

# Public Notices

of land and is subject to any and all easements of record.

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$224,029.49

THAT all pre-foreclosure requirements have been complied with; that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof;

PURSUANT to the power of sale contained in said mortgage, the above-described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: January 17, 2013 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Main Lobby, McLeod County Law Enforcement Center, Glencoe, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney fees allowed by law, subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on July 17, 2013, or the next business day if July 17, 2013 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

DATED: December 05, 2012  
ASSIGNEE OF MORTGAGEE: Bank of America, N.A.

Wilford, Geske & Cook P.A.  
Attorneys for Assignee of Mortgagee  
8425 Seasons Parkway, Suite 105  
Woodbury, MN 55125-4393  
(651) 209-3300

File Number: 026622F01

**STATE OF MINNESOTA  
COUNTY OF MCLEOD**

**DISTRICT COURT  
PROBATE DIVISION  
FIRST JUDICIAL DISTRICT  
Court File No. 43-PR-12-1992**

**Estate of:  
Mark E. Gilhousen,  
Decedent**

**NOTICE FOR INFORMAL APPOINTMENT OR PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS**

Notice is given that an Application for Informal Appointment of Personal Representative was filed with the Registrar. The Registrar accepted the application and appointed Kristina Voclicek, whose address is 57167-790<sup>th</sup> Avenue, Stewart, MN 55385, to serve as the personal representative of the decedent's estate.

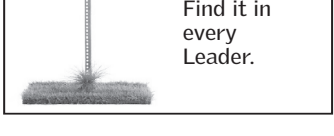
Any heir or other interested person may be entitled to appointment as personal representative or may object to the appointment of the personal representative. Any objection to the appointment of the personal representative must be filed with the Court, and any properly filed objection will be heard by the Court after notice is provided to interested persons of the date of hearing on the objection.

Unless objections are filed, and unless the Court orders otherwise, the personal representative has the full power to administer the estate, including, after thirty (30) days from the issuance of letters of general administration, the power to sell, encumber, lease, or distribute any interest in real estate owned by the decedent.

Notice is further given that subject to Minn. Stat. 524.3-801, all creditors having claims against the decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated: 12/19/2012  
Deb Kohout, Deputy  
Dated: 12/19/2012  
Karen V. Messner, Court Administrator

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**ONE WAY**

**OTHER WAY**

There's more than one way of seeing an issue.

**Opinion.**

Find it in every Leader.