

Eight courts mark highest legal participation at Road to Restoration clinic in Royal Oak

Eight district courts participated in the Road to Restoration clinic in Royal Oak on April 14, the largest number at a clinic in recent years. Court personnel joined volunteer attorneys, the United Way of Southeastern Michigan, and experts from the Michigan Department of State (MDOS) to provide driver's license restoration advice to more than 140 area residents. While at the clinic, 10 residents rang a bell to celebrate the restoration of their driving privileges.

"Sometimes residents have fines and fees with multiple courts that could require them to travel, and take multiple days off of work to address what they need to address," said Abigail Venman, director of the Road to Restoration program. "Having many courts on site means that residents can handle what they need to in one stop. The courts can work together and help residents understand what they need, which open actions or fines and fees they have to prioritize before they can get back on the road."

"This stemmed from just a parking ticket," said Patricia Napier, who passed her written driver's knowledge test and reinstated her driver's license at the Royal Oak clinic. "I didn't realize that there was a ticket until I was pulled over with a suspended license. I'm a single mom, so I didn't have a choice but to drive, and it just snowballed and got so big that I couldn't pay for it. I've called the courts, I've tried to make payment programs, talking to attorneys, getting advice, all of the dead-end

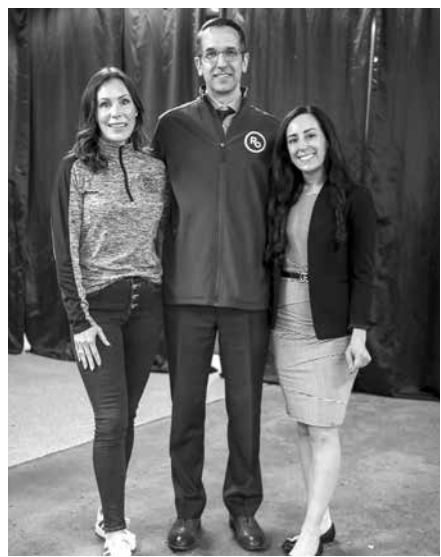


Photo courtesy of Michigan Department of State
On hand to provide support to residents at the April 14 Road to Restoration clinic in Royal Oak were (l-r) Oakland County 52-4 District Court Judge Maureen McGinnis, Oakland County 44th District Court Judge Andrew Kowalowski, and Oakland County 52-3 District Court Judge Laura Polizzi.

roads. It's going to open up my whole world – just the ability to live where I want, work where I want, do the things I need to do. Paying for transportation has cost an insane amount of money in the past few years, so I'm excited."

"I did try to get my license back. It was revoked," said Eric Cornell, attendee of the clinic. "I didn't have the

proper information when I tried on my own the first time. I was very uneducated on license restoration. The attorney at the clinic today just literally equipped me with all the answers that I need to get my license back when I go in front of the judge again. Now, with the information that I acquired today, I feel way more confident going through the process. Road to Restoration is amazing. It's not too late to get your driver's license back. Having a driver's license is a privilege. It can change your life."

The 44th District Court, a partner of the Royal Oak clinic, developed and implemented Operation Drive, a program that provides attorney assistance and guidance to residents seeking to obtain valid driving privileges. Several of the participating courts at the clinic expanded this program in their serving areas.

"This is the fourth Road to Restoration clinic that I've been a part of," said Judge Andrew Kowalowski of the 44th District Court in Royal Oak. "Each time, it gets more and more special. I love to see the number of resources that are here under one roof. For people that are dealing with the maze of getting their driving licenses resolved, it's truly special. Every time you hear that bell ring. It's a wonderful moment. That means somebody's life has changed. And it's because of all the effort and energy that's under this roof."

"With the court system, you have to be arraigned. Then you have a pre-trial. See **COURTS**, Page 13

AG Nessel highlights department's task force on National Missing and Murdered Indigenous Persons Awareness Day

In observance of National Missing and Murdered Indigenous Persons (MMIP) Awareness Day, Michigan Attorney General Dana Nessel is highlighting the work of the Department of Attorney General's MMIP Task Force. In September 2024, Attorney General Nessel announced the formation of the MMIP Task Force to address the high rates of violence against Indigenous people in the State of Michigan.

"Today allows us to raise awareness and reinforce our commitment to addressing the MMIP crisis," said Attorney General Nessel. "Through our interagency task force, my office will continue working to combat violence against Indigenous people and secure justice for survivors."

