

LOCALNEWS

Operation Round Up helps local programs

JOURNAL STAFF REPORT

Jaws of Life for the Kabetogama Fire Department and new snowshoes for the Voyageurs National Park Association are among a list of items area organizations can purchase thanks to funding from Operation Round Up.

Operation Round Up is a voluntary member-driven fundraising program of North Star Electric Cooperative Inc. Many local programs and organizations benefit from the program which was designed to provide financial assistance for worthwhile projects and charities in the area. Donations are given to or-

ganizations to help make the area a more pleasant and safe place to live, according to a news release. See the box for a complete list of recipients.

This year, almost \$8,000 in Operation Round Up funds were distributed to various qualifying programs and organizations throughout the area by the North Star Community Trust Board.

The board received about 20 applications to-tally more than \$20,000 in requests.

With only a limited bud-get of about \$9,000 to work with, the release said, "it was not an easy task select-ing which group would get funding and what amount they would receive."

All funds for Operation Round Up are contributed

by the member-owners of North Star Electric and the money is put into a trust fund that is separate from electric accounts. The trust is administered by its own board of directors comprised of people from across the area.

Operation Round Up di-rectors are appointed by North Star's board mem-bers and must be members of the cooperative.

Organizations from the area may apply for a dona-tion from the Operation Round Up Trust. The ap-plicant must be charitable in nature and be working to meet a need in the area. The Operation Round Up Board meets twice a year and decides if an applica-tion meets the guidelines of the trust and if funds are available.



CONTRIBUTED PHOTO

Two members of the North Star Community Trust Board and representatives of organizations that received Operation Round Up funding pose for a photo last month. Members and recipients pictured in the front row from left to right are: Mary Ellen Lehman, North Star Community Trust Board; Kathy Boutin, Littlefork Medical Center; Douglas Skrief, Koochiching Aging Options. Second row: Lisa Maass, Voyageurs National Park Association; Alan Sullivan, North Star Community Trust Board; Marty Cody, Northland Amateur Radio Association; Kenneth Wichner, Kabetogama Fire Department; Eric Norstad, International Falls School Trap Team.

If a member chooses to be part of Operation Round Up, their bill is "rounded up" to the next highest dollar. For example, if a

bill is \$96.47, the computer will round up the bill to \$97. The additional 53 cents will be placed in the trust and distributed to local

charitable and community-based programs.

About 80 percent of North Star's members have chosen to participate in Operation Round Up and it is expected that contribu-tions will be about \$18,700 each year, the release said. That money goes right back into the community.

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Public Notices

Public Notice

BID FOR VEHICLE SALES

Littlefork-Big Falls School District has a 2000 Chev. Lumina, 144,000 miles with minimum bid of \$1,100, 2002 Chev. ES Express van, 118,000 miles with minimum bid of \$5,600, 2003 Chev. ES Express van 64,000 miles with minimum bid of \$9,938. Vehicles can be seen at the Littlefork-Big Falls bus garage. Bids should be in a sealed envelope, marked BID. Please send to Christopher Bachmeier, Superintendent, ISD #362, 700 Main Street, Littlefork, MN 56653. All bids need to be received by 10 a.m. on Friday, February 6th, 2015. Bid opening will be at 12 noon on February 6th.

The Journal January 28th, 31st and February 4th, 2015

TAX PARCEL NO.: 92-007-57180

ADDRESS OF PROPERTY: 712 SEVENTH ST INTERNATIONAL FALLS, MN 56649

COUNTY IN WHICH PROPERTY IS LO-CATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: 25,057.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, IN-CLUDING TAXES, IF ANY, PAID BY MORTGAGEE: 20,705.46

That prior to the commencement of this mortgage foreclosure proceed-ing Mortgagee/Assignee of Mort-gagee complied with all notice re-quirements 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 con-tained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: March 10, 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 re-demption 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 mort-gagor must vacate the property if the mortgage is not reinstated un-der Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is September 10, 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 FI-NANCIAL OBLIGATION ON MORT-GAGE: NONE

THE TIME ALLOWED BY LAW FOR RE-DEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRE-SENTATIVES OR ASSIGNS, MAY BE RE-DUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESO-TA STATUTES SECTION 582.032, DETER-MINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRI-CULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: December 11, 2014

Minnesota Housing Finance Agen-cy, Assignee of Mortgagee

PFB LAW, PROFESSIONAL ASSOCIA-TION

By: Ben I. Rust, Jonathan R. Cuskey, Michael V. Schleisman

Attorneys for: Minnesota Housing Finance Agen-cy, 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.

16205-14-01813-1

The Journal January 14th, 21st, 28th & February 4th, 11th, 18th, 2015

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that de-fault has occurred in the conditions of the following described mort-gage:

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 Identifi-cation Number: Not Applicable Lender or Broker: TruStar Federal Credit Union Residential Mortgage Servicer: Asso-ciated Bank - WI Mortgage Originator: Not Applica-ble

COUNTY IN WHICH PROPERTY IS LO-CATED: 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, Town-ship 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 require-ments 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 con-tained 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, Court-house Annex, International Falls, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and dis-bursements, including attorney fees allowed by law, subject to redem-p-tion 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 un-der Minn. Stat. §580.30 or the prop-erty 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 finan-cial obligation: NONE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMA-TION OBTAINED WILL BE USED FOR THAT PURPOSE.

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROV-IDED BY LAW IS NOT AFFECTED BY THIS ACTION.

THE TIME ALLOWED BY LAW FOR RE-DEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRE-SENTATIVES OR ASSIGNS, MAY BE RE-DUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESO-TA STATUTES, SECTION 582.032, DE-TERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRI-CULTURAL PRODUCTION, AND ARE ABANDONED.

DATED: December 01, 2014 ASSIGNEE OF MORTGAGEE: Associ-ated Bank, N.A.

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

File Number: 032534F01

The Journal January 7th, 14th, 21st, 28th & February 4th, 11th, 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 AF-FECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN, that de-fault 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: As-signed to: Merchants Bank, National Association. Dated March 23, 2004 Recorded April 8, 2004, as Document No. 247337. TRANSACTION AGENT: NONE TRANSACTION AGENT'S MORT-GAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE LENDER OR BROKER AND MORT-GAGE ORIGINATOR STATED ON MORTGAGE: Border State Bank of In-ternational Falls RESIDENTIAL MORTGAGE SER-VICER: Merchants Bank, N.A. MORTGAGED PROPERTY AD-DRESS: 1711 1st Avenue East, Inter-national Falls, MN 56649 TAX PARCEL I.D. #: 92.109.09260 LEGAL DESCRIPTION OF PROPER-TY: 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, IN-CLUDING 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 con-tained in said mortgage, the above de-scribed 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 dis-bursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their per-sonal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROP-ERTY: If the real estate is an owner-oc-cupied, 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 sec-tion 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 re-demption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORT-GAGE: None "THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORT-GAGOR, THE MORTGAGOR'S PER-SONAL REPRESENTATIVES OR AS-SIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS EN-TERED UNDER MINNESOTA

STATUTES, SECTION 582.032, DE-TERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROP-ERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABAN-DONED."

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 7th, 14th, 21st, 28th, & February 4th, 11th, 2015

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