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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 conditions of the following described mortgage: DATE OF MORTGAGE: July 7, 2005 MORTGAGOR: Clark James Eddy, unmarried man. MORTGAGEE: Washington Mutual Bank, FA, a federal association. DATE AND PLACE OF RECORDING: Recorded July 19, 2005 Koochiching County Recorder, Document No. A000252682. ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, N.A. as trustee for Freddie Mac Securities REMIC Trust, Series 2005-S001. Dated July 23, 2013 Recorded July 29, 2013, as Document No. A000278329. TRANSACTION AGENT: NONE TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Washington Mutual Bank, FA, a federal association RESIDENTIAL MORTGAGE SERVICER: JPMorgan Chase Bank, National Association MORTGAGED PROPERTY ADDRESS: 1180 County Road 75, Gheen, MN 55771 TAX PARCEL I.D. #: 0101300200 LEGAL DESCRIPTION OF PROPERTY: Lot 2, except the Easterly 940 feet and Lot 3, except the West 700 feet all in Section 13, Township 63, Range 22. COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$75,000.00 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$75,866.69 That prior to the commencement of this mortgage foreclosure proceed-

ing 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: February 6, 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 redemption within twelve (12) 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 February 6, 2015 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

Dated: December 2, 2013

Wells Fargo Bank, N.A., as Trustee 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 30 - 13-006449 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

The Journal

December 7th, 14th, 21st, 28th, 2013
January 4th & 11th, 2014

Public Notice

STATE OF MINNESOTA
COUNTY OF KOOCHICHING

DISTRICT COURT
NINTH JUDICIAL DISTRICT
Court File No.: 36-PR-13-804

NOTICE OF AND ORDER FOR HEARING ON PETITION FOR FORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

In Re: Estate of

Phyllis Lorraine Kaviuk, a/k/a/
Phyllis L. Kaviuk, Decedent.

It is Ordered and Notice is given that on January 9th, 2014 at 11:00 am a hearing will be held in this Court at 715 Fourth Street, International Falls, Minnesota, on a petition for the formal probate of an instrument purporting to be the decedent's Will dated February 13, 1978, and Separate Writing pursuant to Minn. Stat.524.2-513 dated February 13, 1978, and for the appointment of John R. Kaviuk, whose address is 704 Eight Street, International Falls, Minnesota 56649, as personal representative of the decedent's estate in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the decedent's estate, including the power to collect all assets; pay all legal debts, claims, taxes and expenses; sell real and personal property; and do all necessary acts for the decedent's estate.

Notice is further given that, subject to Minn. Stat. 524.3-801, all creditors having claims against the decedent's estate are required to present the claims to the personal representa-

tive or to the Court within four (4) months after the sate of this notice or the claims will be barred.

BY THE COURT

Dated: 12-13-13

/s/ Charles H. LeDuc
Judge of District Court

Dated: 12-13-13

/s/ Sara Thompson
Court Administrator

Court File No. 36-PR-13-804

STEVEN M. SHERMOEN LAW
OFFICE
Steven M. Shermoen
MN #100304
501 Fourth Street
P.O. Box 1152
International Falls, Mn, 56649
Telephone: 218-285-2972
Facsimile: 218-285-9117

The Journal
December 21st & 28th, 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.

Date: December 6, 2013

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: **October 9, 2009**
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$64,000.00**
MORTGAGOR(S): **Ann Stevens and Charles Stevens, wife and husband**
MORTGAGEE: **TruStar Federal Credit Union**

DATE AND PLACE OF FILING: **October 9, 2009, as Document No. A000266998, as modified by Modification of Mortgage dated November 19, 2012, filed November 19, 2012, as Document No. A000276197, to reduce principal secured to \$58,670.85, both in the office of the Koochiching County Recorder.** ASSIGNMENTS OF MORTGAGE: **N/A** LEGAL DESCRIPTION OF PROPERTY:

Lots 13 and 14, Block 17, Plat of International Falls.

COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching County, Minnesota**
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: **\$58,072.99**

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: **February 11, 2014 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 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 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 un-

der section 580.30, or the property is not redeemed under section 580.23, is 11:59 p.m. on **August 11, 2014.**

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.

TRUSTAR FEDERAL CREDIT UNION

By _____
Dehlia 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: 400 3rd Street, International Falls, MN 56649

(2) Transaction agent; residential mortgage servicer; and lender or broker: TruStar Federal Credit Union

(3) Tax parcel identification number: 92-006-17130 and 92-006-17140

(4) Transaction Agent's mortgage ID number (MERS number): None

(5) Name or mortgage originator: TruStar Federal Credit Union

The Journal
December 14th, 21st, 28th, 2013
January 4th, 11th, 18th, 2014