

# RAINY LAKE MEDICAL CENTER HEALTH FAIR 2014

## FLU SHOT CLINIC – \$30.00

Adults on Medicare or Medicare Advantage;  
please bring your insurance card. We are able to  
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## FREE SCREENINGS & EDUCATION

Join Rainy Lake Medical Center and affiliates to  
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our community.

- Cholesterol Screening
- Diabetes Screening
- Blood Pressure
- Breast Cancer Awareness
- Pain Management Options
- Fall Prevention
- MNsure Information
- Medication Education



TUESDAY, SEPTEMBER 23 • 3:00PM – 7:00PM  
AMERICINN • 1500 HWY 71

**American Legion  
Post 66**  
**to begin monthly meetings  
starting Wednesday,  
September 10<sup>th</sup> 2014  
at 7:00 p.m. at the VFW.**  
**Members and those interested in  
joining are welcome to attend.**

Wedding  
Invitations  
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**Are You Still Paying Too Much For Your Medications?**  
You can save up to 93% when you fill your prescriptions  
at our Canadian and International prescription service.

**Their Price**

**Celebrex™**  
Bottle A  
\$679.41  
Typical US brand price  
for 200mg x 100

**Our Price**

**Celecoxib**  
Bottle B  
\$64.00  
Generic equivalent of Celebrex™  
Generic price for 200mg x 100

**Get An Extra \$10 Off & Free Shipping  
On Your 1st Order!**

Call the number below and save an additional \$10 plus get free shipping on your first  
prescription order with Canada Drug Center. **Expires December 31, 2014.** Offer is  
valid for prescription orders only and can not be used in conjunction with any other  
offers. Valid for new customers only. One time use per household.

**Order Now! Call Toll-Free: 1-800-259-1096**  
**Use code 10FREE to receive this special offer.**

Please note that we do not carry controlled substances and a valid  
prescription is required for all prescription medication orders.

Prescription price comparison above is valid as of May 1, 2014. All trade-mark (TM) rights  
associated with the brand name products in this ad belong to their respective owners.

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**Remark.**  
(Comment blog.)

# Public Notices

## Public Notice

14-096684

NOTICE OF MORTGAGE  
FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE  
DEBT AND IDENTITY OF THE ORIGINAL  
CREDITOR WITHIN THE TIME PROVID-  
ED BY LAW IS NOT AFFECTED BY THIS  
ACTION.

NOTICE IS HEREBY GIVEN, that de-  
fault has occurred in the conditions  
of the following described mort-  
gage:

DATE OF MORTGAGE: May 7, 2008

ORIGINAL PRINCIPAL AMOUNT OF  
MORTGAGE: \$42,006.33

MORTGAGOR(S): Lance Borders  
and Pearl Borders, Husband and  
Wife

MORTGAGEE: CitiFinancial Services,  
Inc.

LENDER OR BROKER AND MORT-  
GAGE ORIGINATOR STATED ON THE  
MORTGAGE: CitiFinancial Services,  
Inc.

SERVICER: CitiFinancial Services,  
Inc.

DATE AND PLACE OF FILING: Filed  
May 13, 2008, Koochiching County  
Recorder, as Document Number  
A000262526

LEGAL DESCRIPTION OF PROPERTY:  
That part of the Southeast Quarter  
of the Northwest Quarter (SE1/4  
NW1/4), Section Thirty-six (36), Town-  
ship One Hundred Fifty-five (155),  
Range Twenty-five (25), West of  
State Trunk Highway Number 71;

and

That part of the Southeast Quarter  
of the Northwest Quarter (SE1/4  
NW1/4) of Section Thirty-six (36),  
Township One Hundred Fifty-five  
(155) North, Range Twenty-five (25)  
West, Koochiching County, Min-  
nesota, which lies within a distance  
of 100 feet and 200 feet Northwest-  
erly of Line 1 described below:

Line 1. Beginning at a point on the  
Northerly line of the Northeast Quar-  
ter of said Section 36, distant 466

feet Easterly of the Northwest corner  
thereof; thence run Southwesterly at  
an angle of 56 degrees 41 minutes  
00 seconds from said Northerly line  
(measured from West to South) for  
458.6 feet; thence deflect to the  
right on a 1 degree 00 minute 00  
second curve having a delta angle of  
13 degrees 8 minutes 00 seconds  
for 1313.3 feet; thence on tangent to  
said curve for 1250 feet and there  
terminating.