The MMIP Task Force is an interagency collaboration that

brings together tribal, federal, and state and local prosecutors, law enforcement officers, victim advocates, and human services specialists to identify, develop, and implement solutions to the MMIP crisis. By examining the factors that contribute to the vulnerability of Indigenous individuals, particularly women, children, and two-spirit people, the Task Force aims to develop a holistic, victim-centered, and culturally honoring approach to prevention, response, and support.

Individuals with information about missing or murdered Indigenous people in Michigan can call the Department of Attorney General's tipline at 517-284-0008 in addition to available federal and tribal resources. For more information, visit the MMIP Task Force webpage.

Local Voice

RABIH HAMAWI
Law Office of Rabih Hamawi

Scaffolding insurance coverage: What property owners, contractors, and insureds must know

Scaffolding is essential on construction and renovation projects, but when something goes wrong, the consequences can be devastating. Fires, collapses, and structural failures involving scaffolding often lead to serious injuries, major property damage, and complex insurance disputes.



A recent large-scale construction fire in Denver—where more than 100 firefighters battled a multi-alarm blaze at an apartment project—highlights how quickly a construction-related incident can escalate into a multimillion-dollar loss affecting property owners, contractors, neighboring businesses, and insurers.

For businessowners, property owners, and policyholders in Michigan and across the United States, understanding scaffolding insurance coverage is critical. The question is not just what happened, but who is insured, under which policy, and for what damages.

Why scaffolding insurance coverage matters

Scaffolding incidents often involve multiple parties and layered insurance policies. When a loss occurs, insurers may dispute responsibility, deny coverage, or shift blame to other parties.

Scaffolding-related claims commonly arise from:

- Fires at construction or renovation sites
- Structural collapse or instability
- Falling tools, debris, or materials
- Damage to adjacent buildings or vehicles
- Injuries to workers, pedestrians, or residents

In dense areas like Detroit, Chicago, or surrounding Midwest cities, a single scaffolding incident can affect an entire block—leading to evacuations, business interruption, and regulatory investigations.

Common insurance policies implicated in scaffolding losses

Understanding which insurance policies may apply is the first step toward protecting your interests.

1. Commercial General Liability (CGL)

CGL policies often serve as the primary coverage for bodily injury and property damage caused by scaffolding accidents. But coverage disputes frequently arise over:

- Whether the damage resulted from ongoing operations or completed work
- Policy exclusions related to construction defects or fire
- Additional insured status for property owners or developers

2. Builder's Risk Insurance

Builder's risk policies may cover damage to the structure under construction, including losses caused by fire. Insurers may still deny claims by arguing:

- Improper installation or maintenance of scaffolding
- Violations of safety codes or project specifications
- Excluded causes of loss

3. Professional Liability / Errors and Omissions (E&O)

When scaffolding design, supervision, or inspection is involved, claims may extend to engineers, architects, or project managers. These cases often hinge on whether professional judgment or a construction defect caused the loss.

4. Excess and Umbrella Policies

Large losses frequently exceed primary policy limits. Excess and umbrella

See **INSURANCE**, Page 13

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

■ Money Happens

Tips for dealing with student loan debt when it affects your mental health

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■ Legal View

Lawsuits against federal contractors get more difficult

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■ Legal Affairs

Only a human jury can grapple with the moral weight of assessing guilt

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LEGAL NOTICES

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Fourth Insertion

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 May 21, 2026. 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): Michelle Umphrey, an unmarried woman
 Original Mortgagee: The Mortgage Link, Inc.

Date of mortgage: June 10, 2024
 Recorded on June 18, 2024, Liber 58925, on Page 1473.
 Foreclosing Assignee (if any): Michigan State Housing Development Authority
 Amount claimed to be due at the date hereof: One Hundred Fifty Thousand Nine Hundred Four and 20/100 Dollars (\$150,904.20)

Mortgaged premises: Situated in Wayne County, and described as:
 Lot 199 and the Southerly 5 feet of Lot 200, including 1/2 of vacated alley adjacent thereto, Serve Self Subdivision, according to the plat thereof as recorded in Liber 58 of Plats, Page 5, Wayne County Records.

Commonly known as 14105 Helen St, Southgate, MI 48195
 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

(4-15)(5-6)

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 May 28, 2026. 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): Bryan Conroy and Jennifer Walsh, husband and wife
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns
 Foreclosing Assignee (if any): Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
 Date of Mortgage: October 20, 2017
 Date of Mortgage Recording: November 2, 2017

Amount claimed due on date of notice: \$199,150.43
 Description of the mortgaged premises: Situated in Charter Township of Canton, Wayne County, Michigan, and described as: Lot 32, Century Farms Subdivision, as recorded in Liber 95, Pages 36 through 39 of Plats, Wayne County Records.

