

LOOKING BACK

BLAST FROM THE PAST

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25 YEARS AGO

James Edgar Kirk of International Falls will appear in the 22nd edition of Who's Who in the Midwest — 40 years after he appeared in the Who's Who Among Students in American Universities and Colleges.

Scott Eldien of International Falls has completed the advanced appliance school in Council Bluffs, Iowa.

40 YEARS AGO

A girl was born today at Falls Memorial Hospital to Mr. and Mrs. Richard Peterson.

A girl was born today at Falls Memorial Hospital to Mr. and Mrs. Duane Rostie.

Mrs. Julia Bzdok presented lap robes to Falls Nursing Home residents Oscar Bergsing, Nina Wenger, Bonnie Lemieux, Brita Sjoblom, Kate Waters and Eric Strandli.

50 YEARS AGO

Mr. and Mrs. George Ballan Sr., Fort Frances, were honored on the occasion of their 40th wedding anniversary recently at the Polish Hall in Fort Frances.

The Sunshine Birthday Club met at the home of Mrs.

Robert Oustad. The honored guest was Mrs. Bertil Dahl.

Edward M. Frohrip, deputy Koochiching County assessor the past 10 years, this week was named county assessor to succeed H.B. Reinarz, retiring, on Jan. 5, 1965.

Miss Alice Kay Napper, daughter of Mr. and Mrs. William Napper, has graduated from the Minneapolis Business College having completed a computer-automation course.

60 YEARS AGO

William L. Wagner, son of Mr. and Mrs. William C.

Wagner, 321 Ninth St., has been advanced in rate to photographer's mate third class, U.S. Navy, while serving with naval air development squadron 3 at the U.S. Navy air station at Atlantic City, N.J.

Cpl. Roy Glubka arrived here Saturday evening to spend a 19-day furlough with his parents, Mr. and Mrs. Val Glubka.

Neighbors and friends will gather at the home of Mrs. Katherine LaBelle, 414 Sixth St., Tuesday to help her celebrate her 86th birthday anniversary.

Friends will gather at the home of Mr. and Mrs. C.C. Kaufman, 1003 11th St., Monday evening to help celebrate the couple's 55th wedding anniversary.

70 YEARS AGO

Raymond Schulz, son of Mr. and Mrs. Reinholt Schulz, returned to his home, 821 Sixth St., from the Littlefork Hospital. He had been confined since Sunday with an attack of appendicitis.

Walter Kyle, 520 Eighth St., underwent an appendectomy at the Littlefork Hospital.

Bobby Lessard, 13-year-old son of Mr. and Mrs. William Lessard, 900 Sixth St., was painfully injured Saturday afternoon in a sliding accident on Bunker Hill. His sled struck a tree and the sled runner pierced his leg.

Graydon Hardy is a patient at Northern Minnesota Hospital as a result of a painful hand injury suffered in an accident at the Insulite plant. It is reported that one finger was broken and several bones crushed when a battery from an electric truck fell on his hand.

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 1/2) 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 Mortgage or Mortgage Assignee:

Border State Bank
1414 Highway 71
International Falls, MN 56649

The Journal
December 10th, 17th, 24th, 31st, 2014 &
January 7th & 14th, 2015

Public Notice

BID FORM FOR QUALIFIED NEWSPAPER AS STIPULATED IN M.S. 331A FOR COUNTY PUBLICATIONS

This form is required by the County Board of Commissioners to be completed by each bidder.

2015 Legal Publications:

Name of Bidder: _____

Address of Bidder: _____

Bid is as follows:

1. Per inch cost for publication of legal notices and board proceedings: _____

Photo ready _____

Composition required _____

2. Per inch cost for publication of 2014 financial statement: _____

Photo ready _____

Composition required _____

3. Per inch cost for publication of 2014 delinquent tax list: _____

Photo ready _____

Composition ready _____

Per inch cost for publication of 2014 delinquent tax list: _____
Cost for Rerun Rate for Second Print _____

Photo ready _____

*** Board minutes published in full or summary and will be published within three times after Board approval.

*** Successful bidder is expected (to distribute by delivery or mail to area residences) (to distribute by making available to the general public) a minimum of 5,000 copies throughout the County.

The Journal
December 3rd & 10th, 2014

Public Notice

BID NOTICE

Notice is hereby given that the Koochiching County Board will receive sealed bids from Qualified Newspapers as defined in M.S. 331A to purchase space for 2015 publication of the following (separate bids will be received for each):

1. Publication of legal notices and board proceedings in full or summary form. Board minutes to be published within three weeks after Board approval.

2. Publication of 2014 financial statement.

3. Two publications of delinquent tax list for 2014.

Bids should be quoted on a per square inch basis. All bids will be opened and tabulated on December 19, 2014 - 9:00 a.m. in the Coun-

ty boardroom. Bid will be awarded on January 6, 2015 - the first regular session of the County Board per MN Statute.

