

# Public Notices

## Public Notice

**NOTICE OF MORTGAGE FORECLOSURE SALE**

DATE: December 10, 2014

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: June 29, 2007

2. Mortgagors: Lori M. Johnson, a/k/a Lori Pelland

3. Mortgagees: Border State Bank

4. Recording Information: Recorded on August 9, 2007, as Document Number A000260207 in the Office of the County Recorder of Koochiching County, Minnesota.

5. Assignments of Mortgage, if any: none

**INFORMATION REGARDING MORTGAGED PREMISES**

6. Tax parcel identification number of the mortgaged premises: 92-06-41070

7. Legal description of the mortgaged premises: Lot 7 and the West Half (W ½) of Lot 8, Block 41, Plat of International Falls

8. The physical street address, city, and zip code of the mortgaged premises: 811 5th St., International Falls, MN 56649

**OTHER FORECLOSURE DATA**

9. The person holding the Mortgage: is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is 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 \$52,547.35.

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: \$42,755.10.

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 22, 2015, 10:00 a.m., at the Koochiching County Sheriff's Department, 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 six 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 July 22, 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.

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Nora L. Crumpton  
Anderson Law Offices, P.A.  
P.O. Box 430  
Warroad, MN 56763  
Name of Mortgagee or Mortgage Assignee:

Border State Bank  
1414 Highway 71  
International Falls, MN 56649

**The Journal**  
**December 10<sup>th</sup>, 17<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2014 & January 7<sup>th</sup> & 14<sup>th</sup>, 2015**

## 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: December 21, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$147,250.00

MORTGAGOR(S): Jeffrey Mettler and Christine Mettler, husband and wife

MORTGAGEE: TruStar Federal Credit Union

DATE AND PLACE OF RECORDING: Recorded: January 03, 2013 Koochiching County Recorder. Document Number: A000276638

ASSIGNMENTS OF MORTGAGE: And assigned to: Associated Bank, N.A.  
Dated: December 21, 2012  
Recorded: February 13, 2013 Koochiching County Recorder. Document Number: A000276987

Transaction Agent: Not Applicable  
Transaction Agent Mortgage Identification Number: Not Applicable  
Lender or Broker: TruStar Federal Credit Union  
Residential Mortgage Servicer: Associated Bank - WI  
Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching  
Property Address: 4434 County Road 90 E, International Falls, MN 56649-9136  
Tax Parcel ID Number: 21-029-32100

LEGAL DESCRIPTION OF PROPERTY: North 330 feet of the South 660 feet of NW1/4SW1/4, Section 29, Township 70, Range 24, West of the Fourth Principal Meridian

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$145,441.44

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: February 19, 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 August 19, 2015, or the next business day if August 19, 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: December 01, 2014  
ASSIGNEE OF MORTGAGEE: Associated Bank, 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: 032534F01

**The Journal**  
**January 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup> & February 4<sup>th</sup>, 11<sup>th</sup>, 2015**

## Public Notice

**CITY OF LITTLEFORK**  
**PUBLIC HEARING NOTICE**

Notice is hereby given that the Littlefork City Council will conduct a public hearing on Tuesday, January 20 at 6:00 p.m., Littlefork City Hall, 901 Main Street, Littlefork, MN.

The purpose of this hearing: Consideration of removal of the Ambulance Service Secretary Officer pursuant to a complaint which is on file with the city clerk submitted by the Ambulance Chief.

**SPECIAL MEETING NOTICE**

If action is required in connection with this hearing, a special meeting will be held immediately following the hearing.

Publish:  
Journal 1/7/2015

Post:  
City Hall 12/31/2014  
Post Office 12/31/2014  
TruStar 12/31/2014

Respectfully submitted,  
Sonja Pelland, City Clerk/Treasurer

Email:  
Journal 12/31/2014

cc:  
Mayor Mike Fort  
City Councilors  
Ambulance Chief  
Ambulance Secretary

**The Journal**  
**January 7<sup>th</sup>, 2015**

## 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:

Mortgagor: Christine Anderson, a single person  
Mortgagee: Bremer Bank, National Association  
Dated: 08/31/2001  
Recorded: 09/10/2001  
Koochiching County Recorder Document No. 234470

Assigned To: Minnesota Housing Finance Agency  
Dated: 08/31/2001  
Recorded: 09/10/2001  
Koochiching County Recorder Document No. 234471

Transaction Agent: N/A  
Transaction Agent Mortgage ID No: N/A  
Lender or Broker: Bremer Bank, National Association  
Servicer: U.S. Bank National Association  
Mortgage Originator: Bremer Bank, National Association

LEGAL DESCRIPTION OF PROPERTY: The North 110 feet to the South 171.02 feet of Lot 36, Auditor's Plat 1, less the East 395.36 feet thereof.

This is Abstract Property.

