

Public Notices

Public Notice

**NOVEMBER 12, 2014
SPECIAL MEETING
City Council Minutes
9:30 A.M.**

A special meeting of the City Council of International Falls, Minnesota, was held in the Council Chambers of the Municipal Building on the 12th day of November, 2014 and called to order at the hour of 9:52 A.M.

Mayor Anderson called the meeting to order and indicated the purpose of the meeting was to consider adoption of a resolution approving a preliminary proposal and application for a Small Cities Development Program (SCDP) grant to the Minnesota Department of Employment and Economic Development (DEED). He said the SCDP application was due to DEED on Thursday, November 13, 2014. The application included a contribution of local funds in the amount of \$66,877. Since the application prepared by Kootasca Community Action was just received and the City Council was not previously made aware of the local commitment of dollars when the application was discussed in August, this special meeting was called by the Mayor.

MEMBERS PRESENT: Councilors Rognerud, Kalar, Eklund, and Mayor Anderson
MEMBERS NOT PRESENT: Councilor Jaksa
OTHERS PRESENT: Laurel Beager, The Journal; Steve Shermoen, City Attorney; Betty Bergstrom, Deputy City Administrator; Shawn Mason, Economic and Community Development Director; Adam Mannausau, Fire Chief; and Kenneth R. Anderson, City Administrator

MOTION by Councilor Rognerud to adopt Resolution No. 43 14, Resolution Approving Submittal of a Preliminary Application to the Minnesota Department of Employment and Economic Development (DEED) for a Small Cities Development Program (SCDP) Grant. Motion seconded by Councilor Eklund.

In discussion, it was noted the comprehensive grant application was for a total of \$628,677 in SCDP grant funds and \$481,403 in other funds for a total of \$1,110,080. The source of leveraged or other funds included a combination of 1) participating property owner contributions, 2) donated administrative costs from Kootasca Community Action as the administrator of the grant if it should be awarded, and 3) \$66,877 from the City of International Falls program income. The program income is the repayment stream received from previous SCDP grant deferred loans issued to benefitted properties. It was noted that more of these funds could be dedicated to the project as they are received since the monies must be spent on federally eligible activities such as benefit to qualifying low and moderate income persons.

Councilor Eklund pointed out that on page 5 we demonstrated a strong need for affordable housing units with only a 1.9% vacancy rate. Mayor Anderson noted that we show a high unemployment rate of 9.5% that compares to a statewide average of only 4.3%. Motion to approve the resolution carried unanimously. Staff will send the application via overnight delivery to DEED offices.

Mayor Anderson adjourned the meeting at 10:04 A.M.

Robert W. Anderson, Mayor

ATTEST:

Kenneth R. Anderson,
City Administrator

**The Journal
December 3rd, 2014**

**November 7th
2014
CANVASSING BOARD**

The City of International Falls' Canvassing Board meeting was held in the Council Chambers of the Municipal Building on Friday, November 7, 2014, at the hour of 8:30 A.M.

MEMBERS PRESENT: Councilors Kalar, Rognerud, Jaksa and Mayor Anderson
MEMBERS NOT PRESENT: Councilor Eklund

The following ballots were cast:

OFFICE		
EAST WARD COUNCILOR	TOTAL	
Leon Ditsch	254	254
Brian Briggs	437	437
Write-In	5	5
CENTER WARD COUNCILOR		
Joe Schwartz	296	296
Harley M. Droba	347	347
Write In	1	1
WEST WARD COUNCILOR		
JoAnn Smith	107	107
Cynthia Jaksa	439	439
Charles C. Lepper	421	421
Write In	2	2

The tally sheets were reviewed by

the Canvassing Board. Deputy City Administrator Betty Bergstrom presented and the Canvassing Board compared the election/tallied results as presented in Envelopes A and B from each of the three Wards.

MOTION by Councilor Rognerud that, upon reviewing said tally sheets for the three (3) voting Wards of the City, the returns shall be accepted as presented by the Deputy City Administrator. Motion seconded by Councilor Kalar and carried unanimously.

Mayor Anderson questioned Deputy City Administrator Bergstrom about the West Ward difference of 18 votes between the top two candidates and stated he thought the State of Minnesota standard for a recount was not met. Deputy Administrator Bergstrom answered in the affirmative. The Abstract and Return of Votes Cast certification document was distributed for signing. It was noted that due to Councilor Eklund not being present, his signature would not be included on the form.

City Administrator Anderson thanked Betty Bergstrom and all the election judges for their hard work, long hours, and dedication to running an accurate and smooth election. Certificates of election will be issued to the following candidates:

East Ward Councilor	Brian Briggs
Center Ward Councilor	Harley M. Droba
West Ward Councilor	Cynthia Jaksa

Mayor Anderson adjourned the meeting at 8:45 A.M.

Robert W. Anderson, Mayor

ATTEST:

Kenneth R. Anderson,
City Administrator

**The Journal
December 3rd, 2014**

Public Notice

MINUTE SUMMARY
REGULAR MEETING OF THE
KOOCHICHING COUNTY BOARD OF
COMMISSIONERS
Held on Tuesday,
November 18, 2014; 10:55 a.m.

