



Oakland County Legal News

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Tuesday, June 5, 2018, ONE DOLLAR

SHORT TAKES

Golf outing planned by FBA for June 25

The Federal Bar Association, Eastern District of Michigan Chapter, will host its Bench/Bar Social Golf Outing at Lochmoor Club, 1018 Sunningdale in Grosse Pointe Woods, on Monday, June 25.

Golf begins at 1 p.m. with a shotgun start (boxed lunch provided). Cocktails start at 5:30 p.m. with dinner following.

Golf costs \$850 per foursome and \$225 for single golfer. Dinner only for FBA members costs \$75.

For additional information, contact George Donnini at 313-225-7042 or donnini@butzel.com; or Kevin Fanning at 248-988-5875 or kfanning@clarkhill.com.

Register online at www.fbamich.org.

Tax-free shop at bridge loses court fight over gas

DETROIT (AP) — A judge won't stop the state of Michigan from enforcing summer restrictions on gasoline sold at the Ambassador Bridge in Detroit.

Ammex operates a shop at the border, allowing Canada-bound travelers to buy a variety of products that are tax-free. But it's having trouble getting a seasonal gas that is required in the Detroit area for better air quality.

Ammex sought an injunction, claiming Michigan's summer gas law is an illegal strike against international commerce. But federal Judge Laurie Michelson rejected the request last Friday in a 43-page decision. She says Ammex in previous years had complied by finding a qualified supplier of fuel.

In a court filing, Detroit International Bridge president Dan Stamper warned that Ammex could lose "substantial profits" this summer without an injunction. It typically sells 400,000 gallons of gas per month.

Dispute over county's insurance refunds reaches state high court

FLINT (AP) — The Michigan Supreme Court will hear arguments in a dispute over health insurance premiums refunded to Genesee County government.

The county drain commissioner, Jeff Wright, and others are suing Genesee County, saying it should have shared premium refunds from Blue Cross Blue Shield of Michigan.

Blue Cross refunded money if premiums exceeded costs. But Wright says the county kept some money that was paid by employees.

The county says it has governmental immunity to Wright's unjust enrichment claim, but the Michigan appeals court rejected that argument last August.

In an order last Wednesday, the Supreme Court says it will explore whether the appeals court made the right call.

Today in history . . .

Today is Tuesday, June 5, the 156th day of 2018. There are 209 days left in the year.

Today's Highlight in History:

On this date:

In 1794, Congress passed the Neutrality Act, which prohibited Americans from taking part in any military action against a country that was at peace with the United States.

In 1884, Civil War hero Gen. William T. Sherman refused the Republican presidential nomination, saying, "I will not accept if nominated and will not serve if elected."

In 1950, the U.S. Supreme Court, in *Henderson v. United States*, struck down racially segregated railroad dining cars.

In 1968, Sen. Robert F. Kennedy was shot and mortally wounded after claiming victory in California's Democratic presidential primary at the Ambassador Hotel in Los Angeles; assassin Sirhan Bishara Sirhan was arrested at the scene. —The Associated Press

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Federal court launches Early Mediation Program for Pro Se Prisoner Civil Rights Cases

The U.S. District Court for the Eastern District of Michigan launched a two-year pilot program Monday to mediate federal civil rights lawsuits filed by Michigan prisoners who represent themselves in litigation.

The project—the Early Mediation Program for Pro Se Prisoner Civil Rights Cases—will encourage speedy resolution of legal disputes between prisoners and state corrections officials and lawyers to avoid costly, protracted litigation.

Prisoners will benefit by having an early opportunity to speak candidly with a trained mediator and the defendants in an informal and confidential environment rather than through legal filings. It also will give them a voice in crafting a potential settlement.

The Michigan Department of Corrections (MDOC) and the state Attorney General's

Office will benefit by getting a chance to resolve claims early on without engaging in expensive litigation. The court will benefit by being able to focus on cases that cannot be resolved through mediation.

