

Public Notices

PUBLIC NOTICE

14-096063

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: June 1, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$30,400.00

MORTGAGOR(S): Andrew D. Dault, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1000739-8220681094-6

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Bremer Bank National Association

SERVICER: JPMorgan Chase Bank, N.A.

DATE AND PLACE OF FILING: Filed June 5, 2012, Koochiching County Recorder, as Document Number A000274663

ASSIGNMENTS OF MORTGAGE: Assigned to: JPMorgan Chase Bank, National Association; Dated: February 14, 2014 filed: February 19, 2014, recorded as document number A000279857

LEGAL DESCRIPTION OF PROPERTY: Lots 10, 11, 12 and 13, Block 10, Plat of Holler's Addition to Koochiching

PROPERTY ADDRESS: 1816 3rd Ave E, International Falls, MN 56649

PROPERTY IDENTIFICATION NUMBER: 92-120-10100

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$29,617.27

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: October 7, 2014, 10:00am

PLACE OF SALE: Sheriff's Main Office, Courthouse Complex, West End, 4th St. and 8th Ave., International Falls, MN 56649

to pay the debt 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) the personal representatives or assigns.

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 April 7, 2015, or the next business day if April 7, 2015 falls on a Saturday, Sunday or legal holiday.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: August 8, 2014

JPMorgan Chase Bank, National Association
Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY
Lawrence P. Zielke - 152559
Diane F. Mach - 273788
Melissa L. B. Porter - 0337778
Randolph W. Dawdy - 2160X
Gary J. Evers - 0134764
Attorneys for Mortgagee
12560 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

**The Journal
August 16th, 23rd, 30th, &
September 6th, 13th, 20th, 27th**

Public Notice

STATE OF MINNESOTA

DISTRICT COURT

COUNTY OF KOOCHICHING

NINTH JUDICIAL DISTRICT

CASE TYPE: OTHER CIVIL

Bremer Bank, National Association, Plaintiff,

vs.

George M. Franko, Susan Franko, Essential Health, Midland Funding LLC, John Doe and Mary Rowe, Defendants.

NOTICE OF SHERIFF'S SALE UNDER JUDGMENT AND DECREE

Court File No. 36-CV-14-71

NOTICE IS HEREBY GIVEN, that under and by virtue of the Findings of Fact, Conclusions of Law, and Order for Judgment and Judgment dated August 15, 2014, in the above entitled action, a certified copy of which has been delivered to me directing the sale of the premises hereinafter described to satisfy the amount found and adjudged and due to said Plaintiff in the above entitled action from Defendant's George M. Franko and Susan Franko, the Sheriff of Koochiching County, will sell at public auction to the highest bidder for cash, on October 16, 2014 at 10:00 a.m., at the Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, Minnesota 56649, said county and state, the premises and real estate described in said Order located at 2883 Highway 11 South, Loman, Minnesota 56649 to wit:
The North Five Hundred Feet (N 500') of the South One Thousand Fifty Feet (S 1,050') of the Southeast Quarter of the Northeast Quarter (SE 1/4 NE 1/4), Less the East Five Hundred Seventy Five Feet (E 575'); and The South Five Hundred Fifty Feet (S 550') of the Southeast Quarter of the Northeast Quarter (SE 1/4 NE 1/4); Section Thirty-four (34), Township One Hundred Fifty-Nine (159), Range Twenty-Five (25), Koochiching County, Minnesota.

Dated on this 27th day of August, 2014.

SHERIFF OF KOOCHICHING COUNTY, MINNESOTA

By: /s/ Kris Jackson, Deputy Sheriff

MESSERLI & KRAMER P.A.

