

Public Notices

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: June 26, 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: April 11, 2011

2. Mortgagors: Paula J. Anderson, a/k/a Paula Correia, wife, and Anthony R. Anderson, husband

3. Mortgagees: Border State Bank

4. Recording Information: Recorded on April 13, 2011 as Document Number 271451 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: 92-007-82060 and 92-016-02041

7. Legal description of the mortgaged premises:

Tract 1: Lots 6, 7, and 8, Block 82, International Falls

Tract 2: Lot 2-4-B, Auditor's Plat No. 25, f/k/a Hadler and Linsten's Addition to International Falls; also described as Lot 4-B, Block 2, Auditor's Plat 25

8. The physical street address, city, and zip code of the mortgaged premises:

Tract 1: 809 8th St., International Falls, MN 56649

Tract 2: 1114 7th Ave., 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(s) 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 \$65,858.61.

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: \$64,554.30.

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 August 8, 2013, 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 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 February 8, 2014.

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
(218) 386-1040

Name of Mortgagee or Mortgage Assignee: Border State Bank

The Journal
June 26th, & July 3rd, 10th, 17th, 24th, 31st, 2013

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: June 26, 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: May 24, 2004, and subsequent modifications

2. Mortgagors: Paula J. Correia, n/k/a Paula J. Anderson, and Anthony Anderson

3. Mortgagees: Border State Bank of International Falls

4. Recording Information: Recorded on May 25, 2004 as Document Number 248032 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: 92-007-82060

7. Legal description of the mortgaged premises: Lots 6, 7, and 8, Block 82, International Falls

8. The physical street address, city, and zip code of the mortgaged premises: 809 8th 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(s) 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 \$ 62,700.18.

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: \$55,316.42.

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 August 8, 2013, 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 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 February 8, 2014.

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
(218) 386-1040

Name of Mortgagee or Mortgage Assignee: Border State Bank

The Journal
June 26th, & July 3rd, 10th, 17th, 24th, 31st, 2013

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: June 5, 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: October 24, 2007

2. Mortgagors: Luanne Caul and William P.S. Caul, wife and husband

3. Mortgagees: Border State Bank, organized and existing under the laws of Minnesota

4. Recording Information: Recorded on November 9, 2007, as Document Number A000261026 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: 13-080-00240

7. Legal description of the mortgaged premises: Lot 24, Auditor's Plat No. 16, Koochiching County, Minnesota

Check here if all or part of the described real property is Registered (Torrens) 0

8. The physical street address, city, and zip code of the mortgaged premises: 3796 Highway 53, 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(s) 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 \$ 132,000.00.

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: \$120,484.30.

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 Thursday, July 18 at 10:00 a.m., at the 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 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: **NOT APPLICABLE**

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
115 Roberts Ave, NE
Warroad, MN 56763

Name of Mortgagee or Mortgage Assignee: Border State Bank

The Journal
June 5th, 12th, 19th, 26th & July 3rd & 10th, 2013

Public Notice

Koochiching County, MN
S.A.P. 036-599-011
S.A.P. 036-606-010
CLOSING DATE: Thursday, August 8,

2013 2:00 p.m.

ADVERTISEMENT FOR BIDS-BIDS CLOSE THURSDAY, AUGUST 8, 2013

NOTICE TO CONTRACTORS - Sealed proposals will be received by the Board of County Commissioners of Koochiching County, Int'l Falls, Minnesota until 2:00 p.m. on Thursday, August 8, 2013 at the office of the County Auditor/Treasurer in the Courthouse 715 4th Street Int'l Falls, Minnesota, 56649 at which time they will be opened and read publicly for the following: STATE AID PROJECT NO. SAP 036-606-010, 036-599-011

LOCATION: CSAH 6 Bridge, 5 mi E of Mizpah, UT11 Bridge, 3.7 mi. W of Ray

TYPE OF WORK: Bridge and Approach Grading
SAP 036-599-011, UT 11, Replace Timber Bridge with 1 Line - 16'x 6'x 40 Concrete Box Culvert
SAP 036-606-010, CSAH 6, Replace Timber Bridge with 3 Lines - 154'x 97'x 54' Concrete Arch Pipe Culvert

LENGTH: appx.100 Feet along CSAH 6, appx. 200 Feet along UT 11

Proposals, Plans and Specifications are available at: Koochiching County Highway Department, 715 4th Street, International Falls, MN 56649 Cost of one set of plans and proposals is \$75 (Minnesota State Sales Tax included). There is no cost for electronic plans & specs, they are at <http://egram.co.koochiching.mn.us> or call 218-283-1106. Bids must be accompanied by a certified check or bidders bond made payable to the Treasurer of Koochiching County in an amount not less than 5% of the total bid. All above work shall be tied together such that only one Contract will be awarded.