MEMBERS PRESENT: Commissioners Eklund, McBride, Skoe, Adee, Pavleck
MEMBERS ABSENT: None

The County Board approved the November 18th agenda; approved the minutes from the November 4, 2014 regular meeting; set the salary for the elected County Sheriff, County Attorney, County Recorder and County Auditor/Treasurer under Minnesota Statute; set the County Board's 2015 Salary at \$14,338 and the Daily Per Diem Rate at \$125; approved payment of the Highway claims in the amount of \$95,151.95; approved the October Vendor Payment Listing; set the December County Board Meetings for December 2nd, December 16th and December 23rd

2014/11-15 Motion by Pavleck, seconded by Adee to approve a three year (2015-2017) Service Agreement with Lakeland Pathology for County Medical Examiner Services. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-16 Motion by Pavleck, seconded by Adee to approve a Forgivable Loan Agreement for City and County funding of \$30,000 each in the form of a forgivable loan to the County Humane Society for the construction cost of the Animal Shelter/Holding Facility. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-17 Motion by McBride, seconded by Skoe authorizing the Administration Office to request newspaper bids for the County's 2015 publications as required under MN Statute. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-18 Motion by McBride, seconded by Skoe to authorize Board members' attendance to the December 10 and 11, 2014 Minnesota Forest Futures Conference in Brainerd, Minnesota. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-19 Motion by Adee, seconded by Skoe to send a letter to the Fond du Lac Band requesting information regarding their request for designation of Class I Air Quality for the Fond du Lac Reservation. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-20 Motion by McBride, seconded by Skoe to donate two decommissioned laptops to IDS 361 for student activity programs. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-21 Motion by Pavleck, seconded by Adee that following an update from the Rural Fire Protection Association, accepting their recommendation to set the 2015 annual service charge for the Rural Fire Subordinate Service Taxing District at no increase over 2014 for residential and commercial rates and the City of Ranier's rate. Voting yes:

Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-22 Motion by Pavleck, seconded by Skoe to approve a Work Order Maintenance Agreement with Mn/Dot for CSAH 332 and CSAH 155 winter road maintenance. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-23 Motion by Pavleck, seconded by McBride authorizing the County Engineer to call for bids for the CSAH 332 Reconstruction Project from TH 11/71 to TH 53 (SP 036-332-001). Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-24 Motion by Pavleck, seconded by Skoe to amend the Koochiching County Zoning Ordinance with removal of Subdivision 6 of Section 4.52 in its entirety which was not enacted with the adoption of the County Ordinance in 1975 as recommended by the Environmental Services Director. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-25 Motion by Adee, seconded by McBride to close session at 1:00 p.m. to review pending litigation against the County for a Jail Suicide under Attorney-Client Privilege. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/11-26 Motion by Adee, seconded by Pavleck to open the meeting at 1:50 p.m. Voting yes: Eklund, McBride, Skoe, Adee, Pavleck. Motion carried. The County Board Meeting adjourned at 1:50 p.m.

A full copy of the minutes is available on the County website at www.co.koochiching.mn.us and for public inspection at the County Administration Office during regular business hours.

**The Journal
December 3rd, 2014**

Public Notice

**BID FORM
FOR QUALIFIED NEWSPAPER
AS STIPULATED IN M.S. 331A
FOR COUNTY PUBLICATIONS**

This form is required by the County Board of Commissioners to be completed by each bidder.

2015 Legal Publications:

Name of Bidder: _____

Address of Bidder: _____

Bid is as follows:

- Per inch cost for publication of legal notices and board proceedings:

Photo ready _____

Composition required _____

- Per inch cost for publication of 2014 financial statement:

Photo ready _____

Composition required _____

- Per inch cost for publication of 2014 delinquent tax list:

Photo ready _____

Composition ready _____

Per inch cost for publication of 2014 delinquent tax list:
Cost for Rerun Rate for Second Print

Photo ready _____

Composition ready _____

*** Board minutes published in full or summary and will be published within three times after Board approval.

*** Successful bidder is expected (to distribute by delivery or mail to area residences) (to distribute by making available to the general public) a minimum of 5,000 copies throughout the County.

**The Journal
December 3rd & 10th, 2014**

Public Notice

BID NOTICE

Notice is hereby given that the Koochiching County Board will receive sealed bids from Qualified Newspapers as defined in M.S. 331A to purchase space for 2015 publication of the following (separate bids will be received for each):

- Publication of legal notices and board proceedings in full or summary form. Board minutes to be published within three weeks after Board approval.
- Publication of 2014 financial statement.
- Two publications of delinquent tax list for 2014.

Bids should be quoted on a per square inch basis. All bids will be

opened and tabulated on December 19, 2014 - 9:00 a.m. in the County boardroom. Bid will be awarded on January 6, 2015 - the first regular session of the County Board per MN Statute.

