

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.

Date: September 24, 2013

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: **December 22, 2008**
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$125,000.00**
MORTGAGOR(S): **Sharon G. Olson, a/k/a Sharon Giavarini Olson, a single person**
MORTGAGEE: **TruStar Federal Credit Union**
DATE AND PLACE OF FILING: **January 2, 2009, as Document No. A000264536, in the office of the Koochiching County Recorder, as modified of record.**
ASSIGNMENTS OF MORTGAGE: **N/A**
LEGAL DESCRIPTION OF PROPERTY:

That part of the NW¼ NE¼ and that part of the SW¼ NE¼, Section 7, Township 70, Range 23, lying West of the railroad right-of-way, Koochiching County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: **\$135,881.22**

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;

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 as follows:

DATE AND TIME OF SALE: **November 19, 2013 at 10:00 a.m.**
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 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 mortgagor, her personal representatives or assigns is six (6) months from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 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 May 19, 2014.

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.

TRUSTAR FEDERAL CREDIT UNION

By _____
Dehila C. J. Seim
Attorney Registration #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 OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

- (1) Street Address, city and zip code of mortgaged premises: 3389 County Road 24, International Falls, MN 56649
- (2) Transaction agent; residential mortgage servicer; and lender or broker: TruStar Federal Credit Union
- (3) Tax parcel identification number: 14-007-12100
- (4) Transaction Agent's mortgage ID number (MERS number): None
- (5) Name or mortgage originator: TruStar Federal Credit Union

The Journal
October 2nd, 9th, 16th, 23rd, 30th, & November 6th, 2013

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: 04/11/2002
MORTGAGOR(S): Eddice P.E. Hyatt and Brenda Hyatt, husband and wife.

MORTGAGEE: Wells Fargo Home Mortgage, Inc.

Transaction Agent: N/A
Transaction Agent Mortgage ID No: n/a
Lender or Broker: Wells Fargo Home Mortgage, Inc.
Servicer: US Bank Home Mortgage
Mortgage Originator: Wells Fargo Home Mortgage, Inc.

DATE AND PLACE OF RECORDING: Recorded April 11, 2002.Koochiching County Recorder, Document No. 237126.

ASSIGNMENTS OF MORTGAGE: Assigned to: Minnesota Housing Finance Agency Dated: April 11, 2002, Recorded April 11, 2002, Koochiching County Recorder, Document No. 237127.

LEGAL DESCRIPTION OF PROPERTY: Lot 19 and 20, Block 3, Holler's Addition to Koochiching

REGISTERED PROPERTY: No

TAX PARCEL NO.: 92-120-03190

ADDRESS OF PROPERTY:

1521 Second Avenue East
International Falls, MN 56649

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$28,565.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$25,168.39

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: Tuesday, December 03, 2013, 10:00 a.m.

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 redemption 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 mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is 06/03/2014 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 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: September 24, 2013

Minnesota Housing Finance Agency
Assignee of Mortgagee

Peterson, Fram & Bergman, P.A.
By: Michael T. Oberle
Attorneys for:
Minnesota Housing Finance Agency
Assignee of Mortgagee
55 E. 5th St., Suite 800
St. Paul, MN 55101
(651) 209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

16205-13-00856-2

The Journal
October 9th, 16th, 23rd, 30th, & November 6th & 13th, 2013

Public Notice

October 10
2013
4:30 P.M.

A special meeting of the City Council of International Falls, Minnesota

was held in the Council Chambers of the Municipal Building on the 10th day of October 2013 at the hour of 4:30 P.M.