"Pro se litigants are outnumbered and outgunned in the legal system," said U.S. District Judge Victoria Roberts, who modeled the program after one in the U.S. District Court of Nevada. Federal district courts have similar programs in Arizona, Idaho, Eastern California, and the Middle District of Pennsylvania.

"Many prisoners have legitimate claims, but lack the legal education to successfully navigate the legal system," Roberts added. "These lawsuits create a significant drain on state and federal resources. We think many of these cases can be resolved if we can get

everybody in the same room to come to a resolution satisfactory to everyone."

State Corrections Director Heidi Washington said: "We are looking forward to participating in this innovative approach to prisoner litigation. The MDOC is hopeful that the mediation program will result in early resolution of cases thereby reducing the burdens and cost on the MDOC and taxpayers that result from traditional litigation."

The Michigan program will be conducted with the help of more than 40 mediators, who are skilled lawyers and who have received specialized training. They will serve without compensation.

Paul Monicatti, a mediator and expert in alternative dispute resolution, vetted all of the program materials and helped recruit and (See **MEDIATION PROGRAM**, Back Page)

A training session for mediators took place Tuesday, May 22, at the Theodore Levin U.S. Courthouse in Detroit. On hand for the training were (left to right) Paul Monicatti, U.S. District Judge Victoria Roberts, and U.S. Magistrate Judge Steven Whalen.

Photo by John Meiu



Law grad honored with President's Award

BY SHEILA PURSGLOVE
Legal News

From childhood, Iraqi native Ameer Alkhalidi dreamt of becoming a lawyer.

"I realized the law affects every part of our lives," he says. "I always enjoyed reaching out and assisting people with their problems. As a son of two immigrants from Iraq, it was always a goal to make my parents proud and set an example for my siblings by pursuing a professional career in the study of law."

A recent graduate from Western Michigan University Cooley Law School, Alkhalidi earned his undergrad degree in political science from the University of Michigan-Dearborn.

"Sometime down the road I anticipate running for a judicial position—and realized the best way to learn about how the politics behind such an election would be is to learn more about political science," he says.

In order to gain experience about the legal system, Alkhalidi spent 14 months interning at the Wayne County Prosecutor's Office, in two divisions, Forfeiture and General Trials Unit.

"I learned about the systematic process the county takes when prosecuting individuals for committing certain crimes," he says.

Heading to WMU-Cooley in 2015, he appreciated the school's diverse atmosphere that created an opportunity for him to learn about other people and their backgrounds.

"Cooley's faculty also made a positive impact on my success," he says. "The professors all had experience in the practice of law and gave students practical experience

as opposed to simply reading from a book."

At the law school's recent commencement program, Alkhalidi was honored with the President's Achievement Award.

"I was humbled and grateful to have been chosen to receive the award among many qualified students in my graduating class," he says.

"I owe a lot of my success in law school to my classmate Abdullah Farhat," he adds. "We both enrolled in every class together and motivated each other to stay focused and to never fall off track—fortunately, it paid off for both of us."

For the past three years, Alkhalidi has clerked at Elia & Ponto, PLLC, in Southfield, a personal injury law firm that specializes in car, truck, bus, motorcycle, railroad and boating accidents; animal/dog attacks; apartment complex injuries; hit and run/uninsured motorist claims; no fault claims; and general negligence. His work (See **ALKHALIDI**, Back Page)



ALKHALIDI

Societies participate in Service Project Day



The Incorporated Society of Irish American Lawyers (ISIAL) and the Catholic Lawyers Society (CLS) coordinated their latest Service Project Day at Focus: HOPE's central warehouse in Detroit on Saturday, May 12. The societies' members along with friends and family helped to pack boxes of food for homebound

senior citizens. The ISIAL and CLS have lent a hand to Focus: HOPE since 1994, helping pack more than 75,000 boxes of food for the elderly in the Detroit community.

Photo by John Meiu

Spending Up
Construction spending up 1.8 percent in April to record.