TAX PARCEL NO.: 92-101-00366

ADDRESS OF PROPERTY: 2613 2ND AVENUE E. INTERNATIONAL FALLS, MN 56649

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: 19,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: 15,631.75

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: March 3, 2015, 10:00 AM

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 September 3, 2015 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: December 4, 2014

Minnesota Housing Finance Agency, Assignee of Mortgagee

PFB LAW, PROFESSIONAL ASSOCIATION  
By: Ben I. Rust, Jonathan R. Cuskey, Michael V. Schieleman  
Attorneys for: Minnesota Housing Finance Agency, Assignee of Mortgagee  
55 East Fifth Street, Suite 800  
St. Paul, MN 55101-1718  
651-209-7599

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

16205-14-01780-1

**The Journal**  
**January 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>, 2015 & February 4<sup>th</sup> & 11<sup>th</sup>, 2015**

## Public Notice

**SCHOOL BOARD MINUTES**  
**INDEPENDENT SCHOOL DISTRICT #362**  
**November 19, 2014**

The November 19, 2014 regular meeting of the School Board was called to order by Chair Michael Imhof at 7:00 p.m. with all members present.

Motion by Monte Nelson, seconded by Julie Lepisto, and carried unanimously to approve the agenda.

Recognition:  
Students of the Month for October are:

- Destiny Erickson from Jr. High
- Dorothy Hunt from Sr. High

Correspondence:

- Recognition: Jr. High Knowledge Bowl
- Boise Safety Points Award
- National Young Readers

Public Forum: N/A

Motion by Julie Lepisto to approve the minutes of the October 22, 2014 regular meeting, seconded by Doug Franz, and carried unanimously.

Motion by Doug Franz, seconded by Monte Nelson, and carried unanimously to approve invoices in the amount of \$346,665.65.

Motion to approve the Treasurer's Report by Monte Nelson, seconded by Doug Franz, and carried unanimously.

Motion by Doug Franz, seconded by Keith Knaeble, and carried unanimously to approve the consent agenda:

- Hire: Doug Henrickson as Junior High Boys Basketball Coach.
- Hire: Jamie Wendt as Junior High Girls Basketball Coach.

Motion by Julie Lepisto, to approve the World's Best Workforce Report,

seconded by Doug Franz, and carried unanimously.

Motion to approve the Canvassing of the Votes by Doug Franz, seconded by Monte Nelson, and carried unanimously.

Administrative Update:

- Gas Company
- Enrollment

Motion by Monte Nelson, seconded by Doug Franz, and carried unanimously to adjourn at 7:40 p.m.

**The Journal**  
**January 7<sup>th</sup>, 2015**

## Public Notice

**SCHOOL BOARD MINUTES**  
**TRUTH AND TAXATION MEETING**  
**INDEPENDENT SCHOOL DISTRICT #362**  
**December 10, 2014**

The December 10, 2014 Truth and Taxation meeting of the School Board was called to order by Chair Michael Imhof at 7:00 p.m. with all members present.

Motion by Doug Franz, seconded by Julie Lepisto, and carried unanimously to approve the agenda.

Motion by Doug Franz, seconded by Mike Imhof, and carried unanimously to Certify and under levy the 2014 pay 2015 levy.

Motion by Monte Nelson, seconded by Doug Franz, and carried unanimously to adjourn at 7:23 p.m.

**The Journal**  
**January 7<sup>th</sup>, 2015**

## Public Notice

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

DATE OF MORTGAGE: March 23, 2004

MORTGAGOR: Christine C. Woolsey, a single person.

MORTGAGEE: Border State Bank of International Falls.

DATE AND PLACE OF RECORDING:.. Recorded April 8, 2004 Koochiching County Recorder, Document No. 247336.

ASSIGNMENTS OF MORTGAGE: Assigned to: Merchants Bank, National Association. Dated March 23, 2004 Recorded April 8, 2004, as Document No. 247337.

TRANSACTION AGENT: NONE

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Border State Bank of International Falls

RESIDENTIAL MORTGAGE SERVICER: Merchants Bank, N.A.

MORTGAGED PROPERTY ADDRESS: 1711 1st Avenue East, International Falls, MN 56649

TAX PARCEL I.D. #: 92.109.09260

LEGAL DESCRIPTION OF PROPERTY: Lots 26, 27 and 28, Block 9, Plat of Franson's Addition to Koochiching, Koochiching County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$52,250.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$42,708.68

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: February 26, 2015 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 August 26, 2015, unless that date falls on a week-end 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: December 22, 2014

Merchants 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  
94-14-008332 FC

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**The Journal**  
**January 7<sup>th</sup>, 14<sup>th</sup>, 21<sup>st</sup>, 28<sup>th</sup>, & February 4<sup>th</sup>, 11<sup>th</sup>, 2015**

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