PROPERTY ADDRESS: 7679 Highway  
71 N, Big Falls, MN 56627

PROPERTY IDENTIFICATION NUMBER:  
46-036-24000

COUNTY IN WHICH PROPERTY IS LO-  
CATED: Koochiching

THE AMOUNT CLAIMED TO BE DUE  
ON THE MORTGAGE ON THE DATE  
OF THE NOTICE: \$47,307.49

THAT all pre-foreclosure require-  
ments 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: October  
16, 2014, 10:00am

PLACE OF SALE: Sheriff's Main Of-  
fice, Courthouse Complex, West  
End, 4th St. and 8th Ave., Interna-  
tional Falls, MN 56649

to pay the debt secured by said  
mortgage and taxes, if any, on said  
premises and the costs and dis-  
bursements, including attorneys fees  
allowed by law, subject to redemp-  
tion within 6 months from the date  
of said sale by the mortgagor(s) the  
personal representatives or assigns.

TIME AND DATE TO VACATE PROPER-  
TY: If the real estate is an owner-oc-  
cupied, single-family dwelling, un-  
less otherwise provided by law, the  
date on or before which the mort-  
gagor(s) must vacate the property,  
if the mortgage is not reinstated un-  
der section 580.30 or the property is  
not redeemed under section 580.23,  
is 11:59 p.m. on April 16, 2015, or the  
next business day if April 16, 2015  
falls on a Saturday, Sunday or legal  
holiday.

"THE TIME ALLOWED BY LAW FOR RE-  
DEMPTION BY THE MORTGAGOR, THE  
MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE RE-  
DUCED TO FIVE WEEKS IF A JUDICIAL  
ORDER IS ENTERED UNDER MINNESO-  
TA STATUTES SECTION 582.032 DETER-  
MINING, AMONG OTHER THINGS,  
THAT THE MORTGAGED PREMISES  
ARE IMPROVED WITH A RESIDENTIAL  
DWELLING OF LESS THAN 5 UNITS,  
ARE NOT PROPERTY USED FOR AGRI-  
CULTURAL PRODUCTION, AND ARE  
ABANDONED."

SENTATIVES OR ASSIGNS, MAY BE RE-  
DUCED TO FIVE WEEKS IF A JUDICIAL  
ORDER IS ENTERED UNDER MINNESO-  
TA STATUTES SECTION 582.032 DETER-  
MINING, AMONG OTHER THINGS,  
THAT THE MORTGAGED PREMISES  
ARE IMPROVED WITH A RESIDENTIAL  
DWELLING OF LESS THAN 5 UNITS,  
ARE NOT PROPERTY USED FOR AGRI-  
CULTURAL PRODUCTION, AND ARE  
ABANDONED.

Dated: August 20, 2014

CitiFinancial Services, Inc.  
Mortgagee

SHAPIRO & ZIELKE, LLP

BY  
Lawrence P. Zielke - 152559  
Diane F. Mach - 273788  
Melissa L. B. Porter - 0337778  
Randolph W. Dawdy - 2160X  
Gary J. Evers - 0134764  
Attorneys for Mortgagee  
12550 West Frontage Road, Ste. 200  
Burnsville, MN 55337  
(952) 831-4060

THIS IS A COMMUNICATION FROM A  
DEBT COLLECTOR

The Journal  
August 27<sup>th</sup>, September 3<sup>rd</sup>, 10<sup>th</sup>, 17<sup>th</sup>,  
24<sup>th</sup>, & October 1<sup>st</sup>, 2014

## Public Notice

NOTICE OF MORTGAGE  
FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE  
DEBT AND IDENTITY OF THE ORIGINAL  
CREDITOR WITHIN THE TIME PROVID-  
ED BY LAW IS NOT AFFECTED BY THIS  
ACTION.