Common street address (if any): 1200 Heritage Dr, Canton, MI 48188-1268
 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: April 15, 2026
 Trott Law, P.C.
 31440 Northwestern Hwy, Suite 145
 Farmington Hills, MI 48334
 (248) 642-2515

1590691 (04-15)(05-06)

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 May 14, 2026. 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): Daniel Paull, a single man
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns
 Foreclosing Assignee (if any): Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC
 Date of Mortgage: February 14, 2020
 Date of Mortgage Recording: February 24, 2020

Amount claimed due on date of notice: \$184,668.22

Description of the mortgaged premises: Situated in City of Grosse Pointe Park, Wayne County, Michigan, and described as: Lot 150, Grosse Pointe Estates Subdivision of part of Lots 1 and 2 Subdivision of P.C. 585, and part of P.C. 111, all lying between Jefferson Avenue and Mack Road, Grosse Pointe Park Village and Grosse Pointe Township, as recorded in Liber 31, Page 78 of Plats, Wayne County Records.

Common street address (if any): 1301 Grayton St, Grosse Pointe Park, MI 48230-1127
 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: April 15, 2026

Trott Law, P.C.
 31440 Northwestern Hwy, Suite 145
 Farmington Hills, MI 48334
 (248) 642-2515

1590810 (04-15)(05-06)

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 May 14, 2026. 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): William Clark Stewart, a single man, and Ava Magdalena Pavlina, a single woman, as joint tenants.

Original Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for lender and lender's successors and/or assigns
 Foreclosing Assignee (if any): Village Capital & Investment, LLC
 Date of Mortgage: April 15, 2022
 Date of Mortgage Recording: April 19, 2022

Amount claimed due on date of notice: \$407,091.03
 Description of the mortgaged premises: Situated in City of Detroit, Wayne County, Michigan, and described as: The West 37 feet of the East 79.22 feet of Lot 56 and the West 37 feet of the East 79.22 of the South 35.93 feet of Lot 55, Parker's Resubdivision of Lots 77, 78, 79, 80 and 81 of Van Dyke Farms, according to the Plat thereof as recorded in Liber 21, Page 99 of Plats, Wayne County Records.

Common street address (if any): 8123 E Lafayette St, Detroit, MI 48214-2685
 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: April 15, 2026
 Trott Law, P.C.
 31440 Northwestern Hwy, Suite 145
 Farmington Hills, MI 48334
 (248) 642-2515

1590636 (04-15)(05-06)

Circuit Court No: 25-007718-CH
 NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgment of the Circuit Court of the County of Wayne, State of Michigan, made and entered on the 9th day of January A.D. 2026, in a certain cause therein pending, wherein United Whole-sale Mortgage, LLC, Plaintiff, and Gracie M. Hicks and United States of America, Defendants,

Notice is hereby given that I shall sell at public auction to the highest bidder at the Northwestern corner of the CAYMC, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan (that being the building in which the Circuit Court for the County of Wayne is held) on TUESDAY, the 2ND day of JUNE, A. D. 2026 at 11:00 O'Clock fore noon, Eastern Daylight Savings Time/Standard Time, on the said day, the following described property, viz: All certain piece of parcel of land situated and being in the City of Inkster County of Wayne and State of Michigan, described as follows, to wit:

Lot 24 and the East triangular part of Lot 25 measuring 1.33 feet on the North line and 144.07 feet on the East line of said lot, of "Cherry Hill Meadows Sub No. 1", according to the plat thereof recorded in Liber 75, Page(s) 93 of Plats, Wayne County Records.

Commonly Known As: 29723 Steinhauer St, Inkster, MI, 48141
 Tax ID: 44 001 02 0024 000
 REDEMPTION PERIOD IS 6 MONTHS.
 Dated: 03/16/2026
 RAPHAEL R. WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 /s/ Sogol I. Plagany
 Attorney for Plaintiff
 ORLANDS LAW GROUP PLLC
 1650 West Big Beaver Road
 Troy, MI 48064

(04-15)(05-27)

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 May 14, 2026. 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): Marilyn M. Hidenfelter, an unmarried woman and Lauren Hidenfelter, an unmarried woman
 Original Mortgagee: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for lender and lender's successors and assigns

Date of mortgage: January 7, 2019
 Recorded on January 11, 2019, Liber 54810, on Page 1403,
 Foreclosing Assignee (if any): Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.