Successful bidder is expected (to distribute by delivery or mail to area residences) (to distribute by making available to the general public) a minimum of 5,000 copies throughout the County. County Board reserves the right to reject any and all bids or waive any informalities contained in any bid received. Required bid forms can be obtained in the County Administration Office and must be submitted to the County Auditor by 9:00 a.m. on December 19, 2014.

By Order of the
Koochiching County Board:

Teresa Briggs,
Administration Director

**The Journal
December 3rd & 10th, 2014**

Public Notice

The Housing and Redevelopment Authority of Koochiching County is taking applications for an opening on its Board of Commissioners. Must live within the county but outside International Falls. Monthly meetings, per diem and mileage paid. Please call the office at 218-897-5242 for more information.

**The Journal
December 3rd, 6th, 10th, 13th, 2014**

Public Notice

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN THAT default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: May 06, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$114,680.00

MORTGAGOR(S): Jacqueline M Swanson, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for E-Loan, Inc., its successors and/or assigns

DATE AND PLACE OF RECORDING: Recorded: May 20, 2008 Koochiching County Recorder
Document Number: A000262592

ASSIGNMENTS OF MORTGAGE: And assigned to: BANK OF AMERICA, N.A.
Dated: September 24, 2012
Recorded: October 02, 2012 Koochiching County Recorder
Document Number: A000275722

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100039610014545676
Lender or Broker: E-Loan, Inc.
Residential Mortgage Servicer: Bank of America, N.A.
Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching
Property Address: 1017 Riverside Dr, International Falls, MN 56649-2245
Tax Parcel ID Number: 92-006-47020

LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 47, Amended Plat of Blocks 37, 38, 43 to 48 Inclusive, 97 and 51 of International Falls

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$128,454.14

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 08, 2015 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, Courthouse Annex, International Falls, 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 08, 2015, or the next business day if July 08, 2015 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: November 21, 2014
ASSIGNEE OF MORTGAGEE: BANK OF AMERICA, N.A.

Wilford, Geske & Cook P.A.
Attorneys for Assignee of Mortgagee
7616 Currell Blvd, Suite 200
Woodbury, MN 55125-4393
(651) 209-3300

File Number: 027148F02

**The Journal
November 26th & December 3rd,
10th, 17th, 24th, 31st, 2014**

Public Notice

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

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.

Date: November 5, 2014

NOTICE IS HEREBY GIVEN THAT:

Default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: **March 27, 2008**
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$496,314.71**
MORTGAGOR(S): **Barry J. Woods and LeeAnne Woods, husband and wife**
MORTGAGEE: **First National Bank of Deerwood, now known as Deerwood Bank**
DATE AND PLACE OF FILING: **April 10, 2008, as Document No. A000262203, as modified, in part, by Modification of Mortgage dated April 4, 2011, recorded April 7, 2011, as Document No. A000271401 (to add real estate), Modification of Mortgage dated April 4, 2012, recorded on April 13, 2012, as Document No. A000274235, and Modification of Mortgage dated April 23, 2013, recorded on April 30, 2013, as Document No. A000277552, all in the office of the County Recorder of Koochiching County, Minnesota.**
ASSIGNMENT(S) OF MORTGAGE: **None**

LEGAL DESCRIPTION OF PROPERTY:

Lots 1, 2 and 3, Block 4, Plat of Ranier. AND Lot 2, Block 7, Plat of Ranier; and the W½ of Lot 3, Block 7, Plat of Ranier, more particularly described as that part of said Lot 3 lying westerly of a line which bisects the most northerly and the most southerly boundaries thereof.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: **\$463,994.77**

THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes including the requisites of Minn. Stat. § 580.02;

PURSUANT, to the power of sale contained in said mortgage, the above described property in Koochiching County will be sold by the Sheriff of Koochiching County at public auction as follows:

DATE AND TIME OF SALE: **January 8, 2015 at 10:00 a.m.**
PLACE OF SALE: **Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, MN 56649**

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagors, their personal representatives or assigns is **six (6) months** from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 582.032.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the

date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30, or the property is not redeemed under section 580.23, the time to vacate the property is 11:59 p.m. on **July 8, 2015**.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' 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.

DEERWOOD BANK, f/k/a First National Bank of Deerwood

By
Dehlia C. J. Seim, #0339064
Fryberger, Buchanan, Smith & Frederick, P.A.
302 West Superior Street, Suite 700
Duluth, Minnesota 55802-1863
(218) 722-0861

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

(1) Street Address, city and zip code of mortgaged premises: 3481 Main Street, Ranier, MN 56668

(2) Transaction agent (if applicable); residential mortgage servicer; and lender or broker: Deerwood Bank, f/k/a First National Bank of Deerwood

(3) Tax parcel identification number: 98-001-04010 and 98-001-07020

(4) Transaction Agent's mortgage ID number (MERS number): Not applicable

(5) Name of mortgage originator: First National Bank of Deerwood, now known as Deerwood Bank

**The Journal
November 12th, 19th, 26th, &
December 3rd, 10th, 17th, 2014**

Helping you stay linked

**www.
ifalljournal
.com**