EIGHT POINTS SET FORTH TO CLARIFY METHODS OF FHA

Procedure to be followed in obtaining loans for property modernization purposes under the Federal Housing Administration plan as announced by Farmington State Bank last week, is outlined in simple form by United States Senator Arthur H. Vandenberg. The Senator's statement follows:

1. Loans can be made only for property modernization purposes, such as improvement of family residences, apartment buildings, stores, office buildings, factories, warehouses, and farm buildings. The money is loaned directly to the property-owner by financial institutions (as National Banks, State Banks, Trust Companies, Savings Banks, Industrial Banks, Building and Loan Associations and Finance Companies) which have been approved by the Federal Housing Administration.

To Fill Out Statements

2. The first step to be taken by the property-owner who desires to apply for a loan is to go directly to an approved financial institution and there secure and fill out a "Property Owner's Credit Statement" which is identified as FHE Form 3. This form may also be secured by writing to the Federal Housing Administration, Washington, D. C. This "Property Owner's Credit Statement must indicate that the property to be improved has no outstanding delinquent tax indebtedness; that it has no mortgage or lien against it that is not in good standing; and that the property owner has a regular source of income at least five times as great as the annual payments which must be made on the note.

Get Credit Approved

3. The second step is to have this "Property Owner's Credit Statement" approved by the financial institution from which the loan is sought.

4. If the credit statement is approved the third step is for the property-owner to sign a promissory note for the amount of the loan. No special form of promissory note is required so long as it is valid and enforceable. However, it must not involve an obligation the face amount of which is less than $100 nor more than $2,000; it must have a maturity date of not more than 3 years; and it must only cover payments for alterations, repairs or improvements upon real property belonging to the maker of the note.

5. As soon as the promissory note or notes (there may be more than one note so long as the total for all does not exceed $2,000 on one piece of property) have been properly signed by the applicant and accepted by the financial institution the money is delivered. No collateral, co-makers or other endorsers are required on the note.

6. So far as the cost of the loan to the property owner is concerned, the rules of the Federal Housing Administration specifically provide that "a financial institution may not collect in interest and (or) discount and (or) fee, a total charge exceeding an amount equivalent to $5 discount per year per $100 original face amount of the note."

No Limitations

7. There are no limitations upon the method of making the modernization expenditures. The owner can engage a contractor to complete the job, or he may do it with his own hands. In a word, he can carry out the job as his best judgment dictates.

8. The loan must normally be paid in equal monthly installments which correspond to income dates. Even in such cases, at least one payment must be made each year. Payments must be met promptly. These notes carry the same legal responsibility as any other promissory note, and the same legal processes may be invoked to enforce collection upon default.

REGISTRATION NOTICE FOR GENERAL PRIMARY ELECTION TO BE HELD TUESDAY, SEPT. 11, 1934.

To the qualified electors of the City of Farmington, County of Oakland, State of Michigan:

Notice is hereby given that in conformity with the Michigan Election Law, I, the undersigned City Clerk will, upon any day except Sunday and a legal holiday, the day of any regular or special election or primary election, receive for Registration the name of any legal voter in said City, not already registered who may apply to me personally for such registration. Provided, however, that I can receive no names for registration during the time intervening between the second Saturday before any regular Special or Official primary election and the day of such election.

Notice is hereby further given to the qualified electors of this City that I, the undersigned Clerk of said City, will register qualified electors who may apply at my office in the Fire Hall on any business day up to and including Wednesday, August 22, 1934, the last day for general Registration by personal application from 8 A. M. to 8 P. M. The name of no person but an actual resident of the City at the time for registration and entitled under the Constitution if remaining such resident to vote at the next election shall be entered in the registration book.

N. H. POWER,
City Clerk.

August 16-23.

Farmington Girl, Missing, Found

JANET BOWEN WHITE

STATE CAPTURES 150 PREDATORS IN NORTH

More than 150 predators were taken by state trappers operating in the upper peninsula and northern part of the lower peninsula during July under direction of H. P. Williams of the Bureau of Biological Survey.