/s/ Creig Andreasen
Creig Andreasen #334832
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
Telephone: 672-3600
File No. 15845-2151

ATTORNEY FOR PLAINTIFF

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**The Journal
September 6th, 13th, 20th, 27th
& October 4th, 11th, 2014**

Public Notice

STATE OF MINNESOTA

COUNTY OF KOOCHICHING

NINTH JUDICIAL DISTRICT
DISTRICT COURT
Court File No. 36-PR-14-593

NOTICE AND ORDER OF HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

Estate of Harlan Charles Klein, a/k/a Harlan C. Klein, a/k/a Harlan Klein Decedent

It is ordered and Notice is given that on October 2, 2014, at 2:30 p.m., a hearing will be held in this Court at 715 Fourth Street, International Falls, Minnesota, for the formal probate of an instrument purporting to be the Will of the Decedent, dated 10/22/1999 ("Will"), and for the appointment of Shirley L. Lawrence, whose address is 33 Queens Drive, Sound Beach, NY 11789 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration.

Any objections to the petition must be filed with the Court prior to or raised at hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate.

Notice is also given that (subject to Minn. Stat. 524.3-801) all creditors having claims against the Estate are required to present the claims to

the Personal Representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.

A charitable beneficiary may request notice of the probate proceedings be given to the Attorney General pursuant to Minn. Stat. 501B.41, subd. 5.

Dated: 8-29-14

(COURT SEAL)

BY THE COURT

/s/ Charles H. LeDuc
Judge of District Court

Dated: 8-29-14

/s/ Sara Thompson, Deputy
Court Administrator

Attorney for Shirley L. Lawrence
Name: Kimberly A. Literovich
Firm: Shermoen & Jaksa
Street: 345-6th Avenue, P.O. Box 1072
City, State, Zip: International Falls, MN 56649
Attorney License No: 0347632
Telephone: 218-283-4494
FAX: 218-283-9695
Email: kai@ifallslaw.com

**The Journal
September 13th & 20th, 2014**

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: February 9, 2005
MORTGAGOR: Joseph H. Martinez and Trena L. Martinez, husband and wife.
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.
DATE AND PLACE OF RECORDING:.... Recorded March 24, 2005
Koochiching County Recorder, Document No. A000251382.
ASSIGNMENTS OF MORTGAGE: Assigned to: The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2005-1. Dated November 29, 2011 Recorded December 9, 2011, as Document No. A000273326.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 10015540000221872
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Michigan Fidelity Acceptance Corp dba Franklin Mortgage Funding
RESIDENTIAL MORTGAGE SERVICER: Green Tree Servicing LLC
MORTGAGED PROPERTY ADDRESS: 2909 Pleasant Avenue, International Falls, MN 56649
TAX PARCEL I.D. #: 92.125.02080
LEGAL DESCRIPTION OF PROPERTY: EXHIBIT A

That part of Lot 2-8-A, Auditor's Plat No. 30, described as follows: Beginning at a point on the North line of Lot 8, Block 2, Plat of Pleasant Acres. In the Village of South International Falls, 371.0' westerly of the northeast corner of said Lot 8, thence left 104°23' a distance of 103.24', thence right 104°23' along a line parallel to and 100' southerly of the north line of Lot 8 to the easterly right-of-way of Trunk Highway No. 53; thence northwesterly along said right-of-way to the north line of said Lot 8; thence easterly along the North line of said Lot 8 a distance of 300', to the place of beginning, Koochiching County, Minnesota. COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$124,220.86

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$179,306.60

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 23, 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 April 23, 2015 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 13, 2014

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee 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
8 - 14-005329 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**The Journal
August 30th, September 6th, 13th, 20th, 27th, & October 4th, 2014**

Public Notice

MINUTE SUMMARY
REGULAR MEETING OF THE KOOCHICHING COUNTY BOARD OF COMMISSIONERS
Held on Tuesday, August 26, 2014; 9:30 a.m.

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

The County Board approved the August 26th meeting agenda; approved the minutes from the August 12, 2014 regular meeting; approved payment of the Courthouse claims in the amount of \$50,231.01, Highway claims in the amount of \$113,247.48, Public Health claims in the amount of \$38,347.89 and Community Service claims as presented; approved a tax abatement to Dale and Jean Erickson, Parcel #20-001-41300, due to a property classification error; authorized Backus Community Center to use the County Forestland Annex parking lot on September 6, 2014 for a Community "Pennies for Play Purple Day Carnival".

000 The Land Commissioner reviewed the August 6, 2014 Timber Auction and informed the Board that a special timber auction is scheduled for September 8, 2014 in Littlefork as authorized in Board Motion 2014/08-16.