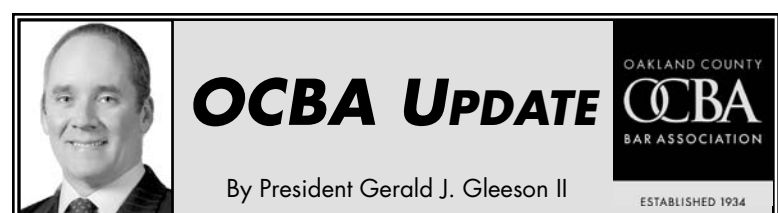
Page Two

Worried Economists
Business economists worry about possible recession in 2020.

Page Two

Taking on the System
'dreamers' are getting law degrees.

Page Three



OCBA UPDATE

By President Gerald J. Gleeson II

The loneliest defendants

(Continued from page 1)

mental health condition.

• 70 percent of youths in juvenile justice systems have at least one mental health condition and at least 20 percent live with a serious mental illness.

• Suicide is the third leading cause of death for people aged 10-14 and the second leading cause of death for people aged 15-24.

• Each day an estimated 18-22 veterans die by suicide.

A major obstacle in our society is the stigma attached to mental illness. The fear of being labeled "crazy" or "dangerous" acts as a disincentive to seek treatment. Many fear (or at a minimum have a bias toward) the mentally ill. Those who suffer from mental illness fear negative consequences in school, work, relationships and parenting time. But in reality, people with mental illness "are no more likely to be violent than anyone else" and "people with severe mental illnesses are more than 10 times more likely to be victims of violent crime than the general population."

A number of people I have represented were dual-diagnosed, meaning there existed both mental health and substance abuse disorders. Oftentimes the mentally ill self-medicate, causing any number of additional issues and problems. The statistics bear out that this is a common situation:

• Among the 20.2 million adults in the U.S. who experienced a substance use disorder, 50.5 percent had a co-occurring mental illness.

The issues related to mental illness are by no means confined to the legal system. There is certainly an economic consequence. Serious mental illness costs America \$193.2 billion in lost earnings per year.

In seeing how our current system "treats" those with mental illness, we could and clearly must do more. But where do we start to address such an overwhelming problem? I would suggest we each begin with a hard look in the mirror; perhaps each of us could do the hardest thing - that is, being nice and making an effort to include those who are often marginalized. This means reaching out to the "weird" person whom you would rather not talk to. Making an effort to get to know those who surround us. Being less quick to judge, and more quick to sympathize. While national solutions may be out of our individual reach, it is worth a reminder that kindness, inclusion, empathy and basic decency begins with each of us.

Footnotes

¹MCL § 768.20a.

²<http://www.nimh.nih.gov/health/statistics/prevalence/any-men-tal-illness-ami-among-adults.shtml>

³<http://www.nimh.nih.gov/health/statistics/prevalence/any-disorder-among-children.shtml>

⁴<http://www.nimh.nih.gov/health/statistics/prevalence/any-anxiety-disorder-among-adults.shtml>

⁵U.S. Department of Housing and Urban Development, Office of Community Planning and Development, (2011), "The 2010 Annual Homeless Assessment Report to Congress," <https://www.hudexchange.info/resources/documents/2010HomelessAssessmentReport.pdf>.

⁶Glaze, L.E. & James, D.J. (2006), "Mental Health Problems of Prison and Jail Inmates," Bureau of Justice Statistics Special Report, U.S. Department of Justice, Office of Justice Programs Washington, D.C., from <http://bjs.ojp.usdoj.gov/content/pub/pdf/mhppji.pdf>.

⁷National Center for Mental Health and Juvenile Justice. (2007), "Blueprint for Change: A Comprehensive Model for the Identification and Treatment of Youth with Mental Health Needs in Contact with the Juvenile Justice System," Delmar, N.Y.: Skowrya, K.R. & Cocozza, J.J., <http://www.ncmhjj.com/wp-content/uploads/2013/07/2007-Blueprint-for-Change-Full-Report.pdf>.

