

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 Giovarelli 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

TRUSTAR FEDERAL CREDIT UNION

By _____
Dehlla 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

Court File Number: **36-JV-13-544**

SUMMONS
Child In Need Of Protection or Services Petition

Darnell N Warren
202 22 ST E APT 206
Int'l Falls MN 56649-4061

In the Matter of the Welfare of the Child(ren) of: Jana Raelynn Reff, Mother and Daniel Gordon Wagner, Father

Please take notice that on August 16, 2013, a petition was filed with the above-named court alleging that the child(ren) of the above-named parent(s) or legal custodian(s) to be in need of protection or services. A copy of the Petition is attached.

YOU ARE HEARBY SUMMONED AND REQUIRED TO APPEAR IN COURT at the following date, time and place where a hearing regarding the Petition and the best interests of the child(ren) will be held:

October 24th, 2013
Admit/Deny Hearing
9:15AM
District Court Judge Charles H. LeDuc
Koochiching County District Court
715 4th Street
International Falls Minnesota 56649
218-283-1160

YOU HAVE BEEN SERVED WITH THIS SUMMONS because, pursuant to statute or court rule:

- You are a parent to the child (ren) named in the petition; or
- You are a party to this proceeding pursuant to Juvenile Protection Rule 21.01 or an attorney for a party, or
- You have legal custody of the child who is the subject of the Petition; or
- You are a person whose presence the court believes is important to a determination concerning the best interests of the child(ren) who are the subject

IF YOU FAIL TO APPEAR AT THE HEARING:

- The court may conduct the hearing without you; and
- The court may find that the factual allegations and statutory grounds set forth in the petition have been proved; and
- The court may enter an order granting the relief requested in the petition, which may include: removing the child(ren) from the home of the parent or legal custodian and placing the child(ren) in foster care;

permanently severing the parent's rights to the child (ren) pursuant to a termination of parental rights petition;

permanently transferring the child(ren)'s legal and physical custody to a relative; or an order for other permanent placement of the child(ren).

A STATEMENT OF YOUR RIGHTS AND RESPONSIBILITIES IS ATTACHED, including the right to be represented by an attorney as authorized under the statutes and court rules. It is your responsibility to immediately notify the court administrator if your address changes.

Dated: September 30, 2013
Sean R. Jones
Court Administrator

The Journal
October 5th, 9th, & 16th, 2013

Recorded May 10, 2013, as Document No. 000277626.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100021268300511363 LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: U.S. Bank National Association RESIDENTIAL MORTGAGE SERVICER: U.S. Bank Home Mortgage, a division of U.S. Bank National Association

MORTGAGED PROPERTY ADDRESS: 12090 Front Street a/k/a 12255 Front Street, Northome, MN 56661 TAX PARCEL I.D. #: 9700100361

LEGAL DESCRIPTION OF PROPERTY: See attached legal description

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$59,676.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$60,837.44

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: October 31, 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.

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 1, 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: August 20, 2013

U.S. Bank National Association
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
19 - 13-005279 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

LOT THIRTY SIX (36), AUDITOR'S PLAT NO. 21, LESS THE FOLLOWING DESCRIBED TRACT: COMMENCING AT THE NE CORNER OF SAID LOT; THENCE 60 FEET WEST ALONG THE NORTH LINE THEREOF; THENCE SOUTH 50 FEET; THENCE EAST 60 FEET; THENCE NORTH TO THE POINT BEGINNING LESS HIGHWAY, KOOCHICHING COUNTY, MINNESOTA.

The Journal
September 11th, 18th, 25th, October 2nd, 9th, 16th, 2013

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

Office of the Minnesota Secretary of State
Assumed name/Certificate of Assumed Name
Minnesota Statutes, Chapter 333

The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection on order to enable consumers to be able to identify the true owner of a business.

1. List the exact name under which the business is or will be conducted: Island View Realty

2. Principal Place of Business: 435 Third Street

3. List the name and complete address of all persons conducting business under the above Assumed Name, OR if an entity, provide the legal corporate, LLC, or limited Partnership name and registered office address:

Name:
True North Realty, Inc.
435 Third Street
International Falls, Mn. 56649

Name:

Jordan Pearson
435 Third Street
International Falls, Mn. 56649

4. I, the undersigned, certify that I am signing this document as the person whose signature is required, or a s agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

/s/ Jordan Pearson
Date, 10/08/13

Jordan Pearson, President

office@truenorthrealtyinc.com

The Journal
October 16th & 19th, 2013

Public Notice

State of Minnesota
Koochiching County

9th Judicial District
Court File Number: 36-JV-13-625

SUMMONS
Child In Need of Protection or Services Petition

COLTON ALAN TAMMI
4610 HIGHWAY 53
RAY MN 56668

In the Matter of the Welfare of the Child(ren) of: Samantha B Trafon

Please take note that on September 24, 2013, a petition was filed with the above-named court alleging that the child(ren) of the above-named parent(s) or legal custodian(s) to be in need of protection or services. A copy of the Petition is attached.