According to a report to the Department of Conservation, the catch included 97 coyotes, 30 fox, 17 bobcats and eight wolves. The merchantible pelts of these animals will be sold to fur dealers by the department.

923

Sempliner, Dewey, Stanton & Honigman, Attorneys, 2003-12 Dime Bank Building, Detroit, Michigan.

NOTICE OF FORECLOSURE SALE—Default having been made in the covenants and conditions of a certain mortgage as to the payment of principal, interest and taxes, which mortgage was made by WILLIAM H. SMITH and MABEL M. SMITH, husband and wife, to ERNEST F. SMITH, as TRUSTEE, under date of the first day of September A. D. 1925, and recorded October 1st, 1925 in Liber 376 of Mortgages, on page 401-4 in the office of the Register of Deeds for Oakland County, Michigan, and the entire sum secured thereby having become due and payable, there is claimed to be due and payable at the date of this notice for principal, interest and taxes the sum of THIRTEEN HUNDRED EIGHT and 32/100 ($1,308.32) DOLLARS, and no suit or proceedings at law or in equity having been instituted to recover said sum, or any part thereof, and ERNEST F. SMITH having resigned as Trustee, and T. A. JAMIESON, named as successor in trust in said mortgage, being deceased, and GEORGE E. TOWLE, named as second successor in trust in said mortgage, having refused to act as Trustee, and FRED G. DEWEY having been appointed Successor Trustee by order of the Circuit Court for the County of Oakland and having succeeded to all the rights, duties and obligations of said Trustee, as provided in said mortgage, and pursuant to the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by sale at public vendue on FRIDAY, the 23rd day of NOVEMBER, A. D. 1934 at twelve o'clock noon, Eastern Standard Time, at the easterly or Saginaw Street entrance to the Oakland County Building, in the City of Pontiac, Oakland County, Michigan (that being the place of holding Court in said County) of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due on said mortgage, together with interest at six (6%) per cent, taxes and all legal costs allowed by law and provided for in said mortgage, including attorney's fees. The premises are situate in the City of Birmingham, Oakland County, Michigan, and are described as follows:

Lot 56 of Henry Winegar's Eco City Subdivision of the northwest quarter of the northwest quarter of the northeast quarter of Section 1, Town 1 North of Range 10 East, Southfield Township, Oakland County, Michigan, according to the plat thereof as recorded in Liber 33 of Plats, page 33, Oakland County Register of Deeds Office.

Dated August 22rd, 1934.

FRED G. DEWEY, Trustee,
Successor to Ernest F. Smith,
T. A. Jamieson and George E. Towle, Trustees.

Sempliner, Dewey,
Stanton & Honigman,
Attorneys,
2003-12 Dime Bank Bldg.,
Detroit, Michigan.

Aug. 23—Nov. 15

MOUNTAIN PEAK IN EASTERN PARK GETS TELEPHONE

A telephone line has been strung to the top of Cadillac Mountain in Acadia National Park on Mount Desert Island, near Bar Harbor, Me. This is the first telephone in the park, and the first instrument on the new circuit was placed in the little summit house to which many cars are driven daily in the summer.

922

Sempliner, Dewey, Stanton & Honigman, Attorneys, 2003-12 Dime Bank Building, Detroit, Michigan.