⁸"10 Leading Causes of Death By Age Group, United States - 2010," https://www.cdc.gov/injury/images/lcharts/leading-causes-of-death-age-group_2010_1050w740h.gif.

⁹U.S. Department of Veteran Affairs Mental Health Services Suicide Prevention Program, "Suicide Data Report, 2012," Kemp, J. & Bossarte, R., <http://www.va.gov/opa/docs/Suicide-Data-Report-2012-final.pdf>.

¹⁰"Mental Health Myths and Facts," <https://www.mental-health.gov/basics/mental-health-myths-facts>.

¹¹Substance Abuse and Mental Health Services Administration, "Results from the 2014 National Survey on Drug Use and Health: Mental Health Findings," NSDUH Series H-50, HHS Publication No. (SMA) 15-4927. Rockville, MD: Substance Abuse and Mental Health Services Administration. (2015). Retrieved October 27, 2015, from <http://www.samhsa.gov/data/sites/default/files/NSDUH-FRR1-2014/NSDUH-FRR1-2014.pdf>.

¹²Kessler R.C., Heeringa S., Lakoma M.D., Petukhova M., Rupp A.E., Schoenbaum M., Wang P.S., Zaslavsky A.M., "Individual and societal effects of mental disorders on earnings in the United States: results from the National Comorbidity Survey Replication," *Am J Psychiatry* 2008; 165:703-711.

Gerald J. Gleeson II, of Miller, Canfield, Paddock, & Stone PLC, is the 85th president of the Oakland County Bar Association.

ALKHALIDI: Family supported graduate

(Continued from page 1)

includes interviewing clients, following up with correspondence, and drafting legal documents.

"Clerking at Elia & Ponto gave me an opportunity to shift away from the criminal aspect of the law to the civil side," he says. "I quickly realized my passion for assisting people who have been seriously injured, and as a law clerk, I was able to familiarize myself with a case from beginning to end."

Alkhalidi makes his home in Dearborn Heights, with his wife and two sons.

"I owe a great deal of my success to my wife and kids who I always kept in the back of my mind as I took on the rigorous hours of studying," he says. "My kids allow me to stay dedicated where my goal is to provide them with a bright future."

"My wife has always been by my side throughout my experience in law school—even when days were stressful and tough she would reassure me that there is always a light at the end of the tunnel and it's only a matter of time."



Ready to launch the Early Mediation Program for Pro Se Prisoner Civil Rights Cases are (seated, left to right) U.S. Magistrate Judge Steven Whalen, U.S. District Chief Judge Denise Page Hood, U.S. District Judge Victoria Roberts, and U.S. Magistrate Judge Patricia Morris; along with (standing, left to right) Paul Monicatti, Victoria Lung, Kim Grimes, Julie Owens, Kevin Williams, and Kirsten Castaneda. Photo courtesy of U.S. District Court

MEDIATION PROGRAM: Two-year pilot kicks off

(Continued from page 1)

train the mediators. He is based in Troy.

Michigan prisoners filed 248 civil rights suits in the U.S. District Court for the Eastern District of Michigan in 2017, representing themselves in 97 percent of the cases. The lawsuits involved: alleged violations of the First Amendment concerning the exercise of religion and access to libraries; Eighth Amendment claims involving deliberate indifference to medical treatment, conditions of confinement, retaliation, excessive force, and general allegations of cruel and unusual punishment; and Fourteenth Amendment claims alleging violation of due process and retaliation.

The majority of the cases were decided on the pleadings and disposed of without trial.

The program is part of the court's continuing effort to address goals of the Strategic Plan for the Federal Judiciary issued by the Judicial Conference of the United States in 2010 and 2015 to improve access to the courts for pro se litigants.

The Michigan Department of Corrections and the state Attorney General's Office have agreed to participate in the program for at least one year. The U.S. District Court for the Western District of Michigan will monitor the program for

possible adoption on the west side of the state.