Bids shall be plainly marked on the exterior of the containing envelope "2013 Box Culverts, Letting Date, August 8th, 2013".

The County Board reserves the right to reject any or all bids, to waive any irregularities and informalities therein and to award the contract to the best interests of the County.

Dated at Int'l Falls , MN this 5th day of July, 2013.

Joseph Sutherland
Koochiching County Engineer

The Journal
July 10th, 2013

Public Notice

Frontier provides basic residential services for rates from \$8.30-\$22.01 for flat rate service. Frontier also provides basic business services for rates from \$10.51-\$44.03. Other taxes, fees, and surcharges may apply. Frontier offers single party service, touch tone, toll blocking, access to long distance, emergency services, operator assistance, and directory assistance. Use of these services may result in additional charges. Budget or economy services also may be available. If you have any questions regarding Frontier's rates or services, please call us at 1-800-921-8101 for further information or visit us at www.Frontier.com.

The Journal
July 10th, 2013

Public Notice

June 17 2013 4:30 P.M.

A regular meeting of the City Council of International Falls, Minnesota was held in the Council Chambers of the Municipal Building on the 17th day of June 2013 at the hour of 4:30 P.M.

MEMBERS PRESENT: Councilors Eklund, Rognerud and Mayor Anderson

MEMBERS ABSENT: Councilors Jaksa, Kalar

Motion by Councilor Rognerud to approve minutes of the regular city council meeting of June 10, 2013. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve transfer from Water and Sewer fund 601 for administrative costs to General fund 101 in the amount of \$15,952.00. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Rognerud to approve transfer from Water and Sewer fund 601 for sewer permanent improvements to Permanent Improvement fund 401 in the amount of \$16,668.00. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve transfer from Water and Sewer fund 601 for capital outlay projects to Reserve for Capital Outlay fund 403 in the amount of \$15,271.25. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Eklund to approve payment of the claims from various funds of the city including checks 50622-50759 in the amount of \$496,293.27. Motion seconded by Councilor Rognerud and carried unanimously.

Checks 97426-97444 were issued under blanket authorization in the amount of \$89,819.66.

Nancy Lee, SHIP Coordinator updated the council on the Bikeable Community Workshop that was held in International Falls on Thursday, June 13 and thanked Mayor Anderson, Councilor Jaksa, Chief Musich and Chief Jensen for attending.

Motion by Councilor Rognerud to approve the consent agenda as presented:
...Accept the contribution from VFW Post 2948 in the amount of \$400
Expend \$400 in support of the July 4th Celebration
Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Rognerud to approve the Event Partnership Agreement between The Department of Foreign Affairs and International Trade (DFAIT) as represented by The Consulate General of Canada, Minneapolis and City of International Falls for the 2013 Pulling for Peace event during the Peaceful Borders Day July 2nd, 2013. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve waiving the "due on sale clause" to allow the transfer of real estate for Donald & Sally Chowan to Garrett W. Larson in the City of International Falls/KOOTASCA Community Action Revolving Loan Mortgage, SCDP Commercial Rehabilitation Program for the property described as follows: Lots Seventeen (17), Eighteen (18) and Nineteen (19), Block Sixteen (16), Plat of International Falls. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Rognerud to adopt Resolution #26-13 authorizing execution of Minnesota Department of Transportation Grant Agreement #04157 for air service programs. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve Contract Administrative Services Agreement with Compensation Consultants, Ltd. to administer the Health Reimbursement Arrangement (HRA) for Local WW 33 Police/Fire, Post Employment and Mayor and Councilors that are eligible for the benefit, contingent upon City Attorney Shermoen's approval of the agreement. Motion seconded by Councilor Rognerud. Voting on the motion ayes: Eklund, Rognerud nays: Anderson. Motion carried.

