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Public Notices

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: January 23, 2008

MORTGAGOR: Charles Phillips III, a single person.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Trustar Federal Credit Union

DATE AND PLACE OF RECORDING: Recorded January 28, 2008 Koochiching County Recorder, Document No. A000261601.

ASSIGNMENTS OF MORTGAGE: Assigned to: Central Mortgage Company. Dated December 10, 2012 Recorded January 22, 2013, as Document No. A000276793. And thereafter assigned to: QR Lending, a Division of First Federal Bank of Florida. Dated February 10, 2015 Recorded February 17, 2015, as Document No. A000282214.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100464200071060027

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Trustar Federal Credit Union

RESIDENTIAL MORTGAGE SERVICER: LoanCare, LLC

MORTGAGED PROPERTY ADDRESS: 4449 County Road 105, International Falls, MN 56649

TAX PARCEL I.D. #: 21.053.00180

LEGAL DESCRIPTION OF PROPERTY: Lot 18, Auditor's Plat No. 12

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$283,680.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$301,618.34

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: May 7, 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 November 9, 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: February 27, 2015

QR Lending, a division of First Federal Bank of Florida
Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgage
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
100 - 15-001164 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

The Journal
March 11th, 18th, 25th, &
April 1st, 8th, 15th, 2015

BUSINESS

Thrivent honored as ethical company

JOURNAL STAFF REPORT

Thrivent Financial has been recognized by the Ethisphere Institute as a 2015 World's Most Ethical Company.

The designation recognizes organizations that have had a material impact on the way business is conducted by fostering a culture of ethics and transparency at every level of the company. This is Thrivent's fourth consecutive year earning the recognition.

Thrivent is one of four



Benjamin Weerts



Brad Nelson

companies in the financial services category honored in 2015.

"Conducting our business according to highest ethical standards is what

our membership expects, and we strive to meet those expectations," Teresa Rasmussen, senior vice president, general counsel and secretary for Thrivent, said in a release. "Being named to this prestigious list for the fourth year in a row is a wonderful acknowledgment of our commitment to business ethics."

The World's Most Ethical Company assessment is based on the Ethisphere Institute's Ethics Quotient framework, which is a way

to assess an organization's performance in an objective, consistent and standardized way. Scores are based on five main categories: ethics and compliance program, corporate citizenship and responsibility, culture of ethics, governance and leadership, innovation and reputation.

Benjamin Weerts and Brad Nelson of Grand Rapids, financial consultants with the Crossings Group of Thrivent Financial, serve the International Falls area.

Local business joins national organization

JOURNAL STAFF REPORT

A local real estate agency has joined the National Association of Realtors.

Island View Realty recently joined NAR after applying, being approved by its board, and completing a code of ethics training, Island View Realty owner Jordan Pearson said. The training is based on professionalism and protection of the public, he said.

"We are very excited to be part of this large organization," Pearson said in a release. "It will not only help our office but also help our clients because our of-

fice will have profiles on www.realtor.com, access to a 24/7 attorney hotline, all of our forms will be available online and signed electronically, and so much more."

According to Pearson, the NAR is dedicated to serving America's property owners at both a local and national levels and is the largest professional association with over one million members.



Jordan Pearson

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ASSESSOR'S OFFICE BEGINNING QUINTILE WORK

Under Minnesota Statute 273.08, the Assessor is responsible to review every parcel under his/her jurisdiction at least once every five years to make sure that the information used to establish market value is accurate and up to date.

The areas to be looked at for this year's quintile will be International Falls and lake area from County Road 94 E to Tilson Bay.

Assessors will be out verifying information on properties to ensure the assessment records are accurate and complete. Physically viewing property is very important to fulfilling our responsibility to value property accurately and uniformly. During quintile visits measurements and pictures will be taken of all buildings.

All assessors carry county ID badges that are visibly displayed and their vehicles are identified as County vehicles.

If you have any questions please call Koochiching County Assessor's Office 218-283-1122.

