

Public Notices

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of a mortgage dated **January 18, 2008**, executed by **Lori Krail**, as mortgagor(s) to **U.S. Bank National Association ND** as mortgagee in the original principal amount of Forty-four Thousand (\$44,000.00) Dollars, recorded with the **Koochiching County Recorder**, State of Minnesota, on **February 8, 2008**, as doc. no. **A000261680**; that all pre-foreclosure requirements have been complied with; that no action or proceeding has been instituted at law to recover any part of the debt secured by said mortgage; that there is claimed to be due thereon the sum of Forty-two Thousand Five Hundred Ninety and 23/100 (\$42,590.23) Dollars on this date; and that pursuant to the power of sale therein the mortgage will be foreclosed and the property in **Koochiching County**, Minnesota, described as follows: **Lots 17 and 18, Block 3, Plat of Holler's Addition to Koochiching.** Property address: **1531 - 2nd Avenue, International Falls, MN 56649** Parcel I.D. #: **92.120.03170**

will be sold by the sheriff of said county at public auction on **May 12, 2015**, at 10:00 o'clock A.M. at **Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, Minnesota**, to pay the debt secured by the mortgage, including costs and attorneys' fees allowed by law subject to redemption by the mortgagor(s), **her** heirs or assigns, within **six (6)** months from the date of sale. The mortgagor(s) must vacate the property on or before 11:59 p.m. on November 12, 2015 (if that date is a Saturday, Sunday or holiday, then the date to vacate is the next date thereafter which is not a Saturday, Sunday or holiday), if (i) the mortgage is not reinstated under \$580.30, or (ii) the property is not redeemed under \$580.23.

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: March 2, 2015

U.S. Bank National Association, successor by merger to U.S. Bank National Association ND, Mortgagor

Truman W. Schabillon
STEIN & MOORE, P.A.
Attorneys for Mortgagee
332 Minnesota Street, #W-1650
St. Paul, MN 55101
(651) 224-9683

The Journal
March 7th, 14th, 21st, 28th, &
April 4th & 11th, 2015

Public Notice

STATE OF MINNESOTA

COUNTY OF KOOCHICHING

IN DISTRICT COURT

NINTH JUDICIAL DISTRICT

Civil – Quiet Title Action

Court File No. 36-CV-15-182

SUMMONS

Daniel G. Ruelle and
Kathleen M. Ruelle,

Plaintiffs,

vs.

The unknown heirs of Earl Thompson, deceased; the unknown heirs of Esther B. Thompson, a/k/a Esther R. Thompson, deceased, and all other persons unknown claiming any right, title, estate, interest, or lien in or on the real property described in the Complaint herein.

Defendants.

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANTS:

1. YOU ARE BEING SUED. The Plaintiffs have started a lawsuit against you. The Plaintiffs' Complaint against you is on file in the office of the court administrator of the above-named court. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this Summons.

2. YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS. You must give or email to the person who signed this Summons a written response called an Answer within 20 days of the date on which you receive this Summons. You must send a copy of your Answer to the person who signed this Summons located at:

Shermoen & Jaksa, PLLP
P.O. Box 1072
International Falls, MN 56649

3. YOU MUST RESPOND TO EACH CLAIM. The Answer is your written response to the Plaintiffs' Complaint. In your Answer you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiffs should not be given everything asked for in the Complaint, you must say so in your Answer.

4. YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS. If you do not Answer within 20 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiffs everything asked for in the Complaint. If you do not want to contest the claims dated in the Complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the Complaint.

5. LEGAL ASSISTANCE. You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.

6. ALTERNATIVE DISPUTE RESOLUTION. The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response to the Complaint even if you expect to use alternative means of resolving this dispute.

7. THIS LAWSUIT MAY AFFECT OR BRING INTO QUESTION TITLE TO REAL PROPERTY located in Koochiching County, State of Minnesota, legally described as follows:

The East 800 feet of Lot 25, Auditor's Plat 24

The object of this action is to quiet Plaintiffs' title to said real estate and to determine the adverse claims of the Defendants to the same and the rights of the respective parties therein, and the relief demanded in the Complaint consists wholly in excluding said Defendants from any interest in or lien on said real estate and no personal claim is being made against any of said Defendants.

8. Dated this 16 day of March, 2015.

SHERMOEN & JAKSA, PLLP

By: /s/ Kimberly A. Literovich
Kimberly A. Literovich #0347632
Attorneys for Plaintiffs
345 Sixth Avenue/P.O. Box 1072
International Falls, MN 56649
(218) 283-4494

The Journal
March 21st, 28th & April 4th, 2015