

Public Notices

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: September 24, 2013

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: **December 22, 2008**
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$125,000.00**
MORTGAGOR(S): **Sharon G. Olson, a/k/a Sharon Giavarini Olson, a single person**
MORTGAGEE: **TruStar Federal Credit Union**
DATE AND PLACE OF FILING: **January 2, 2009, as Document No. A000264536, in the office of the Koochiching County Recorder, as modified of record.**
ASSIGNMENTS OF MORTGAGE: **N/A**
LEGAL DESCRIPTION OF PROPERTY:

That part of the NW¼ NE¼ and that part of the SW¼ NE¼, Section 7, Township 70, Range 23, lying West of the railroad right-of-way, Koochiching County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: **\$135,881.22**

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:

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 as follows:

DATE AND TIME OF SALE: **November 19, 2013 at 10:00 a.m.**
PLACE OF SALE: **Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, Minnesota 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 mortgagor, her personal representatives or assigns is six (6) months from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 580.07.

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, is 11:59 p.m. on May 19, 2014.

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

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.

TRUSTAR FEDERAL CREDIT UNION

By
Dehlla C. J. Seim
Attorney Registration #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 mortgage premises: 3389 County Road 24, International Falls, MN 56649

(2) Transaction agent; residential mortgage servicer; and lender or broker: TruStar Federal Credit Union

(3) Tax parcel identification number: 14-007-12100

(4) Transaction Agent's mortgage ID number (MERS number): None

(5) Name or mortgage originator: TruStar Federal Credit Union

**The Journal
October 2nd, 9th, 16th, 23rd, 30th, &
November 6th, 2013**

Public Notice

Court File Number: **36-JV-13-544**

**SUMMONS
Child In Need Of Protection or
Services Petition**

Darnell N Warren
202 22 ST E APT 206
Int'l Falls MN 56649-4061

In the Matter of the Welfare of the Child(ren) of: Jana Raelynne Reff, Mother and Daniel Gordon Wagner, Father

Please take notice that on August 16, 2013, a petition was filed with the above-named court alleging that the child(ren) of the above-named parent(s) or legal custodian(s) to be in need of protection or services. A copy of the Petition is attached.

YOU ARE HEARBY SUMMONED AND REQUIRED TO APPEAR IN COURT at the following date, time and place where a hearing regarding the Petition and the best interests of the child(ren) will be held:

**October 24th, 2013
Admit/Deny Hearing
9:15AM
District Court Judge Charles H. LeDuc
Koochiching County District Court
715 4th Street
International Falls Minnesota 56649
218-283-1160**

YOU HAVE BEEN SERVED WITH THIS SUMMONS because, pursuant to statute or court rule:

- You are a parent to the child (ren) named in the petition; or
 - You are a party to this proceeding pursuant to Juvenile Protection Rule 21.01 or an attorney for a party, or
 - You have legal custody of the child who is the subject of the Petition; or
 - You are a person whose presence the court believes is important to a determination concerning the best interests of the child(ren) who are the subject
- IF YOU FAIL TO APPEAR AT THE HEARING:**
- The court may conduct the hearing without you; and
 - The court may find that the factual allegations and statutory grounds set forth in the petition have been proved; and
 - The court may enter an order granting the relief requested in the petition, which may include:
removing the child(ren) from the home of the parent or legal custodian and placing the child(ren) in foster care;

permanently severing the parent's rights to the child (ren) pursuant to a termination of parental rights petition;

permanently transferring the child(ren)'s legal and physical custody to a relative; or
an order for other permanent placement of the child(ren).

A STATEMENT OF YOUR RIGHTS AND RESPONSIBILITIES IS ATTACHED, including the right to be represented by an attorney as authorized under the statutes and court rules. It is your responsibility to immediately notify the court administrator if your address changes.

Dated: September 30, 2013
Sean R. Jones
Court Administrator

**The Journal
October 5th, 9th, & 16th, 2013**

Public Notice

**MINUTE SUMMARY
REGULAR MEETING OF THE
KOOCHICHING COUNTY BOARD
OF COMMISSIONERS
Held on Tuesday,
September 24, 2013; 10:05 a.m.**

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

The Board approved the September 24th meeting agenda; approved the minutes from the September 17, 2013 regular meeting; approved payment of the Courthouse claims in the amount of \$40,393.80, Health claims in the amount of \$20,824.52, Community Service Department program and administrative claims as presented and payment of Burial Case #228852 in the amount of \$978.48.