Amount claimed to be due at the date hereof: One Hundred Fifty-Seven Thousand Four Hundred Twenty-Six and 34/100 Dollars (\$157,426.34)
 Mortgaged premises: Situated in Wayne County, and described as:
 LOT 58, OF PINE FOREST SUBDIVISION NO. 1 AS RECORDED IN LIBER 114, PAGES 65 THROUGH 70, INCLUSIVE OF PLATS, WAYNE COUNTY RECORDS.

Commonly known as 47062 Harbour Pointe Ct, Van Buren Township, MI 48111

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.

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. Mortgagee/Assignee
 Schneiderman & Sherman P.C.
 23938 Research Dr, Suite 300
 Farmington Hills, MI 48335
 248.539.7400

(4-15)(5-6)

Fifth Insertion

Wayne County Circuit Court Case No. 25-010094-CH

NOTICE OF JUDICIAL SALE
 The property described below shall be sold at public auction, by an authorized sheriff/deputy sheriff or county clerk/deputy county clerk, to the highest bidder, at the Circuit Court for the County of Wayne, on TUESDAY, the 26th day of MAY, 2026 at 11:00 am, local time. On said day at said time, the following described property shall be sold: Property located in the North 1/2 of Lot 188 and all of Lot 189, including one half of the vacated alley located at the rear thereof and adjacent thereto, SCHORR GROVE SUBDIVISION; according to the Plat thereof as recorded in Liber 48 of Plats, Page 45, Wayne County Records. More commonly known as: 1864 21st St. Wyandotte, MI 48192
 This notice is from a debt collector.
 Date of Notice: 03/12/2026
 Trott Law, P.C.
 /s/ Donna Carter
 By: Donna Carter
 RAPHAEL WASHINGTON
 TERRI SLOAN
 Terri Sloan, Deputy Sheriff

(04-08)(05-20)

Circuit Court No: 25-012927-CH
 NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgment of the Circuit Court of the County of Wayne, State of Michigan, made and entered on January 27, 2026, in a certain cause therein pending, wherein Michigan State Housing Development Authority Plaintiff, and Wanda D. Golson and The Secretary of Housing and Urban Development, Defendant

Notice is hereby given that I shall sell at public auction to the highest bidder at the Northwestern corner of the CAYMC, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan (that being the building in which the Circuit Court for the County of Wayne is held) on TUESDAY, the 26TH day of MAY, A. D. 2026 at 11:00 O' clock fore noon, Eastern Daylight Savings Time/Standard Time, on the said day, the following described property, viz: All parcel 21017517 of land situated and being in the City of Detroit of Wayne County and State of Michigan, described as follows, to wit:

West 33 feet of Lot 29, Grotto View Subdivision of part of the Northwest 1/4 of Section 12, Town 1 South, Range 12 East, according to the plat thereof as recorded in Liber 50 of Plats, page 74, Wayne County Records.

THE REDEMPTION PERIOD SHALL BE SIX (6) MONTHS FROM THE DATE OF SUCH SALE EXCEPT THAT THE UNITED STATES SHALL HAVE ONE (1) YEAR FROM THE DATE OF SALE, TO REDEEM THE PREMISES
 Dated, March 11, 2026
 RAPHAEL WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 Gregory MacKay of Schneiderman & Sherman, P.C.
 Attorney for Plaintiff
 23938 Research Dr, Suite 300
 Farmington Hills, MI 48335

(04-08)(05-20)

Sixth Insertion

Circuit Court No: 23-001779-CB

NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgment of the Circuit Court of the County of Wayne, State of Michigan, made and entered on the 4th day of August A.D. 2023, in a certain cause therein pending, wherein Elite Landlord Services, LLC, a Michigan limited liability company, is the Plaintiff, and Takayoshi Ishibashi, is the Defendant.