Motion by Councilor Rognerud to approve the first reading of Contract Ordinance #952 for a 2014 Freightliner Dump Truck from Istate Truck Center, 11152 Courthouse Blvd, Inver Grove Heights, MN 55077 including trade in and for a 2014 Dump Box and attachments from J-Craft, 52182 Ember Road, Lake Crystal, MN 56055 in the amount of \$143,621.01. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Rognerud to approve specifications and calling for bids for 2013 Street Improvements Project. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve 2013 city license for Bernath Enterprises, LLC dba Bobbi B's for fireworks subject to Fire Chief Jensen's approval of product. Motion seconded by councilor Rognerud and carried unanimously.

Motion by Councilor Eklund to approve the first reading of Contract Ordinance #953 for a 2012 Ford/Horton III Ambulance from Premier Specialty Vehicles, Inc., PO Box 323, Fergus Falls, MN 56538-0323 in the amount of \$128,931.00 including trade in of 2006 Ford / Horton III Ambulance. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Eklund to schedule a special city council meeting June 24, 2013 at 4:30 PM to approve the second reading of two contract ordinance's for city equipment purchases. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Rognerud to direct Economic Development Authority Director, Shawn Mason to research available grant resources that could fund a water bottling plant feasibility study, and request the Small Business Development Center Director access SBA sources as well. Motion seconded by Councilor Eklund and carried unanimously.

ATTEST: Robert W. Anderson, Mayor

Betty Bergstrom, Interim City Administrator

The Journal
July 10th, 2013

2014 Dump Box and attachments from J-Craft, 52182 Ember Road, Lake Crystal, MN 56055 in the amount of \$143,621.01. Motion seconded by Councilor Rognerud and carried unanimously.

Motion by Councilor Rognerud to approve the second and final reading of Contract Ordinance #953 for a 2012 Ford/Horton III Ambulance from Premier Specialty Vehicles, Inc., PO Box 323, Fergus Falls, MN 56538-0323 in the amount of \$128,931.00 including trade in of 2006 Ford / Horton III Ambulance. Motion seconded by Councilor Kalar and carried unanimously.

ATTEST: Robert W. Anderson, Mayor

Betty Bergstrom, Interim City Administrator

The Journal
July 10th, 2013

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS hereby given that default has occurred in the conditions of that certain mortgage dated December 5, 1994 given to secure an original principal amount of \$79,990.00 executed by Jeri M. Shevich, a single person, as mortgagor (s), to the United States of America, acting through the Rural Housing Service, formerly known as Farmers Home Administration, United States Department of Agriculture, Mortgagee, and duly recorded with the Office of the County Recorder of KOOCHICHING County, Minnesota on December 5, 1994, as Document Number 209136.

No action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage or any part thereof; all pre-foreclosure notice requirements have been complied with.

There is due and claimed to be due on the mortgage and the note secured thereby, including interest, taxes, and fees to the date of this notice, the sum of One Hundred Thousand Nine Hundred Fifty Seven and 50/100,(\$100,957.50). Pursuant to the power of sale therein contained, said mortgage will be foreclosed and the tract of land lying and being located in the County of KOOCHICHING, Minnesota, described as follows:

Legal: Lot Fifteen (15) , less the North One Hundred Feet (n 100') and less the South One Hundred Feet (S 100') , Auditor's Plat Twenty-two (22)

Property address: 1607 9th Avenue E, International Falls, MN 56649

Parcel ID: 9200300152

will be sold by the Sheriff of KOOCHICHING County at public auction on the 15th day of August, 2013, at 10:00 a.m. o'clock in the County Sheriff's Office in International Falls, MN, to pay the debt then secured by said mortgage, taxes, if any on said premises, and the costs and disbursements allowed by law, subject to redemption within Six (6) months from said date of sale.

At the time of the commencement of said mortgage foreclosure proceedings said lands were not agricultural lands as defined by the Minnesota Omnibus Farm Act, Laws of 1986, Chapter 398.

The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated or the property redeemed, the time is 11:59 p.m. on (February 15, 2014).

Dated: June 6th, 2013
United States of America

By:
Richard Cohen
Acting Director for Bankruptcy/Foreclosure Section, and Direct Loss Mitigation Section,
Default Management Branch,
Acting on behalf of The Rural Housing Service
(Successor in interest to the Farmers Home Administration)
U.S. Dept. of Agriculture

The Journal
**June 12th, 19th, 26th
July 3rd, 10th, 17th, 2013**



‘Drum’ up some business by advertising in the Classifieds!

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218-285-7411