The Eastern District of Michigan covers 34 eastern counties from the Ohio border to the Mackinac Bridge.

Here's how the program will work:

Pro se prisoner cases will be screened in the normal manner by the court's staff attorneys. Screening typically eliminates about half of the lawsuits because prisoners fail to state a legal claim, sue the wrong party, or seek damages from someone who is entitled to legal immunity.

The civil rights suits that survive screening will be stayed for 90 days and referred to mediation. Either side can ask U.S. Magistrate Judge Patricia Morris to exclude them from the process. If mediation fails to produce a settlement within 90 days, the case will proceed to litigation which could take months or years to resolve.

Prisoners will participate in mediation via video conferencing from prison. The mediator, prison officials and a state lawyer will interact with them from the Theodore Levin U.S. Courthouse in Detroit.

If the case settles during mediation, it will be placed on the record and the court will enter an order dismissing the case but retain jurisdiction to enforce the terms

of the agreement. If the case does not settle, the case will proceed in the normal manner.

The District Court Clerk's Office will notify pro se prisoners about the program after the prisoners have filed their civil rights lawsuit. Then, prisoners will be given information about the mediation program and required to watch an orientation video.

The court will evaluate the program for two years to determine if it should continue.

Morris, who will run the mediation program from the federal courthouse in Bay City, said she has high hopes for the program.

"Hopefully, the prisoners will get some satisfaction out of the process," Morris said. "The district court in Nevada, which was extremely helpful in helping us set up our program, says it resolved 20-30 percent of its prisoner civil rights cases. If we can achieve the same result, it will have a significant impact on the time and expense that it takes the state and the court to handle these cases."

In January, at Roberts' urging, the court and the University of Detroit Mercy School of Law opened a Pro Se Legal Assistance Clinic to provide legal advice

to low-income citizens - non-prisoners - who wish to represent themselves in civil lawsuits.

The new program for pro se prisoners will not provide legal advice. It is designed to speed the resolution of disputes filed by prisoners with the aid of trained, neutral third parties with no stake in the outcome.

U.S. District Chief Judge Denise Page Hood said she is pleased that the court adopted the program.

"Prisoners face many limitations in pursuing their claims against the MDOC," she said. "This program will enhance the ability of prisoners to have their pro se complaints addressed and potentially resolved at an early stage of the proceedings and in a variety of ways that better redress their complaints about prison conditions and other civil rights claims. Some of these complaints may be creatively redressed without substantial costs."

She added: "I am proud that Judge Roberts brought this program to our court and has been able to motivate so many mediators to volunteer their time. Magistrate Judge Patricia Morris has been so helpful in agreeing to coordinate the program and the staff of the court has been amazingly open and effective in the process."

Mortgages Recorded

Lisa Brown Clerk/Registrar of Deeds As recorded in the office of the Register of Deeds \$50,000 and above March 19-23, 2018

(continued from page 2)

- dajaneil Mccree 20609 Westhaven Ave southfield 48075-7928 sUMMIT FUndInG \$76,000
Patricia Kapp 3234 Bridlewood dr oakland 48306-4745 sUMMIT FUndInG \$252,000
ryan Callahan 533 W Predmore rd oakland 48363-1422 sUMMIT FUndInG \$184,000
Christopher Liddell 193 e elizabeth st Lake orion 48362-3115 sUnTrUst Mor TGAGe \$184,000
Timothy C summers 50783 denali Ct novi 48374-2565 TBI Mor TGAGe Co \$200,000
James G Cawthorne 2261 Calibouge Commerce Township 48382-2090 TCF nATIonAL BAnK \$15,000
robert T england 19126 evonshire st Beverly Hills 48025-3946 TCF nATIonAL BAnK \$57,000
Ava Herron 27415 Bradford Ln southfield 48076-3122 TIAA \$50,000
david Kovacs 6230 Whispering Meadows dr White Lake 48383-2783 TIAA \$272,000
Isaac d ost 6383 Wilson dr Waterford 48329-3174 To Wne Mor TGAGe Co \$132,000
Amy north Tr 986 smith Ave Birmingham 48009-4709 TrA Verse CITY sTATE BK \$100,000
Homayra Thasmin 2011 Atlas dr Troy 48083-2664 UIF CorPorA TIon \$174,000
reydante G Fermin 2760 Plum Creek dr oakland 48363-2150 Unlon HoMe Mor TGAGe \$450,000
Matthew King 920 drakeshire dr Commerce Township 48390-2930 Unlon HoMe Mor TGAGe \$196,000
robert Mckee Iii 32535 dunford st Farmington Hills 48334-2727 Unlon HoMe Mor TGAGe \$245,000
edytha shega 576 Colebrook dr Troy 48083-5109 Unlon HoMe Mor TGAGe \$177,000
Hakan Yilmaz 10 Cranbrook Ln Bloomfield Hills 48304-5172 Unlon HoMe MTG CorP \$453,000
Heather elsie swirles 7355 Meadowridge Cir West Bloomfield 48322-2914 Unlon HoMe MTG CorP \$180,000