NOTICE IS HEREBY GIVEN, that de-  
fault has occurred in conditions of  
the following described mortgage:  
DATE OF MORTGAGE: November 1,  
2005  
MORTGAGOR: Terry Kalar, a single  
person.  
MORTGAGEE: Border State Bank of  
International Falls.  
DATE AND PLACE OF RECORDING:  
Recorded November 7, 2005  
Koochiching County Recorder, Doc-  
ument No. A000253992.  
ASSIGNMENTS OF MORTGAGE: As-  
signed to: Merchants Bank, Nation-  
al Association. Dated November 1,

2005 Recorded November 7, 2005,  
as Document No. A000253993.

TRANSACTION AGENT: NONE  
TRANSACTION AGENT'S MORTGAGE  
IDENTIFICATION NUMBER ON MORT-  
GAGE: NONE  
LENDER OR BROKER AND MORT-  
GAGE ORIGINATOR STATED ON  
MORTGAGE: Border State Bank of  
International Falls  
RESIDENTIAL MORTGAGE SERVICER:  
Merchants Bank, N.A.  
MORTGAGED PROPERTY ADDRESS:  
1113 6th Street, International Falls,  
MN 56649  
TAX PARCEL I.D. #: 92.007.53030  
LEGAL DESCRIPTION OF PROPERTY:  
The East 2 feet Lot 3, All Lots 4 and 5  
and the W 1/2 Lot 6, Block 53, Plat  
of Blocks 52, 53, 54, 55, 56, 57 Interna-  
tional Falls  
COUNTY IN WHICH PROPERTY IS LO-  
CATED: Koochiching  
ORIGINAL PRINCIPAL AMOUNT OF  
MORTGAGE: \$47,500.00  
AMOUNT DUE AND CLAIMED TO BE  
DUE AS OF DATE OF NOTICE, IN-  
CLUDING TAXES, IF ANY, PAID BY  
MORTGAGEE: \$43,043.16  
That prior to the commencement of  
this mortgage foreclosure proceed-  
ing Mortgagee/Assignee of Mort-  
gagee complied with all notice re-  
quirements 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 con-  
tained in said mortgage, the above  
described property will be sold by  
the Sheriff of said county as follows:  
DATE AND TIME OF SALE: September  
25, 2014 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 re-  
demption within six (6) months from  
the date of said sale by the mort-  
gagor(s), their personal representa-  
tives or assigns unless reduced to  
Five (5) weeks under MN Stat.  
§580.07.

TIME AND DATE TO VACATE PROPER-  
TY: If the real estate is an owner-oc-  
cupied, single-family dwelling, un-  
less otherwise provided by law, the  
date on or before which the mort-  
gagor(s) must vacate the property if  
the mortgage is not reinstated un-  
der section 580.30 or the property is  
not redeemed under section 580.23  
is 11:59 p.m. on March 25, 2015 un-  
less that date falls on a weekend or  
legal holiday, in which case it is the  
next weekday, and unless the re-

demption period is reduced to 5  
weeks under MN Stat. Secs. 580.07  
or 582.032.

MORTGAGOR(S) RELEASED FROM FI-  
NANCIAL OBLIGATION ON MORT-  
GAGE:None  
"THE TIME ALLOWED BY LAW FOR RE-  
DEMPTION BY THE MORTGAGOR, THE  
MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE RE-  
DUCED TO FIVE WEEKS IF A JUDICIAL  
ORDER IS ENTERED UNDER MINNESO-  
TA STATUTES, SECTION 582.032, DETER-  
MINING, AMONG OTHER THINGS,  
THAT THE MORTGAGED PREMISES  
ARE IMPROVED WITH A RESIDENTIAL  
DWELLING OF LESS THAN FIVE UNITS,  
ARE NOT PROPERTY USED IN AGRI-  
CULTURAL PRODUCTION, AND ARE  
ABANDONED."

Dated: July 25, 2014

Merchants Bank, National Associa-  
tion  
Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO,  
P.L.L.P.  
Attorneys for Mortgagee/Assignee  
of Mortgagee  
4500 Park Glen Road #300  
Minneapolis, MN 55416  
(952) 925-6888  
94 - 14-004286 FC

THIS IS A COMMUNICATION FROM A  
DEBT COLLECTOR.

Document version 1.1 December  
11, 2013

The Journal  
August 6<sup>th</sup>, 13<sup>th</sup>, 20<sup>th</sup>, 27<sup>th</sup>,  
& September 3<sup>rd</sup>, 10<sup>th</sup>, 2014

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218-285-7411**