YOU ARE HEREBY SUMMONED AND REQUIRED TO APPEAR IN COURT at the following date, time, and place where a hearing regarding the Petition and the best interests of the child(ren) will be held:

October 31st, 2013
Admit/Deny Hearing
9:00 AM
District Court Judge Charles H. LeDuc
Koochiching County District Court
715 4th Street
International Falls Minnesota 56649
218-283-1160

YOU HAVE BEEN SERVED WITH THIS SUMMONS because, pursuant to statute or court rule:

- You are a parent to the child (ren) named in the petition; or
- You are a party to this proceeding pursuant to Juvenile Protection Rule 21.01 or an attorney for a party, or
- You have legal custody of the child who is the subject of the Petition; or
- you are a person whose presence the court believes is important to a determination concerning the best interests of the child(ren) who are the subject of the Petition.

IF YOU FAIL TO APPEAR AT THE HEARING:

- The Court may conduct the hearing without you; and
- The court may find that the factual allegations and statutory grounds set forth in the petition have been proved; and
- The court may enter an order granting the relief requested in the petition, which may include: removing the child(ren) from the home of the parent or legal custodian and placing the child(ren) in foster care; permanently severing the parent's rights to the child(ren) pursuant to a termination of the parental rights petition; permanently transferring the child (ren)'s legal and physical custody to a relative; or an order for other permanent placement of the child(ren).

A STATEMENT OF YOUR RIGHTS AND RESPONSIBILITIES IS ATTACHED, including the right to be represented by an attorney as authorized under the statutes and court rules. It is your responsibility to immediately notify the court administrator if your address changes.

Dated: October 1, 2013

Sean R Jones
Court Administrator

The Journal
October 5th, 9th, & 16th, 2013

STATE OF MINNESOTA
COUNTY OF KOOCHICHING

IN DISTRICT COURT
NINTH JUDICIAL DISTRICT

CIVIL DIVISION
Case Type: Property

COURT FILE NUMBER:

SUMMONS

Linda M. Mankus,
Plaintiff(s),

vs.

Harold L. Christianson, Shirley M. Christianson, Norman R. Christianson, Loretta Christianson, Floyd Christianson, Jackie Christianson, Estate of Kenneth Christianson, Jean A. Christianson, Chad Matthew Christianson, Adam Troy Christianson, Raymond D. McGovern, Estate of Fern McGovern, Linda Slatinski a/k/a Linda M. Mankus: State of Minnesota; Koochiching County, Minnesota; and all other persons unknown claiming any right, title, estate, interest, or lien in or on the real estate described in the Complaint herein. Defendant(s).

THE STATE OF MINNESOTA TO THE ABOVE-NAMED DEFENDANT:

1. YOU ARE BEING SUED. The Plaintiffs have started a lawsuit against you. The Plaintiffs' Complaint against you is on file in the office of the court administrator of the above-named court. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this Summons.

2. YOU MUST REPLY WITHIN 20 DAYS TO PROTECT YOUR RIGHTS. You must give or mail to the person who signed this Summons a written response called an Answer within 20 days of the date on which you received this Summons. You must send a copy of your Answer to the person who signed this Summons located at:

Griffith Law Office
Illis Building
343 Third Street
International Falls, MN 56649

3. YOU MUST RESPOND TO EACH CLAIM. The Answer is your written response to the Plaintiffs' Complaint. In your Answer you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiffs should not be given everything asked for in the Complaint, you must say so in your Answer.

4. YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS. If you do not Answer within 20 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiffs everything asked for in the Complaint. If you do not want to contest the claims stated in the Complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the Complaint.

5. LEGAL ASSISTANCE. You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.

6. ALTERNATIVE DISPUTE RESOLUTION. Pursuant to Minn. Stat. § 543.22, notice is given that Rule 114 of the Minnesota General Rules of Practice for District Courts requires the parties to make efforts to undertake some form of alternative dispute resolution. This may include mediation, arbitration, moderated settlement conference, early neutral evaluation or other process as the parties may agree to. You must still send your written Answer to the Complaint even if you expect to use alternative means of resolving this dispute.

7. THIS LAWSUIT MAY AFFECT OR BRING INTO QUESTION TITLE TO REAL PROPERTY located in the County of Koochiching, State of Minnesota, legally described as follows: That part of Government Lot Four (4), also known as Northwest Quarter of the Northwest Quarter (NW¼ - NW¼), lying North (N) of Highway No. 53, Section One (1), Township Sixty-nine (69), Range Twenty-four (24), except the East (E) Two Hundred Feet (E 200') thereof.

The object of this action is to quiet the title to said real estate and to determine the adverse claims of the Defendants to the same and the rights of the respective parties therein, and the relief demanded in the Complaint consists wholly in excluding Defendants from any interest in or lien on said real estate and no personal claim is being made against any of said Defendants.

ACKNOWLEDGMENT

The undersigned hereby acknowledges that pursuant to Minn.Stat. § 549.211, subd. 2: (1) this pleading is not being presented for any improper purpose, such as to harass or to cause unnecessary delay or needless increase in the cost of litigation; (2) the claims, defenses, and other legal contentions are warranted by existing law or by a non-frivolous argument for the extension, modification, or reversal of existing law or the establishment of new law; (3) the allegations and other factual contentions have evidentiary support or, if specifically so identified, are likely to have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the denials of factual contentions are warranted on the evidence or, if specifically so identified, are reasonably based on a lack of information or belief.

Dated: June 18, 2013

GRIFFITH LAW OFFICE

/s/Daniel L. Griffith
Daniel L. Griffith

Attorney for Plaintiff(s)
Registration No. 235015
343 Third Street
International Falls, MN 56649
(218) 283-8400

The Journal
October 16th, 19th, & 26th, 2013