- s cott M Assenmacher 2800 Thomas Ave Berkley 48072-3245 Unlon HoMe MTG CorP \$85,000
Michael d Marchetti 3659 ellwood Ave Berkley 48072-3120 Unlon HoMe MTG CorP \$148,000
Jason olekszyk 3699 W Bradford dr Bloomfield Hills 48301-3359 UnlTeD Who Les ALe Mor TGAGe \$228,000
Christopher Allensworth 3945 eimhurst rd Waterford 48328-4024 UnlTeD Who Les ALe Mor TGAGe \$143,000
Jay r Welch 6966 Killarney dr Troy 48098-2189 UnlTeD Who Les ALe Mor TGAGe \$185,000
Asel esho 30768 Huntsman dr e Farmington Hills 48331-1378 UnlTeD WhoLesALe Mor TGAGe \$300,000
Caleb A ryder 794 deer Path TrY Waterford 48327-4342 UnlTeD WhoLesALe Mor TGAGe \$173,000
Pranav Patel 28077 Hewes Ln novi 48377-2577 UnlTeD Who Les ALe Mor TGAGe \$186,000
raymond C Celaya 858 Andover dr n orthville 48167-1059 UnlTeD WhoLesALe Mor TGAGe \$490,000
Katie Gandy 433 W otis Ave Hazel Park 48030-3210 UnlTeD Who Les ALe Mor TGAGe \$112,000
Praveen Kumar sukumaran 5655 Bingham dr Troy 48085-3842 UnlTeD WhoLesALe Mor TGAGe \$303,000
stacie Wideman 28780 Carmel Ct southfield 48076-2302 UnlTeD WhoLesALe Mor TGAGe \$215,000
Longxiangyu Chen 2704 Pearl dr Troy 48085-3930 UnlTeD Who Les ALe Mor TGAGe \$190,000
scott Gordon 1760 Thomas Ave Berkley 48072-1031 UnlTeD WhoLes ALe Mor TGAGe \$290,000
Michael F Leo 5460 sherwood rd oxford 48371-3927 UnlTeD WhoLes ALe Mor TGAGe \$186,000
Greg r Call 3950 White Lake rd White Lake 48383-1241 UnlTeD WhoLesALe Mor TGAGe \$219,000
Venkat Kotti 30117 Macintosh Ln new Hudson 48165-8908 UnlTeD WhoLesALe Mor TGAGe \$318,000
Amila Issa 53 Whitetail Ct Troy 48085-1579 UnlTeD Who Les ALe Mor TGAGe \$170,000
Brett G Kramer 4048 Gardner Ave Berkley 48072-1435 UnlTeD WhoLes ALe Mor TGAGe \$148,000
Karteik Veeramallu 51160 Halfhill st novi 48374-1007 UnlTeD WhoLes ALe Mor TGAGe \$347,000
Paul Jeffrey r ondina 26626 elk run e new Hudson 48165-8108 UnlTeD Who Les ALe Mor TGAGe \$261,000
srinivas Bandi 4644 ottawa dr orion 48359-1179 UnlTeD Who Les ALe Mor TGAGe \$364,000
srinivas Madala 24705 naples dr novi 48374-2983 UnlTeD Who Les ALe Mor TGAGe \$358,000
Venkatchalam Goutur 25824 Trestle noi 48375-1674 UnlTeD WhoLes