Notice is hereby given that I shall sell at public auction to the highest bidder at the Northwestern corner of the CAYMC, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan (that being the building in which the Circuit Court for the County of Wayne is held). On TUESDAY, the 19th day of MAY, A. D. 2026 at 11:00 O'Clock fore noon, Eastern daylight Savings Time/Standard Time, on the said day, the following described property, viz: All land

situated and being in the City of Detroit, County of Wayne and State of Michigan, described as follows, to wit:
 W Cheyenne 49 E 9 Ft of Vac Alley Adj Daniel Keidan Sub L63 P62 Plats, W C R 22/677 36 x 116, Wayne County Records, commonly known as 16529 Cheyenne Street, Detroit, Michigan 48235 Tax ID No. Ward 22 Item No. 026045
 REDEMPTION PERIOD IS 2 MONTHS.
 Dated, Detroit
 RAPHAEL WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 Kevin N. Summers (P34458)
 Attorney for Plaintiff
 100 W. Big Beaver Rd., Ste. 650
 Troy, MI 48064
 (248) 362-1300
 Ksummers@dflaw.com

(04-01)(05-13)

Wayne County Circuit Court case No: 25-008462-CH

NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgment of the Circuit Court of the County of Wayne, State of Michigan, made and entered on the 20th day of August, A. D. 2025, in a certain cause therein pending, wherein MEL GLAZIER is the Plaintiff, and ECORSE 8, LLC, is the Defendant,

Notice is hereby given that I shall sell at public auction to the highest bidder at the Auditorium in the City Towers of the Coleman A. Young Municipal Center, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan, (that being the building in which the Circuit Court for the County of Wayne is held) on TUESDAY, the 19th day of MAY, 2026, at 11:00 O'Clock in the fore noon, Eastern Daylight Savings Time/Standard Time, on the said day, the following described property, viz: All the certain pieces or parcels of land situated and being in the City of Ecorse, County of Wayne and State of Michigan, described as follows, to wit:

Lots 109, 110 and 111, DAVID T. MORGAN SUBDIVISION, as recorded in Liber 29, Page 76 of Plats, Wayne County Records, Commonly known as 4245 and 4247 9th Street, Ecorse, MI 48229, tax ID numbers 34-002-07-0110-000 and 34-002-07-0109-000
 REDEMPTION PERIOD IS THREE MONTHS FROM THE DATE OF SALE.
 Dated, March 9, 2026
 Detroit, Michigan
 RAPHAEL WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 /s/ John F. Betz
 JOHN F. BETZ (P-24468)
 Attorney for Plaintiff
 175 Second St.
 Belleville, MI 48111

(04-01)(05-13)

Circuit Court No: 24-013524-CH
 NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgement of the Circuit Court of the County of Wayne, State of Michigan, made and entered on September 29, 2025, in a certain cause therein pending, wherein Michigan State Housing Development Authority Plaintiff, and Angela Sawyer and The Secretary of Housing and Urban Development, Defendant

Notice is hereby given that I shall sell at public auction to the highest bidder at the Northwestern corner of the CAYMC, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan (that being the building in which the Circuit Court for the County of Wayne is held) on TUESDAY, the 19th day of MAY, A. D. 2026 at Eleven O' clock fore noon, Eastern Daylight Savings Time/Standard Time, on the said day, the following described property, viz: All parcel 42-003-01-0534-000 of land situated and being in the City of Harper Woods of Wayne County and State of Michigan, described as follows, to wit:

LOT 534 AND THE NORTH 1/2 OF ADJACENT VACATED ALLEY OF EAST PARK MANOR ACCORDING TO THE PLAT THEREOF RECORDED IN LIBER 54 OF PLATS PAGE 45 OF WAYNE COUNTY RECORDS.
 THE REDEMPTION PERIOD SHALL BE SIX (6) MONTHS FROM THE DATE OF SUCH SALE EXCEPT THAT THE UNITED STATES SHALL HAVE ONE (1) YEAR FROM THE DATE OF SALE, TO REDEEM THE PREMISES
 Dated, March 4, 2026
 RAPHAEL WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 Ronald Glaser of Schneiderman & Sherman, P.C.
 Attorney for Plaintiff
 23938 Research Dr, Suite 300
 Farmington Hills, MI 48335

(04-01)(05-13)

Seventh Insertion

Circuit Court No: 23-001779-CB
 NOTICE OF JUDICIAL SALE
 Judicial Sale in Pursuance and by virtue of a Judgment of the Circuit Court of the County of Wayne, State of Michigan, made and entered on the 4th day of August A.D. 2023, in a certain cause therein pending, wherein Elite Landlord Services, LLC, a Michigan limited liability company, is the Plaintiff, and Takayoshi Ishibashi, is the Defendant.