2013/09-35 Motion by Pavleck, seconded by Ecklund to amend Board Motion 2013/09-14 changing the 2014 County Budget and Levy Hearing date from December 10 to De-

cember 3, 2013 due to the scheduling of the annual AMC Conference. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-36 Motion by Ecklund, seconded by McBride to approve the 2012 HSEM Operation Stonegarden Grant Agreement for \$114,709.00 (effective July 1, 2013 through August 31, 2014). Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-37 Motion by Pavleck, seconded by McBride approving an extension for the FY 2013 Federal Boating Safety Supplemental Equipment Grant in the amount of \$1,416.00 for the purchase of navigational aids for the County's Boat and Water Safety Program. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-38 Motion by Pavleck, seconded by Skoe authorizing the Board Chair to send a letter to the MN Department of Human Services Commissioner on behalf of the Koochiching County Board expressing extreme displeasure with their decision to contract only with UCare for MA client health services in northern Minnesota and to consider the letter as an appeal by Koochiching County to provide the service that meets the needs of the clients located in Koochiching County. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-39 Motion by Pavleck, seconded by McBride to approve the 2014-2015 Minnesota Family Investment Program Biennial Plan. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-40 Motion by McBride, seconded by Pavleck to accept the recommendation to relicense Erin Rousseau for group family day care for ten children. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-41 Motion by Pavleck, seconded by Ecklund to approve expenditure up to \$15,000 from the 2013 Community Service Budget for purchase of equipment and other expenses for the relocation of the County's ITV System/Room to the Forestland Annex. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-42 Motion by McBride, seconded by Ecklund to accept the recommendation of the Planning Commission to grant Conditional Use Permit #1301 for CedulieJ's Photography, LLC as a home occupation located at 4456 Highway 11 West. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

000 The Land Commissioner, Soil and Water District Director and Sportfishing Club representative reported on the Rat Root River Fishery Restoration Project.

2013/09-43 Motion by Pavleck, seconded by Ecklund to approve expenditure from the Sinking Building Account up to \$64,500 for replacement of the Army Facility roof due to leaks impacting the building's interior conditions. Voting yes: Adee, McBride, Skoe, Ecklund, Pavleck. Motion carried.

2013/09-44 Motion by Skoe, seconded by Pavleck to table the proposal for a consultant service agreement for the implementation of ARMOR in Koochiching County with the Board to further review the ARMOR System implementation with the Sheriff at a later date. Voting yes: Adee, Skoe, Ecklund, Pavleck; voting no: McBride. Motion carried.

The meeting adjourned at 11:45 a.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
October 9th, 2013**

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.

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage: DATE OF MORTGAGE: October 19, 2009

MORTGAGOR: Nancy J Bell and Loren Bell, wife and husband.
MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank National Association.
DATE AND PLACE OF RECORDING: Recorded October 29, 2009 Koochiching County Recorder, Document No. 000267181.
ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank National Association. Dated April 30, 2013 Recorded May 10, 2013, as Document No. 000277626.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100021268300511363
LENDER OR BROKER AND MORT-

GAGE ORIGINATOR STATED ON MORTGAGE: U.S. Bank National Association
RESIDENTIAL MORTGAGE SERVICER: U.S. Bank Home Mortgage, a division of U.S. Bank National Association

MORTGAGED PROPERTY ADDRESS: 12090 Front Street a/k/a 12255 Front Street, Northome, MN 56661
TAX PARCEL I.D. #: 9700100361
LEGAL DESCRIPTION OF PROPERTY: See attached legal description
COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$59,676.00
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$60,837.44
That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: October 31, 2013 at 10:00 AM
PLACE OF SALE: Sheriff's Office, Law Enforcement Center, International Falls, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

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 is 11:59 p.m. on May 1, 2014, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None
"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: August 20, 2013

U.S. Bank National Association
Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
19 - 13-005279 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

LOT THIRTY SIX (36), AUDITOR'S PLAT NO. 21, LESS THE FOLLOWING DESCRIBED TRACT: COMMENCING AT THE NE CORNER OF SAID LOT; THENCE 60 FEET WEST ALONG THE NORTH LINE THEREOF; THENCE SOUTH 50 FEET; THENCE EAST 60 FEET; THENCE NORTH TO THE POINT BEGINNING LESS HIGHWAY, KOOCHICHING COUNTY, MINNESOTA.

