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FOR SALE BY OWNER

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The Journal
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PRIVATE PARTY

List Your “Wheel Deal” Here!

Advertise your 2-Wheel, 4-Wheel, RV, Boat or Snowmobile in The Journal and Journal Shopper Classifieds!

CARS	TRUCKS
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20 Custom motorcycle. One owner, low miles. Great ride with custom paint & Loaded with chrome.
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Actual Size



Motor home. Loaded with feature & designated for home away from home comfort
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20 Lake Cruiser. Designed for moon-light rides, Saturday runs & fishing. lots of boating left in this one.
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15 Jeep Cherokee. 4-Wheel drive, auto air, cruise, leather, 6 cyl, 4.0L, excellent condition. Low miles. One owner.
Asking \$9,000
218-555-5555

FOR ONLY \$39

- Advertise your item twice a week for 3 months. Bring a photo, or we can take one for you at our office, and we'll get your ad started.
- The ad will include photo, 22 words of description, the price and phone number.
- How the program works:
 - Your ad will run for 3 months. Call us when it sells. If it does not sell you can call us and renew your ad for an additional \$39 for 3 months.
 - At renewal time you can lower the price or make changes to the description.
 - Pre-payment is required. No refunds or credit for early sales.

ADD ONLY \$10

- To run online at www.ifallsjournal.com
- Color photo with ad

The Journal
CLASSIFIEDS
218-285-7411

FIND EMPLOYMENT IN THE CLASSIFIEDS



Everything you're looking for is in the classifieds!

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 the conditions of the following described mortgage:

DATE OF MORTGAGE: 09/30/1998

MORTGAGOR(S): Jo Ann Dundas, a single person.

MORTGAGEE: Norwest Mortgage, Inc.

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

DATE AND PLACE OF RECORDING: Recorded September 30, 1998, Koochiching County Recorder, Document No. 222823.

ASSIGNMENTS OF MORTGAGE: Assigned to: Minnesota Housing Finance Agency Dated: September 28, 1998, Recorded September 30, 1998, Koochiching County Recorder, Document No. 222824.

LEGAL DESCRIPTION OF PROPERTY: Lots Twenty-four (24), Twenty-five (25) and Twenty-six (26), Block Seven (7), Plat of Holler's Addition to

Koochiching.

REGISTERED PROPERTY: No

TAX PARCEL NO.: 92-120-07240

ADDRESS OF PROPERTY: 1715 4th Ave E
Int'l. Falls, MN 56649

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$34,137.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$21,025.29

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, November 19, 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 1 year 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 11/19/2014 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 11, 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.

16205-13-00810-1

The Journal
September 28th, October 5th, 12th, 19th, 26th and November 2nd, 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 conditions of the following described mortgage:

DATE OF MORTGAGE: November 9, 2006

MORTGAGOR: Sharon E Anderson, a single woman.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF RECORDING: Recorded December 11, 2006 Koochiching County Recorder, Document No. A000258060.

ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank, National Association, as successor trustee to Bank of America, N.A., as successor by merger to LaSalle Bank, N.A., as Trustee for the Holders of the Merrill Lynch First Franklin Mortgage Loan Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-FF2. Dated June 16, 2009 Recorded June 29, 2009, as Document No. A000265986; corrected by Corrective Assignment of Mortgage Dated August 15, 2012 Recorded August 31, 2012, as Document No. A000275417; and also by Document Dated May 21, 2012 Recorded June 4, 2012, as Document No. A000274635.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100425240011201875

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: First Franklin a Division of National City Bank

RESIDENTIAL MORTGAGE SERVICER: Select Portfolio Servicing, Inc.

MORTGAGED PROPERTY ADDRESS: 3454 County Road 46, International Falls, MN 56649

TAX PARCEL I.D. #: 98-004-00291

LEGAL DESCRIPTION OF PROPERTY: That part of Lot 29, Brenness Beach, lying Northerly of a line lying 375 feet Southerly and parallel with the North boundary of said Lot 29, Koochiching County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$114,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$135,235.01

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: December 5, 2013 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.

not redeemed under section 580.23 is 11:59 p.m. on June 5, 2014, 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: September 23, 2013

U.S. Bank National Association, as Trustee
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
38 - 13-004755 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

The Journal
October 5th, 12th, 19th, 26th, & November 2nd, 9th, 2013

Public Notice

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