NOTICE OF FORECLOSURE SALE—Default having been made in the covenants and conditions of a certain mortgage as to the payment of principal, interest and taxes, which mortgage was made by JAMES DELONG and MAUD J. DELONG, husband and wife, to ERNEST F. SMITH, as TRUSTEE, under date of the second day of January, A. D. 1926, and recorded on the 20th day of January, A. D. 1926 in Liber 403 of Mortgages, on page 31-4 in the office of the Register of Deeds for Oakland County, Michigan, and the entire sum secured thereby having become due and payable, there is claimed to be due and payable at the date of this notice for principal, interest and taxes the sum of FOURTEEN HUNDRED FORTY-NINE and 40/100 ($1,449.40) DOLLARS, and no suit or proceedings at law or in equity having been instituted to recover said sum, or any part thereof, and ERNEST F. SMITH having resigned as Trustee, and T. A. JAMIESON, named as successor in trust in said mortgage, being deceased, and GEORGE E. TOWLE, named as second successor in trust in said mortgage, having refused to act as Trustee, and FRED G. DEWEY having been appointed Successor Trustee by order of the Circuit Court for the County of Oakland and having succeeded to all the rights, duties and obligations of said Trustee, as provided in said mortgage, and pursuant to the statute in such case made and provided, notice is hereby given that said mortgage will be foreclosed by sale at public vendue on FRIDAY, the 23rd day of NOVEMBER, A. D. 1934 at twelve o'clock noon, Eastern Standard Time, at the easterly or Saginaw Street entrance to the Oakland County Building, in the City of Pontiac, Oakland County, Michigan (that being the place of holding Court in said County) of the premises described in said mortgage, or so much thereof as may be necessary to pay the amount due on said mortgage, together with interest at six (6%) per cent, taxes and all legal costs allowed by law and provided for in said mortgage, including attorney's fees. The premises are situate in the City of Pontiac, Oakland County, Michigan, and are described as follows:

Lot Twenty One in Osmun Gardens Addition to the City of Pontiac, Oakland County, Michigan, according to the recorded plat thereof on file and of record in the office of the Register of Deeds in and for said County and State and recorded in Liber 9 of Plats on Page 7.

Dated August 23rd, 1934.

FRED G. DEWEY, Trustee,
Successor to Ernest F. Smith,
T. A. Jamieson and George E. Towle, Trustees.

Sempliner, Dewey,
Stanton & Honigman,
Attorneys,
2003-12 Dime Bank Bldg.,
Detroit, Michigan.

Aug. 23—Nov. 15

PRESCOTT, COULTER, CAMPBELL & BAXTER, Attorneys, 1912 Union Guardian Building, Detroit, Michigan.

W1870-84276

MORTGAGE SALE—Default having been made in the terms and conditions of a certain mortgage made by H. H. Stites, single man, Mortgagor, to Union Trust Company, now Union Guardian Trust Company, a Michigan corporation of Detroit, Wayne County, Michigan, Mortgagee, dated the 31st day of July, A. D. 1926, and recorded in the office of the Register of Deeds for Oakland County, Michigan on August 5, 1926 in liber 425, of Mortgages, pages 499-502 which mortgage was assigned by said Union Trust Company to Metropolitan Life Insurance Company, a New York corporation, by an assignment dated August 25, 1926, recorded August 28, 1926 in liber 432 of Assignments of Mortgages on page 520, Oakland County Records, on which mortgage there is claimed to be due at the date of this notice for principal and interest, the sum of FOUR THOUSAND SEVEN HUNDRED AND 70/100 DOLLARS ($4,700.70) and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof, now therefore, by virtue of the power of sale contained in said mortgage and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Wednesday, the 14th day of November, A. D. 1934, at eleven o'clock, A. M., Eastern Standard Time, said Mortgage will be foreclosed by a sale at public vendue, to the highest bidder, at the Easterly or Saginaw Street entrance to the Oakland County Building in the City of Pontiac, Oakland County, Michigan (that being the building where the Circuit Court for the County of Oakland is held), of the premises described in said mortgage or so much thereof as may be necessary to pay the amount due, as aforesaid, on said mortgage, and any sum or sums which may be paid by the undersigned at or before said sale for taxes and/or insurance on said premises, and all other sums paid by the undersigned pursuant to law and to the terms of said mortgage, with interest thereon at seven percent (7%) per annum and all legal costs, charges and expenses, including the attorney fees allowed by law; said premises are located in the City of Farmington, Oakland County, State of Michigan, and are described as follows, to wit:

Lot 19 Oakland Villa Annex, a subdivision of part of West 1/2 of South East 1/4 of Section 36, according to the plat thereof as recorded in Liber 14 page 8 of Plats, Oakland County Records.

Dated at Detroit, Michigan, August 14, 1934.

METROPOLITAN LIFE INSURANCE COMPANY,
a New York Corporation,
Assignee of Mortgagee.

Prescott, Coulter, Campbell & Baxter,
Attorneys for Assignee of Mortgagee,
1912 Union Guardian Building,
Detroit, Michigan.