**The Journal
September 11th, 18th, 25th,
October 2nd, 9th, 16th, 2013**

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.

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

DATE OF MORTGAGE: 04/11/2002

MORTGAGOR(S): Eddice P.E. Hyatt and Brenda Hyatt, husband and wife.

MORTGAGEE: Wells Fargo Home Mortgage, Inc.

Transaction Agent: N/A
Transaction Agent Mortgage ID No: n/a
Lender or Broker: Wells Fargo Home Mortgage, Inc.
Servicer: US Bank Home Mortgage
Mortgage Originator: Wells Fargo Home Mortgage, Inc.

DATE AND PLACE OF RECORDING: Recorded April 11, 2002, Koochiching County Recorder, Document No. 237126.

ASSIGNMENTS OF MORTGAGE: Assigned to: Minnesota Housing Finance Agency Dated: April 11, 2002. Recorded April 11, 2002, Koochiching County Recorder, Document No. 237127.

LEGAL DESCRIPTION OF PROPERTY: Lot 19 and 20, Block 3, Holler's Addition to Koochiching

REGISTERED PROPERTY: No

TAX PARCEL NO.: 92-120-03190

ADDRESS OF PROPERTY: 1521 Second Avenue East International Falls, MN 56649

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$28,565.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$25,168.39

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: Tuesday, December 03, 2013, 10:00 a.m.

PLACE OF SALE: Sheriff's Office, City of International Falls

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

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is 06/03/2014 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

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

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: September 24, 2013

Minnesota Housing Finance Agency
Assignee of Mortgagee

Peterson, Fram & Bergman, P.A.
By: Michael T. Oberle
Attorneys for:
Minnesota Housing Finance Agency
Assignee of Mortgagee
55 E. 5th St., Suite 800
St. Paul, MN 55101
(651) 209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

16205-13-00856-2

**The Journal
October 9th, 16th, 23rd, 30th, &
November 6th & 13th, 2013**

Public Notice

State of Minnesota
Koochiching County

9th Judicial District
Court File Number: 36-JV-13-625

**SUMMONS
Child In Need of Protection or
Services Petition**

COLTON ALAN TAMMI
4610 HIGHWAY 53
RAY MN 56668

In the Matter of the Welfare of the Child(ren) of: Samantha B Trafton

Please take not that on September 24, 2013, a petition was filed with the above-named court alleging that the child(ren) of the above-named parent(s) or legal custodian(s) to be in need of protection or services. A copy of the Petition is attached.

YOU ARE HEREBY SUMMONED AND REQUIRED TO APPEAR IN COURT at the following date, time, and place where a hearing regarding the Petition and the best interests of the child(ren) will be held:

**October 31st, 2013
Admit/Deny Hearing
9:00 AM
District Court Judge
Charles H. LeDuc**

**Koochicching County District Court
715 4th Street
International Falls Minnesota 56649
218-283-1160**

YOU HAVE BEEN SERVED WITH THIS SUMMONS because, pursuant to statute or court rule:

- You are a parent to the child (ren) named in the petition; or
- You are a party to this proceeding pursuant to Juvenile Protection Rule 21.01 or an attorney for a party, or
- You have legal custody of the child who is the subject of the Petition; or
- you are a person whose presence the court believes is important to a determination concerning the best interests of the child(ren) who are the subject of the Petition.

IF YOU FAIL TO APPEAR AT THE HEARING:

- The Court may conduct the hearing without you; and
 - The court may find that the factual allegations and statutory grounds set forth in the petition have been proved; and
 - The court may enter an order granting the relief requested in the petition, which may include:
removing the child(ren) from the home of the parent or legal custodian and placing the child(ren) in foster care;
permanently severing the parent's rights to the child(ren) pursuant to a termination of the parental rights petition;
permanently transferring the child (ren)'s legal and physical custody to a relative; or
an order for other permanent placement of the child(ren).
- A STATEMENT OF YOUR RIGHTS AND RESPONSIBILITIES IS ATTACHED, including the right to be represented by an attorney as authorized under the statutes and court rules.** It is your responsibility to immediately notify the court administrator if your address changes.

Dated: October 1, 2013

Sean R Jones
Court Administrator

**The Journal
October 5th, 9th, & 16th, 2013**