Successful bidder is expected (to distribute by delivery or mail to area residences) (to distribute by making available to the general public) a minimum of 5,000 copies throughout the County. County Board reserves the right to reject any and all bids or waive any informalities contained in any bid received. Required bid forms can be obtained in the County Administration Office and must be submitted to the County Auditor by 9:00 a.m. on December 19, 2014.

By Order of the
Koochiching County Board:

Teresa Briggs,
Administration Director

The Journal
December 3rd & 10th, 2014

Public Notice

The Housing and Redevelopment Authority of Koochiching County is taking applications for an opening on its Board of Commissioners. Must live within the county but outside International Falls. Monthly meetings, per diem and mileage paid. Please call the office at 218-897-5242 for more information.

The Journal
December 3rd, 6th, 10th, 13th, 2014

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: May 06, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$114,680.00

MORTGAGOR(S): Jacqueline M Swanson, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for E-Loan, Inc., its successors and/or assigns

DATE AND PLACE OF RECORDING: Recorded: May 20, 2008 Koochiching County Recorder
Document Number: A000262592

ASSIGNMENTS OF MORTGAGE: And assigned to: BANK OF AMERICA, N.A.
Dated: September 24, 2012
Recorded: October 02, 2012
Koochiching County Recorder
Document Number: A000275722

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100039610014545676
Lender or Broker: E-Loan, Inc.
Residential Mortgage Servicer: Bank of America, N.A.
Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching
Property Address: 1017 Riverside Dr, International Falls, MN 56649-2245
Tax Parcel ID Number: 92-006-47020

LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 47, Amended Plat of Blocks 37, 38, 43 to 48 Inclusive, 97 and 51 of International Falls

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$128,454.14

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: January 08, 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 July 08, 2015, or the next business day if July 08, 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: November 21, 2014
ASSIGNEE OF MORTGAGEE: BANK OF AMERICA, 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: 027148F02

The Journal
November 26th & December 3rd, 10th, 17th, 24th, 31st, 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.

Date: November 5, 2014

NOTICE IS HEREBY GIVEN THAT:

Default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: **March 27, 2008**

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$496,314.71**

MORTGAGOR(S): **Barry J. Woods and LeeAnne Woods, husband and wife**

MORTGAGEE: **First National Bank of Deerwood, now known as Deerwood Bank**

DATE AND PLACE OF FILING: **April**

10, 2008, as Document No. A000262203, as modified, in part, by Modification of Mortgage dated April 4, 2011, recorded April 7, 2011, as Document No. A000271401 (to add real estate), Modification of Mortgage dated April 4, 2012, recorded on April 13, 2012, as Document No. A000274235, and Modification of Mortgage dated April 23, 2013, recorded on April 30, 2013, as Document No. A000277552, all in the office of the County Recorder of Koochiching County, Minnesota.
ASSIGNMENT(S) OF MORTGAGE: **None**

LEGAL DESCRIPTION OF PROPERTY:

Lots 1, 2 and 3, Block 4, Plat of Ranier. AND Lot 2, Block 7, Plat of Ranier; and the W½ of Lot 3, Block 7, Plat of Ranier, more particularly described as that part of said Lot 3 lying westerly of a line which bisects the most northerly and the most southerly boundaries thereof.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: **\$463,994.77**

THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes including the requisites of Minn. Stat. § 580.02;

PURSUANT, to the power of sale contained in said mortgage, the above described property in Koochiching County will be sold by the Sheriff of Koochiching County at public auction as follows:

DATE AND TIME OF SALE: **January 8, 2015 at 10:00 a.m.**
PLACE OF SALE: **Koochiching County Sheriff's Office, Law Enforcement Center, Courthouse Annex, 715 Fourth Street, International Falls, MN 56649**

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagors, their personal representatives or assigns is **six (6) months** from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 582.032.

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, the time to vacate the property is 11:59 p.m. on **July 8, 2015.**

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' 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.

DEERWOOD BANK, f/k/a First National Bank of Deerwood

By _____
Dehila C. J. Seim, #0339064
Fryberger, Buchanan, Smith & Frederick, P.A.
302 West Superior Street, Suite 700
Duluth, Minnesota 55802-1863
(218) 722-0861

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OB-

TAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

(1) Street Address, city and zip code of mortgaged premises: 3481 Main Street, Ranier, MN 56668

(2) Transaction agent (if applicable); residential mortgage servicer; and lender or broker: Deerwood Bank, f/k/a First National Bank of Deerwood

(3) Tax parcel identification number: 98-001-04010 and 98-001-07020

(4) Transaction Agent's mortgage ID number (MERS number): Not applicable

(5) Name of mortgage originator: First National Bank of Deerwood, now known as Deerwood Bank

The Journal
November 12th, 19th, 26th, &
December 3rd, 10th, 17th, 2014