MEMBERS PRESENT: Councilors Kalar, Rognerud and Mayor Anderson, Councilor Jaksa arrived at 4:34pm

MEMBERS ABSENT: Councilor Eklund

Motion by Councilor Jaksa to restrict \$50,000 of General Fund monies and secure a \$30,000 forgivable loan at the lowest interest rate allowed by the IRS to the Borderland Humane Society for the construction of the animal control building. Motion seconded by Councilor Kalar and carried unanimously. Motion by Councilor Rognerud to authorize the Director of Public Works to advertise for bids for the construction of the animal control building contingent upon on all project partners approving their financial investment and the timeline as presented. Motion seconded by Councilor Jaksa and carried unanimously. Motion by Councilor Rognerud to approve and allow expenses to attend the Select USA 2013 Investment Summit October 31- November 1, 2013. Motion seconded by Councilor Kalar. Voting on the motion aye: Kalar, Jaksa, Rognerud, nay: Anderson. Motion carried. Motion by Councilor Rognerud to approve and allow expenses to attend the 2013 Coalition of Greater MN Cities Falls Conference November 13-15, 2013. Motion seconded by Councilor Kalar. Voting on the motion aye: Kalar, Jaksa, Rognerud, nay: Anderson. Motion carried.

ATTEST:

Robert W. Anderson, Mayor

Betty Bergstrom,
Interim City Administrator

The Journal
October 30th, 2013

Public Notice

October 7
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 7th day of October 2013 at the hour of 4:30 P.M.

MEMBERS PRESENT: Councilors Eklund, Kalar, Rognerud and Mayor Anderson
MEMBERS ABSENT: Councilor Jaksa

Motion by Councilor Kalar to approve minutes of the special city council meeting of September 12, 2013. Motion seconded by Councilor Eklund and carried unanimously. Motion by Councilor Rognerud to approve minutes of the regular city council meeting of September 16, 2013. Motion seconded by Councilor Kalar and carried unanimously. Motion by Councilor Eklund to approve transfer of Lodging Tax in the amount of \$675.17 to Fund 101. Motion seconded by Councilor Rognerud and carried unanimously. Motion by Councilor Kalar to approve payment of claims from various funds of the city including checks 51365-51606 in the amount of \$853,396.40. Motion seconded by Councilor Eklund and carried unanimously. Checks 97557-97593 were issued under blanket authorization in the amount of \$170,025.87. Terry Randolph, Past Commander, VFW Post #2948 addressed the council to inform them of the 6th Annual Stand Down scheduled for Wednesday, October 9, 2013 at the Bob Walls Union Hall.

