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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.

NOTICE IS HEREBY GIVEN, that default has occurred in 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 MORTGAGE 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: **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 of beginning less highway, Koochiching County, Minnesota. 2009 Net Taxes \$301.00 Special Assessments \$85.** 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: \$62,091.40 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: January 2, 2014 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 July 2, 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: October 10, 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.

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 2014 publication of the following (separate bids will be received for each):

1. Publication of legal notices and board proceedings in full or summary form. Board minutes to be published within three weeks after Board approval.
2. Publication of 2013 financial statement.
3. Two publications of delinquent tax list for 2013.

Bids should be quoted on a per square inch basis. All bids will be opened and tabulated on December 13, 2013 - 9:00 a.m. in the County boardroom. Bid will be awarded on January 7, 2014 - 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 13, 2013.

By Order of the Koochiching County Board:

Teresa Briggs, Administration Director

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.

2014 Legal Publications:

Name of Bidder: _____

Address of Bidder: _____

Bid is as follows:

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

Photo ready _____
Composition required _____
2. Per inch cost for publication of 2013 financial statement:

Photo ready _____
Composition required _____

3. Per inch cost for publication of 2013 delinquent tax list:
Cost for First Print _____

Photo ready _____
Composition required _____

Per inch cost for publication of 2013 delinquent tax list:
Cost for Rerun Rate for Second Print _____

Photo ready _____
Composition required _____

*** Board minutes publish in full or summary and will be published within three weeks 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
November 27th & December 4th, 2013

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: November 30, 2013

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: March 24, 2005
2. Mortgagors: Daniel Thorstad, a/k/a Daniel P. Thorstad and Peggy Thorstad, a/k/a Peggy J. Thorstad
3. Mortgagees: Border State Bank of International Falls
4. Recording Information: Recorded on April 1, 2005, as Document Number 251455 in the Office of the County Recorder of Koochiching County, Minnesota.
5. Assignments of Mortgage, if any: n/a

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 13-036-43000

Legal description of the mortgaged premises: SW¼ SE¼ of Section 36,

Township 69 North, Range 23 West

Check here if all or part of the described real property is Registered (Torrens)

8. The physical street address, city, and zip code of the mortgaged premises: 2352 Town. Rd. 182, Ray, MN 56669

OTHER FORECLOSURE DATA

9. The person holding the Mortgage is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is/are Border State Bank.

The transaction agent's mortgage identification number, if stated on the Mortgage, is: not stated

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Border State Bank.

INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was \$ 183,000.00.

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$161,448.25.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Koochiching County, Minnesota, at public auction on January 16, 2014, 10:00 a.m., at Koochiching County Sheriff's Office, 715 4th St., International Falls, MN 56649.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is twelve (12) months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on January 16, 2015.

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.

TA 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.

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Nora L. Crumpton
Anderson Law Offices, P.A.
115 Roberts Ave. N.E., P.O. Box 430
Warroad, MN 56763
(218) 386-1040

Name of Mortgagee or Mortgage Assignee:

Border State Bank of International Falls

The Journal
December 4th, 11th, 18th, 24th, 31st, 2013 & January 8th, 2014

Public Notice

**Office of the Minnesota Secretary of State
Certificator of Assumed Name**
Minnesota Statutes, 333

The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable customers to be able to identify the true owner of a business.

**ASSUMED NAME:
Consultant Connections**

**PRINCIPAL PLACE OF BUSINESS:
328 3rd Street, International Falls, MN 56649**

NAMEHOLDER(S):

Name: **Ashley Anne Korzinski**
Address: **1318 9th Avenue, International Falls, MN 56649**

By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required or as agent of the person(s) whose signature would be required who has authorized me to sign on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.