Aug. 16—Nov. 8

916

A. Floyd Blakeslee, Attorney, 503 Pontiac Bank Building, Pontiac, Michigan.

MORTGAGE SALE

DEFAULT having been made for more than thirty days in the conditions of a certain mortgage made by Roy L. Luchenbill and Hattie E. Luchenbill, his wife, to Peoples State Bank of Farmington, a Corporation organized and existing under the laws of the State of Michigan, dated the 30th day of October, A. D. 1922, and recorded in the office of the Register of Deeds for the County of Oakland and State of Michigan, on the 31st day of October, A. D. 1922 in Liber 299 of Mortgages, on page 231, of which mortgage John R. Daley was appointed Receiver by the Circuit Court for the County of Oakland and State of Michigan, in Chancery, on the 18th day of August, A. D. 1933, on which mortgage there is claimed to be due at the date of this notice, for principal and interest the sum of One Thousand One Hundred Forty-six and 30/100 ($1,146.30) Dollars, and an attorney's fee of Thirty-five ($35.00) Dollars, as provided for in said mortgage, and no suit or proceedings at law having been instituted to recover the moneys secured by said mortgage, or any part thereof.

NOTICE IS HEREBY GIVEN, that by virtue of the power of sale contained in said mortgage, and the statute in such case made and provided, on Monday, the 19th day of November, A. D. 1934 at 10:00 o'clock in the forenoon, Eastern Standard Time, the undersigned will, at the Saginaw Street entrance of the Court House in the city of Pontiac, Michigan, that being the place where the Circuit Court for the county of Oakland is held, sell at public auction, to the highest bidder, the premises described in said mortgage, or so much thereof as may be necessary to pay the amount so as aforesaid due on said mortgage, with Seven per cent interest, and all legal costs, together with said attorney's fee, to-wit:

Lots Two (2) and Three (3) of William Shaw Subdivision of part of Southeast quarter of Section 36, Town 1 North of range 9 east, according to the plat thereof recorded in Liber 21 of Plats page 34, Oakland County Register of Deeds Office. All in the Township of Farmington, County of Oakland and State of Michigan.

Dated August 6th, 1934.

JOHN R. DALEY,
Receiver Peoples State Bank of Farmington, a Michigan Banking Corporation,
Mortgagee.

A. Floyd Blakeslee,
Attorney for Mortgagee,
503 Pontiac Bank Building,
Pontiac, Michigan.

Aug. 23—Nov. 15

PRESCOTT, COULTER, CAMPBELL & BAXTER, Attorneys, 1912 Union Guardian Bldg., Detroit, Mich.

W-1797-32019

MORTGAGE SALE—Default having been made in the terms and conditions of a certain mortgage made by EARL E. TAYLOR and KATHERINE TAYLOR, his wife, of Highland Park, Michigan, and WILLIAM C. KAMPE, a resident of Detroit, Michigan, Mortgagors to Union Trust Company, a Michigan corporation of Detroit, Wayne County, Michigan, Mortgagee, dated the 25th day of July, A. D. 1924, and recorded in the office of the Register of Deeds for Oakland County, Michigan on August 11, 1924 in liber 226 of Mortgages, pages 19-20 which mortgage was assigned by said Union Trust Company to Metropolitan Life Insurance Company, a New York corporation, by an assignment dated September 26, 1924, recorded September 30, 1924 in liber 307 of Assignments of Mortgages on pages 431, Oakland County Records, on which mortgage there is claimed to be due at the date of this notice for principal and interest, the sum of ONE THOUSAND FIVE HUNDRED FIFTY-ONE and 11/100 ($1,550.11) DOLLARS and no suit or proceedings at law or in equity having been instituted to recover the debt secured by said mortgage or any part thereof, now therefore, by virtue of the power of sale contained in said mortgage and pursuant to the statute of the State of Michigan in such case made and provided, notice is hereby given that on Wednesday, the 14th day of November, A. D. 1934, at eleven o'clock, A. M., Eastern Standard Time, said Mortgage will be foreclosed by a sale at public auction to the highest bidder, at the Easterly or Saginaw Street entrance to the Oakland County Building in the City of Pontiac, Oakland County, Michigan (that being the building where the Circuit Court for the County of Oakland is held), of the premises described in said mortgage or so much thereof as may be necessary to pay the amount due, as aforesaid, on said mortgage, and any sum or sums which may be paid by the undersigned at or before said sale for taxes and/or insurance on said premises, and all other sums paid by the undersigned pursuant to law and to the terms of said mortgage, with the interest thereon at seven percent (7%) per annum and all legal costs, charges and expenses, including the attorney fees allowed by law; said premises are located in the City of Royal Oak, Oakland County, State of Michigan, and are described as follows, to wit:

Lot Numbered One Hundred Ninety-four (194), WATCH FARM SUBDIVISION on the Southwest Quarter of Northeast Quarter of Section 22, Town 1 North, Range 11 East, of Royal Oak Township, Oakland County, Michigan, according to the plat thereof as recorded in Liber 12 of Plats on Page 10, Oakland County Records.

Dated at Detroit, Michigan August 10, 1934.

METROPOLITAN LIFE INSURANCE COMPANY,
a New York Corporation,
Assignee of Mortgagee.

Prescott, Coulter, Campbell & Baxter,
Attorneys for Assignee of Mortgagee,
1912 Union Guardian Building,
Detroit, Michigan.

Aug. 16—Nov. 8

911

Monaghan, Crowley, Reilley & Kellogg, Attorneys, 2437 National Bank Bldg., Detroit, Michigan.

NOTICE OF MORTGAGE FORECLOSURE SALE

Default having been made in the terms and conditions of a certain real estate mortgage executed and delivered by WILLIAM F. SCHAIRER and MABEL F. SCHAIRER, his wife, of the Village of Birmingham, Oakland County, Michigan, to DETROIT TRUST COMPANY, a corporation organized under the laws of the State of Michigan, of Detroit, Michigan, which said mortgage bears date of May 23, 1931, and was recorded in the office of the Register of Deeds for Oakland County on May 26, 1931, in Liber 571 of Mortgages on pages 423-5; and the said default having continued for upwards of thirty (30) days, the undersigned has elected to declare and does hereby elect to declare the entire unpaid balance of said mortgage, including principal and interest, due and payable forthwith, and the amount due on said mortgage, including principal and interest computed to the date hereof, is the sum of FOUR THOUSAND TWO HUNDRED TEN and 96/100 ($4,210.96) DOLLARS; and no suit or proceedings at law or in equity having been instituted to recover said moneys or any part thereof;

NOTICE IS HEREBY GIVEN that by virtue of the power of sale contained in said mortgage, and pursuant to the statute in such case made and provided, on the undersigned will, on TUESDAY, THE 13TH DAY OF NOVEMBER, A. D. 1934, at twelve o'clock noon, Eastern Standard Time, at the easterly or Saginaw Street entrance to the Oakland County Courthouse in the City of Pontiac (that being the building where the Circuit Court for the County of Oakland is held), sell at public auction to the highest bidder, the premises described in said mortgage or so much thereof as may be necessary to pay the amount due thereon as aforesaid, together with interest thereon to date of sale, the attorney fees and the costs of sale, as provided by law.

Said mortgaged premises are situated in the Village of Birmingham, Oakland County, Michigan, and described as follows:

"Lot numbered Twenty-two (22) of HIGHLAND VIEW ADDITION to the Village of Birmingham, Oakland County, Michigan, in Southeast quarter of Section 36, Town 2 North, Range 10 East. Plat recorded on April 25, 1914, in Liber 10 of Plats, on page 21, and being situated on the South side of Oakland Avenue between Oakdale and Poppleton Avenues."

Dated at Detroit, Michigan, this 15th day of August, A. D. 1934.

DETROIT TRUST COMPANY,
Mortgagee.

Monaghan, Crowley,
Reilley & Kellogg,
Attorneys for Mortgagee,
2437 National Bank Building,
Detroit, Michigan.

Aug. 16—Nov. 8

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