A member of the Church of Latter

Day Saints addressed the council to offer their services- indicating they are available to help in the time of need. Councilor Rognerud noted that they could possibly help with shoveling snow for the elderly residents of the community this winter. Motion by Councilor Kalar to approve waiving the due on sale clause of the following: Deferred Repayment Loan Agreement SCDP Commercial Rehabilitation Program for Island View Realty, Inc., as presented by Andrew W. Barnhart, Steve Nelson & Associates. Motion seconded by Councilor Rognerud and carried unanimously. Robin Bjorkquist, Event Coordinator, Backus Community Center addressed the council regarding a "Pennies for Play" funding raising event for playground equipment to be located at Green Acres Park at 6th Avenue East. She further noted that Backus would be the fiscal agent and is asking the city to accept the donation of the playground equipment and agree to install the equipment. Motion by Councilor Rognerud to accept the donation of playground equipment for Green Acres Park and install it according to Street Commissioner's schedule. Motion seconded by Councilor Eklund and carried unanimously. Motion by Councilor Rognerud to transfer General Fund 101 Reserves to Economic Development Fund 809 for Northspan's facilitation services in the amount of \$12,500 and for US Economic Development Administration, Economic Adjustments Investment Grant in the amount of \$138,500 for a total of \$151,000. Motion seconded by Councilor Kalar and carried unanimously. Motion by Councilor Rognerud to adopt Resolution #40-13 supporting and requesting an extension to December 31, 2014 of the 2012 T.E.D. Infrastructure Grant #TEDP-12-0001-O-FY12. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Rognerud to approve bid opening, if bids are still valid, or re-bid for the infrastructure improvements at the multi modal site. Motion seconded by Councilor Kalar. Economic Development Director Mason asked to speak in regards to this issue. Mayor Anderson approved. Mason indicated she had just spoken to Public Works Director Skallman and he indicated that there were no bids as Mayor Anderson had directed him to pause the process until he had clarified information pertaining to the T.E.D. Grant. Motion by Councilor Rognerud to amend her motion to read "resume the bid process for infrastructure improvements for the multi modal site". Motion seconded by Councilor Kalar and carried unanimously. Motion by Councilor Rognerud to adopt Resolution #41-13 approving application for exempt permit for Bronco Hockey Booster Club to conduct a raffle on December 13, 2013. Motion seconded by Councilor Eklund and carried unanimously. Motion by Councilor Eklund to adopt Resolution #42-13 approving application for Koochiching Aging Option for a 1 to 4 Temporary On-Sale Liquor license for December 6, 2013. Motion seconded by Councilor Kalar and carried unanimously. Motion by Councilor Kalar to approve purchasing a 2013 Chevrolet Equinox from Waschke Family GM Center for the Public Works Department with the funds to come from reserves and place funds in the 2014 budget to cover the purchase. Motion seconded by Councilor Rognerud and carried unanimously. Motion by Councilor Eklund to include timber harvesting of city property on the Van Lynn Road in the Koochiching County Oral Auction to be held in November 2013. Motion seconded by Councilor Rognerud and carried unanimously. Motion by Councilor Kalar to allow for up to four (4) pop-up camp sites on the south end of the west parking lot at City Beach contingent upon approval of a conditional use permit from Koochiching County. Motion seconded by Councilor Eklund and carried unanimously.

Motion by Councilor Eklund to approve publication of Domestic Violence Awareness Month mayoral

proclamation. Motion seconded by Councilor Rognerud and carried unanimously.

ATTEST:

Robert W. Anderson, Mayor

Betty Bergstrom,
Interim City Administrator

The Journal
October 30th, 2013

Public Notice

STATE OF MINNESOTA

COUNTY OF KOOCHICHING

DISTRICT COURT
PROBATE DIVISION
NINTH JUDICIAL DISTRICT

Court File No. 36-PR-13-648

NOTICE OF INFORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

In Re: Estate of

Richard Edwin Hardwig
a/k/a Richard E. Hardwig
Decedent

NOTICE TO ALL INTERESTED PERSONS AND CREDITORS:

Notice is hereby given, that an Application for Informal Probate of the above named Decedent's Last Will, dated December 4, 1998, had been filed with the Registrar herein, and the Application has been granted informally probating such Will. Any objections may be filed in the above named court and the same will be heard by the Court upon notice of hearing fixed for such purpose.

Notice is hereby further given that informal appointment of Cameron R. Hardwig, whose address is 2610 County Road 94, International Falls, Minnesota 56649, as Personal Representative of the estate of the above Decedent, has been made. Any heir, devisee or other interested person may be entitled to appointment as personal representative and the personal representative is empowered to fully administer the estate including, after 30 days from the date of issuance of his letter, the powers to sell, encumber, lease or distribute real estate, unless objections thereto are filed with the court (pursuant to Section 524.3-607) and the Court otherwise orders.

Notice is further given that ALL CREDITORS having claims against said estate are required to resent the same to said Personal Representative or to the Court Administrator within four months after the date of this notice or said claims will be barred.

Dated: October 1st, 2013

/s/ Charles H. Leduc
Registrar

/s/ Sara Thompson, Deputy
Court Administrator

Attorneys for Personal Representative
Amy E. Papenhausen (311674)
William W. Cameron (0014345)
Henson & Efron, P.A.
220 South 6th Street, Suite 1800
Minneapolis, MN 55402
Telephone: 612-339-2500
Facsimile: 612-339-6364
e-mail: apapenhausen@hensonefron.com

The Journal
October 23rd & 30th, 2013

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