- sALe Mor TGAGe \$260,000
Jennifer Knott 19700 n orthbrook dr southfield 48076-1781 UnlTeD WhoLesALe Mor TGAGe \$221,000
Margaret osterbeck 274 Whims Ct o akland 48306-2659 UnlTeD WhoLesALe Mor TGAGe \$164,000
Matthew d elapp 23241 Forest st o ak Park 48237-2328 UnlVer sITY LenInG GroUp \$165,000
Andrew James Femminineo 831 Pearson st Ferndale 48220-1688 UnlVer sITY o F MICHIGAn Cr edIT Unlon \$196,000
Joseph r Layne 29590 Meadowlane dr southfield 48076-5242 UnlVer sITY o F MICHIGAn Cr edIT Unlon \$50,000
Genevieve Pineau 2421 Garry dr Troy 48083-2455 UnlVer sITY o F MICHIGAn Cr edIT Unlon \$35,000
Lindsay r ochester rubin 2341 W Auburn rd r ochester Hills 48309-4010 Us BAnK \$235,000
steven Chad Amott 1989 stanley Blvd Birmingham 48009-4140 Us AA FederAL sAVInGs BAnK \$430,000
elliott L Meyrowitz 19470 Beverly rd d Beverly Hills 48025-3905 Us AA FederAL sAVInGs BAnK \$387,000
david P Plautz 3858 Island Park dr Waterford 48329-1906 VAN-der Velde LAnD Co \$40,000
Paige Patton 1668 Wimbledon dr Walled Lake 48390-3179 Vibe Cr edIT Unlon \$100,000
Patricia dearie-Koskia 215 Meadow Lane Cir r ochester Hills 48307-3077 Vibe Cr edIT Unlon \$15,000
Patricia e Landry 3149 W Auburn rd r ochester Hills 48309-3519 Unlon Mor TGAGe \$250,000
Patrick Gauthier 2515 Hickory Lawn rd r ochester Hills 48307-4413 WeLLs FArGo BAnK \$180,000
Paul Lephart 21901 Greentree Ln novi 48375-5124 WeLLs FAr Go BAnK \$278,000
Christopher J shoemaker 52044 Pierce dr n orthville 48167-8521 WeLLs FArGo BAnK \$568,000
Kevin Youngert 6260 n Bay Clarkson 48346-1730 WeLLs FAr Go BAnK \$144,000
Tracy Altman 22735 Merrill Ave Hazel Park 48030-1917 WeLLs FArGo BAnK \$81,000
r alph M savage 70 Tacoma dr Troy 48084-5423 WeLLs FAr Go BAnK \$220,000
Kattlynns s Chartier 1000 W Hazelhurst st Ferndale 48220-1633 WeLLs FArGo BAnK \$135,000
sherri L Pletcher-Burt 8140 e Circle dr Clarkson 48348-3908 WeLLs FArGo BAnK \$86,000
Michael stjach 3800 eaton Gate Ln Auburn Hills 48326-3884 WeLLs FArGo BAnK \$166,000
r ichard stark 1118 Terra Ct r ochester 48306-4816 WeLLs FArGo BAnK \$346,000
susan e Keith 2117 Mapledale st Ferndale 48220-3412 WeLLs FArGo

