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Sat., Nov. 29 at 1 p.m.  
Littlefork VFW Post 9641



Join us at The Viking  
after the Christmas Parade

**for DJ BALL**  
(Harold Anderson)



Friday, November 28<sup>th</sup>

**MUSIC,  
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& FUN!**

**VIKING BAR**  
412 3<sup>rd</sup> St  
Int'l Falls, MN  
283-4000

**Free Movies with Santa - at Cine 5!**

Saturday, Nov. 29  
Doors Open 9:00 a.m.  
Movies Begin 10:00 a.m.

**Free Features:**

- Santa Buddies: The Legend of Santa Paws
- Lady and the Tramp
- The Goonies

Thanks  
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chamber@intlfalls.org • 283-9400



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**The Journal**  
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# Public Notices

## Public Notice

STATE OF MINNESOTA  
COUNTY OF KOOCHICHING  
NINTH JUDICIAL DISTRICT  
DISTRICT COURT  
PROBATE DIVISION  
Court File No. 36-PR-14-781

Estate of: Emily Mary Everett, a/k/a Emily Everett,  
Decedent

### NOTICE AND ORDER FOR HEARING ON PETITION FOR DESCENT OF PROPERTY

A Petition for Determination of Descent has been filed with this Court. The Petition represents that the Decedent died more than three years ago, leaving property in Minnesota and requests the probate of Decedent's last will dated, \_\_\_\_\_, if any, and the descent of such property be determined and assigned by this Court to the persons entitled to the property.

Any objections to the Petition must be filed with the Court prior to or raised at the hearing. If proper, and if no objections are filed or raised, the Petition may be granted.

IT IS ORDERED and Notice is further given, that the Petition will be heard on December 19, 2014, at 9:00 a.m., by this Court at International Falls, Minnesota.

1. Notice shall be given to all interested persons (Minn. Stat. 524.1-401) and persons who have filed a demand for notice pursuant to Minn Stat. 524.3-204.

2. Notice shall be given by publishing this Notice and Order as provided by law and by: Mailing a copy of this Notice and Order at least 14 days prior to the hearing date.

Dated: 11-12-14

#### BY THE COURT

/s/ **Charles H. LeDuc**  
Judge of District Court

(COURT SEAL)

Dated: 11-12-14

/s/ **Sara Thompson, Deputy**  
Court Administrator

Attorney for Petitioner  
Name: Kimberly A. Literovich  
Firm: Shermoen & Jaksa, PLLP  
Street: 345-6<sup>th</sup> Avenue, P.O. Box 1072  
City, State, ZIP: International Falls, MN 56649  
Attorney License No: 0347632  
Telephone: 218-283-4494  
FAX: 218-283-9695  
Email: kal@ifallsllaw.com

The Journal  
November 19<sup>th</sup> & 26<sup>th</sup>

## Public Notice

SCHOOL BOARD MINUTES  
INDEPENDENT SCHOOL DISTRICT  
#362  
October 22, 2014

The October 22, 2014 regular meeting of the School Board was called to order by Chair Michael Imhof at 7:00 p.m. with all members.

Motion by Doug Franz, seconded by Julie Lepisto, and carried unanimously to approve the agenda. Recognition: Students of the Month for September are:

- Evan Peterson from Jr. High
- Brienne Cipriano from Sr. High
- Homecoming
- Volleyball Team
- Football Team
- Junior High Football Boys

Motion by Doug Franz, seconded by Julie Lepisto, and carried unanimously to approve the minutes of the September 17, 2014 regular meeting.

Motion by Julie Lepisto, seconded by Doug Franz, and carried unanimously to approve invoices in the amount of \$313,564.57.

Motion by Anita Gray, seconded by Monte Nelson, and carried unanimously to approve the Treasurer's Report.

Motion by Keith Knaeble, seconded by Monte Nelson, and carried unanimously to approve the consent agenda to hire Doug Franz as Assistant Boys Basketball Coach.

Motion by Julie Lepisto, seconded by Doug Franz, and carried unanimously to approve the MSHSL-Grant Application.

Motion by Doug Franz, seconded by Monte Nelson, and carried unanimously to approve the Assurance of Compliance Statement.

Motion by Mike Imhof, seconded by Monte Nelson, and carried unanimously to approve the Resolution for the One Day Bond Sale in the amount of \$150,000.00.

Motion by Doug Franz, seconded by Keith Knaeble, and carried unanimously to approve the Resolution to remove the TruStar Signature of Fred Seybert and add TruStar Signatures for Christopher Bachmeier, Pam Josephson, and Kathy Siltman.

Administrative Update:  
• TINT  
• Propane Fire

Motion by Monte Nelson, seconded by Keith Knaeble, and carried unanimously to adjourn at 7:21 p.m.

The Journal  
November 26<sup>th</sup>, 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 dis-

bursements, 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 MORTGAGE: BANK OF AMERICA, N.A.

Wilford, Geske & Cook P.A.  
Attorneys for Assignee of Mortgage  
7616 Currell Blvd, Suite 200  
Woodbury, MN 55125-4393  
(651) 209-3300

File Number: 027148F02

The Journal  
November 26<sup>th</sup> & December 3<sup>rd</sup>, 10<sup>th</sup>, 17<sup>th</sup>, 24<sup>th</sup>, 31<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 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: Dehlia 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 OBTAINED 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 12<sup>th</sup>, 19<sup>th</sup>, 26<sup>th</sup>, & December 3<sup>rd</sup>, 10<sup>th</sup>, 17<sup>th</sup>, 2014

**Call Classifieds**  
**218-285-7411**