Senators call for paper import investigation

JOURNAL STAFF REPORT

A recent letter from a bipartisan group of senators, including both from Minnesota, calls for an investigation into paper imports from foreign countries which may be hurting the industry.

Minnesota U.S. Sens. Amy Klobuchar and Al Franken signed a letter calling for the U.S. International Trade Commission to look into uncoated paper imports from Australia, Brazil, China, Indonesia and Portugal. According to the letter, the U.S. uncoated paper industry faces unfair trade practices which puts the industry at a competitive disadvantage as imports are dumped at significant margins and benefit from government subsidies.

The letter cites the closure of 15 uncoated paper machines at eight mills in the U.S. that have shut down since 2011, eliminating nearly 2,500 jobs.

"The pace of mill and paper machine closures has accelerated as imports have grown," the letter reads. "These closures are devastating not only for the companies and workers directly involved, but for thousands of families, small businesses, and local and state governments that rely on paper mills for their livelihoods and economic survival. We ask that you thoroughly and objectively review the facts in this case and help ensure that American businesses and workers are able to compete on a level playing field."

The eight mills that have experienced layoffs since 2011 are:

- Boise Paper, International Falls, 256 workers.
- Domtar in Ashdown, Ark., 110 workers.
- Georgia-Pacific in Crossett, Ark., 20 workers.



Sen. Amy Klobuchar



Sen. Al Franken

■ Harbor Paper in Hoquiam, Wash., 175 workers.

■ International Paper in Courtland, Ala., 1,127 workers.

■ Lincoln Paper and Tissue, Lincoln, Maine, 200 workers.

■ Mohawk Fine Papers, Hamilton, Ohio, 137 workers.

■ Wausau Paper, Brokaw, Wis., 450 workers.

The Domtar Corporation and Packaging Corporation of America have filed anti-dumping petitions against unfairly priced imports of uncoated paper, which includes copy paper, as well as paper used in books, brochures, maps, business forms and flyers.

A March 6 release from the ITC states the commission has determined there is a "reasonable indication" the U.S. uncoated paper industry is "materially injured or threatened with material injury" because the imports "are allegedly sold in the United States at less than fair value and that are allegedly subsidized by the governments of China and Indonesia."

Because of the commission's determination, the U.S. Department of Commerce will continue its investigation on imports of these products from Australia, Brazil, China, Indonesia and Portugal, with preliminary determinations on off-setting duties due sometime in April.

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Tammy Cook
Director of Instructional Services
Rainy River Community College
1501 Highway 71
International Falls, MN 56649
tammy.cook@rainyriver.edu

Vehicles 9000

Wheel Deals 9909



1952 PA-18 105 SP SUPER CUB, TOTAL REBUILD 2008, TT 4239, 135 HP LYC., TT 1020, 1800 PK, 2000 AERO SKIS. 218-286-5609



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Automobiles 9911

2002 Toyota Camry, 4D, XLE, 4 cylinder, 112,000 miles, \$6,300 o.b.o. Excellent condition! Must see and drive to appreciate. 286-3330.

Sport Util Vehicles 9914

1997 Jeep Cherokee 4-wheel drive. 72,000 on newer motor, tires 2 years old, electric remote starter, runs well, \$3,500 o.b.o. 283-4505.

2006 Chevy Trail Blazer 4x4, V6 Charcoal color, 109,000 miles. Books for \$8650, asking \$7,650. Good condition! 218-324-0498.

Trucks/Trailers 9917

1991 Silverado 350 V8 125,000 miles, good shape, \$1,050. 286-1387.

1996 Chevrolet Silverado, V8 Auto 4x4, extended cab. 220,000 miles, runs great, running boards, topper, liner, auto start. Book \$5,000, asking \$3,500 o.b.o. 283-4027

Boats/Motors 9933

1982 Sylvan, 16 ft. side console. Boat and Trailer, 1989 70 h.p. Mercury outboard, 2 graphs, electric trolling motor and stereo, \$2,975.00 218-283-9626