Notice is hereby given that I shall sell at public auction to the highest bidder at the Northwestern corner of the CAYMC, Woodward and Jefferson Avenues, in the City of Detroit, County of Wayne, State of Michigan (that being the building in which the Circuit Court for the County of Wayne is held). On Tuesday, the 12th day of May, A. D. 2026, at Eleven O'Clock fore noon, Eastern Daylight Savings Time/Standard Time, on the said day, the following described property, viz: All land situated and being in the City of Detroit, County of Wayne and State of Michigan, described as follows, to wit:

W Cheyenne 158 Schwass College Park Sub L56 P12 Plats, W C R 22/308 38 x 107, Wayne County Records, commonly known as 16895 Cheyenne Street, Detroit, Michigan 48235, Tax ID No. Ward 22 Item No. 026031
 REDEMPTION PERIOD IS 2 MONTHS.
 Dated, Detroit
 RAPHAEL WASHINGTON
 Wayne County Sheriff
 Terri Sloan
 Deputy Sheriff
 Kevin N. Summers (P34458)
 Attorney for Plaintiff
 100 W. Big Beaver Rd., Ste. 650
 Troy, MI 48084
 (248) 362-1300
 Ksummers@dflaw.com

(03-25)(05-06)

Remember to RECYCLE your copy of the Detroit Legal News.

INSURANCE: Complex legal questions raised

From Page 1

insurers may resist paying, leading to high-stakes litigation over policy language and trigger of coverage.

Key coverage disputes after a scaffolding incident

Scaffolding claims often raise complex legal questions, including:

- Who qualifies as an insured or additional insured?
- Was the fire or collapse accidental or tied to an excluded peril?
- Do multiple insurers owe defense and indemnity?
- Can insurers shift responsibility through subrogation or contribution claims?

In large-scale fires like the Denver construction blaze, disputes often expand to include neighboring property owners, municipalities, and utility providers—each with separate insurance interests.

Practical steps after a scaffolding-related loss

COURTS: 36th District Court took part

From Page 1

it can take a couple court appearances,” said Judge Laura E. Polizzi of 52-3 District Court in Rochester Hills, who launched an Operation Drive program at her court. “Then, sometimes you still have to clear with Secretary of State, or you still have to clear your license suspended in other courts. With this program, it’s really great because you have the Secretary of State here, there’s multiple courts here, so if you have suspensions out of multiple courts, you can do it all in one day. That’s really important for people who have these license suspended because if you don’t have a license and you have to make stops at all of these different places, it’s a hardship on them.”

“I recognized really soon after getting on the bench that a number of the cases that we see and that are placed on our dockets are related to traffic offenses,” said Judge Maureen McGinnis of 52-4 District Court in Troy. “Just because someone doesn’t have a license, they now have to face criminal charges. Otherwise, we’re talking about law abiding people that are working, trying to support their family, get to where they need to go to take care of

their kids, maintain their jobs. They would fall into a hole where they would get a ticket that could end up suspending their license. I feel like we are better using our time supporting people rather than penalizing them or even just issuing a fine without giving them the information that they need to eventually clear things to get the license. Even though a fine might seem like a nominal penalty, it’s just one more thing that adds up and makes it impossible to get their license. I was motivated to try to be part of a solution.”

- Preserve contracts, insurance policies, and certificates of insurance
- Document damage with photos, videos, and expert reports
- Notify all potentially applicable insurers promptly
- Avoid recorded statements without legal guidance
- Consult counsel experienced in insurance coverage litigation

Attorney and counselor Rabih Hamawi has extensive expertise in insurance coverage, business negotiations, and commercial litigation. He focuses his practice on representing business owners, homeowners, property owners, and other insurance policyholders in fire, property damage, and insurance-coverage disputes with insurance companies and in errors-and-omissions cases against insurance agents. He can be reached at (248) 905-1133.

The following district courts participated in the Royal Oak Road to Restoration clinic:

- 36th District Court – Detroit
- 44th District Court – Royal Oak
- 46th District Court – Southfield
- 47th District Court – Farmington Hills
- 50th District Court – Pontiac
- 51st District Court – Waterford
- 52nd District Court – Division 3 – Rochester Hills
- 52nd District Court – Division 4 – Troy

For additional information on the Road to Restoration program and to find a local clinic, visit Michigan.gov/R2R.

For The Pen To Be Mightier Than The Sword, It Must Have Paper.



Words on paper. They will always be the most powerful tools human beings use to communicate. They place no limits on how much we can say, and the furthest reaches of the imagination are the only limits on what we can show. They have the power to make complex ideas simple, and simple ideas powerful. We do more than read them, we hold them. And, from the advertising we see in publications to the letters we receive in the mail, the things we hold in our hands have the quickest routes to our hearts.

Say It In Print.