2014/08-26 Motion by McBride, seconded by Pavleck that Koochiching County requests the assistance from the USDA Natural Resources Conservation Service for assessment of the flood area in Koochiching County for imminent threats due to erosion for qualifying needed repairs under the Emergency Watershed Protection Program. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-27 Motion by Adee, seconded by McBride authorizing expenditure from the Recorder Technology Account for a Xerox WorkCentre with expenditure up to \$8,500 and replacement of the Department's computers and scanner with expenditure up to \$9,800. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-28 Motion by Adee, seconded by Pavleck approving the interim appointment of Bobbi Sivonen to Fiscal Supervisor. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-29 Motion by Pavleck, seconded by McBride to approve an Addendum to the ODC DT & H Contract. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-30 Motion by McBride, seconded by Adee accepting the following licensing recommendations: relicense Pamela Rognerud for group family day care for twelve children; relicense Amber Black for group family day care for fourteen children; close the home of Bobbi Gorm for day care at the provider's request. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-31 Motion by Skoe, seconded by Adee accepting the recommendation of the Planning Commission to approve a Conditional Use Permit (CUP 1402) for Anderson Brothers Construction for a temporary asphalt plant for the State Highway 11 Road Project. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

2014/08-32 Motion by Pavleck, seconded by Skoe to approve the Koochiching County Flood Used Sandbag Management Plan as recommended by the Environmental Services Director. Voting yes: Ecklund, McBride, Skoe, Adee, Pavleck. Motion carried.

000 Representatives from North Star Electric Coop met with the Board to review the status of the EPA/Corps Proposal for Definition of the Waters of the U.S. which has a comment deadline of October 20th.

The meeting adjourned at 11:10 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
September 13th, 2014**

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: June 10, 2010

MORTGAGOR: Christopher Van Heel, a single person

MORTGAGEE: Bremer Bank, National Association, a national association organized under the laws of the United States of America

DATE AND PLACE OF RECORDING: Recorded June 11, 2010, in the office of the County Recorder, as Document No. A000268917, Koochiching County, Minnesota.

MORTGAGED PROPERTY ADDRESSES: 3511 Highway 11 E, International Falls, Minnesota 56649

TAX PARCEL I.D. NOS. 98-005-02021 & 98-005-02031

LEGAL DESCRIPTION OF PROPERTY:

Parcel 1

Lot 2, Block 2, Riverside Park, excepting therefrom that portion of said Lot 2

described as follows: Beginning at the Northwest corner of said Lot 2, thence Southeasterly on the West line of said Lot, 200 feet; thence Northeasterly to a point on the East line of said Lot 2 which is 227 feet Southeasterly of the Northeast corner of said Lot 2; thence Northwesterly along said East line to the Northeast corner of said Lot 2; thence Southwesterly along said North line of said Lot to the Northwest corner thereof, which is the point of beginning.

Parcel 2

Lot 3, Block 2, Riverside Park, excepting that portion of said lot lying Northerly of a line extending from a point on the Westerly lot line which is 202.5 feet Northwesterly of the Southwest corner of said lot to a point on the Easterly lot line which is 198 feet Northwesterly of the Southeast corner of said lot (said line also being the approximate center of the sewer line easement which traverses said lot). All according to the recorded plat thereof, and situate in Koochiching County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$24,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$26,366.68

INTEREST RATE AND PER DIEM: Current interest rate is 5.5%, with a daily per diem of \$3.62.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements 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 23, 2014, at 10:00 am.

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, 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.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: April 23, 2015, at 11:59 p.m.

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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 29, 2014

MESSERLI & KRAMER P.A.

By: /s/ Creig Andreasen
Creig Andreasen (Lic. #334832)
1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
(612) 672-3600
Attorney in Fact for
Bremer Bank, National Association

IMPORTANT NOTICE

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

11604-227

**The Journal
September 6th, 13th, 20th, 27th
& October 4th, 11th, 2014**



CLEAR THE CLUTTER

Advertise Your Garage Sale in the Classified Section

218-285-7411