- BAnK \$104,000
James Loduca 2152 Kennedy dr r ochester Hills 48309-2900 WeLLs FArGo BAnK \$240,000
Bryan Alan 18823 san Quentin dr Lathrup Vlg 48076-7812 WinGs FinAnCIAL Cr edIT Unlon \$257,000
Bruno Tschannen 21784 Corsaut Ln Beverly Hills 48025-2606 WinGs FinAnCIAL Cr edIT Unlon \$431,000
Gloria della dora 23939 McCallister st southfield 48033-7047 ZeAL Cr edIT Unlon \$52,000
Mark A Cynar 23435 Broadmore Park Ln novi 48374-3673 ZeAL Cr edIT Unlon \$250,000
sobhi Mahhas 28940 Willow Creek st Farmington Hills 48331-2677 ZeAL Cr edIT Unlon \$45,000

- Auburn Hills 48326-3978 BAnK o F AMerICA \$50,000
Jennifer Major 1090 edgeorge st Waterford 48327-2007 BAnK o F AMerICA \$144,000
John r Young 1318 Lloyd Ave r oyal o ak 48073-3962 BAnK o F AMerICA \$25,000
scott d Courtney 143 evaline dr Troy 48085-5507 BAnK o F AMerICA \$315,000
Miles Mattson 411 s old Woodward Ave Unit Birmingham 48009-6649 BAnK o F AMerICA \$486,000
Paul A reisdorf 435 spezia dr oxford 48371-4755 BAnK o F AMerICA \$50,000
Fred M Molner 26253 Valhalla dr Farmington Hills 48331-3783 BAnK o F AMerICA \$250,000
Adrienne C Levine 5501 Woodland Ct West Bloomfield 48322-1411 BAnK o F AMerICA \$100,000
stevens ol Perlman Tr 928 Bennaville Ave Birmingham 48009-1783 BAnK o F AMerICA \$700,000
William H Annand 9558 Kingsway Cir Clarkson 48348-5404 BAnK o F AMerICA \$236,000
Matthew e rykulski 2286 Lancaster rd Bloomfield Hills 48302-0637 BAnK o F AMerICA \$56,000
Felicia davis-Miller 27630 Vermont st southfield 48076-4884 BAnK o F AMerICA \$235,000
Pieter J dunselman 2500 r oyal View dr o akland 48363-2140 BAnK o F AMerICA \$100,000
Anthony P Licavoli 1431 Kingsway dr Highland 48356-1167 BAnK o F AMerICA \$182,000
sanjay r Mehta 4917 Carlson Park dr Troy 48098-4647 BAnK o F AMerICA \$175,000
Marion L Taylor 1201 Glengary rd Wolverine Lake 48390-1446 BAnK o F AMerICA \$100,000
Fran s Levin 1712 Winthrop Ln Birmingham 48009-1126 BAnK o F AMerICA \$335,000
Lorraine Peters 557 Graefield dr south Lyon 48178-1688 BAnK o F AMerICA \$100,000
nicholas A Palazzolo 301 W Hazelhurst st Ferndale 48220-3311 BAnK o F AMerICA \$78,000
debra A Carlton 6011 Pontiac Lake rd Waterford 48327-1848 BAnK o F AMerICA \$25,000
Kenneth r Macek 1124 Joshua dr Troy 48098-6507 BAnK o F AMerICA \$100,000
Abdur r asheed 3629 euclid dr Troy 48083-5757 BAnK o F AMerICA \$270,000
Christian Morgan 2178 Buckingham Ave Berkley 48072-1283 BAnK o F AMerICA \$134,000
Lily Yee Tr 5553 Cheltenham dr Troy 48098-2473 BAnK o F AMerICA \$225,000
Joseph A stanaj 24066 Middlebelt rd Unit 37 Farmington Hills 48336-2976 BAnK o F enGLAnD \$90,000

DON'T LET AMBLYOPIA stand in the way of your dreams. WE DIDN'T. Amblyopia ("lazy eye") is the #1 cause of vision loss in young Americans. But it can be prevented if diagnosed and treated early. Take your child to an eye doctor for an exam today. U.S. Senator Kit Bond Legally blind in one eye Kennedy Biederman National Amblyopia Youth Spokesperson