

# 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: **January 5, 2011**  
MORTGAGOR: **Timothy A. Streed and Tammy M. Streed, husband and wife**  
MORTGAGEE: **The City of Big Falls**  
SERVICER: **The City of Big Falls**  
MORTGAGE ID NUMBER: **None**  
DATE AND PLACE OF RECORDING: **Recorded January 7, 2011, Koochiching County Recorder, Document No. 270832**  
ASSIGNMENTS OF MORTGAGE: **None**  
MORTGAGED PROPERTY ADDRESS: **410 3rd Street SW Bigfalls, MN 56627**  
TAX PARCEL I.D. #: **91-003-04130 and 91-003-04150**  
LEGAL DESCRIPTION OF PROPERTY: **Lots 13, 14, 15, 16, and 17, Block 4, Plat of Big Falls**  
COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching**  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$25,000.00**  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: **\$21,298.62**

That prior to the commencement of this mortgage foreclosure proceeding, the 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 the 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 23, 2014 10:00 a.m.**  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is **July 23, 2014**.

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: **NOVEMBER 26, 2013**

Shermoen & Jaksa, PLLP  
By: Kimberly A. Literovich  
ARN 0347632  
345 Sixth Avenue - PO Box 1072  
International Falls, Minnesota 56649

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013**  
**& January 8<sup>th</sup>, 2014**

**NOTICE OF MORTGAGE FORECLOSURE SALE**

DATE: November 30, 2013

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

**INFORMATION REGARDING MORTGAGE TO BE FORECLOSED**

1. Date of Mortgage: March 24, 2005

2. Mortgagors: Daniel Thorstad, a/k/a Daniel P. Thorstad and Peggy Thorstad, a/k/a Peggy J. Thorstad

3. Mortgagees: Border State Bank of International Falls

4. Recording Information: Recorded on April 1, 2005, as Document Number 251455 in the Office of the County Recorder of Koochiching County, Minnesota.

5. Assignments of Mortgage, if any: n/a

**INFORMATION REGARDING MORTGAGED PREMISES**

6. Tax parcel identification number of the mortgaged premises: 13-036-43000

Legal description of the mortgaged premises: SW¼ SE¼ of Section 36, Township 69 North, Range 23 West

Check here if all or part of the described real property is Registered (Torrens)

**SUMMONS**

BEVERLY MEADOWS

Plaintiff,

vs.

JP MORGAN CHASE BANK, as Trustee,

Defendant.

THIS SUMMONS IS DIRECTED TO: JP Morgan Chase Bank, as Trustee:

**1. YOU ARE BEING SUED.** The Plaintiff has started a lawsuit against you. The Plaintiff's Complaint against you is filed at the Koochiching County Courthouse. 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: 502 - 24th Street NW, Bemidji, MN 56601.

**3. YOU MUST RESPOND TO EACH CLAIM.** This Answer is your written response to the Plaintiff's Complaint. In your Answer, you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiff 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 Plaintiff 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.** The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response 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 Koochiching County, State of Minnesota, legally described as follows: South 628 feet of the West 347 feet of the Northwest Quarter of Southwest Quarter (NW¼ of SW¼), Section Thirteen (13), Township One Hundred Fifty-one (151), Range Twenty-nine (29).

The object of this action is a quiet title action.

Dated: October 15, 2013  
DRAHOS KIESON & CHRISTOPHER, P.A.  
By: /s/ Ryan K. Kleson  
Ryan K. Kleson, #0280471  
Attorneys for Plaintiff  
502 - 24th Street NW  
Bemidji, MN 56601  
(218) 444-1750

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Nora L. Crumpton  
Anderson Law Offices, P.A.  
115 Roberts Ave. N.E., P.O. Box 430  
Warroad, MN 56673  
(218) 386-1040

Name of Mortgagee or Mortgage Assignee:

Border State Bank of International Falls

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013 & January 8<sup>th</sup>, 2014**

**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: **June 22, 2007**  
MORTGAGOR: **Brian T. Tivey, a single person**  
MORTGAGEE: **TruStar Federal Credit Union**  
SERVICER: **TruStar Federal Credit Union**  
MORTGAGE ID NUMBER: None  
DATE AND PLACE OF RECORDING: **Recorded June 22, 2007, Koochiching County Recorder, Document No. 259765**  
ASSIGNMENTS OF MORTGAGE: None  
MORTGAGED PROPERTY ADDRESS: **318 Van Lynn Road International Falls, MN 56649**  
TAX PARCEL I.D. #: **92-101-00100**  
LEGAL DESCRIPTION OF PROPERTY: **Lot 10, Auditor's Plat No 1, excepting therefrom the East 200 Feet and South 200 Feet of the West 100 Feet.**  
COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching**  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$67,800.00**  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013 & January 8<sup>th</sup>, 2014**

**NOTICE OF MORTGAGE FORECLOSURE SALE**

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NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described Mortgage:

DATE OF MORTGAGE: **June 22, 2007**  
MORTGAGOR: **Brian T. Tivey, a single person**  
MORTGAGEE: **TruStar Federal Credit Union**  
SERVICER: **TruStar Federal Credit Union**  
MORTGAGE ID NUMBER: None  
DATE AND PLACE OF RECORDING: **Recorded June 22, 2007, Koochiching County Recorder, Document No. 259765**  
ASSIGNMENTS OF MORTGAGE: None  
MORTGAGED PROPERTY ADDRESS: **318 Van Lynn Road International Falls, MN 56649**  
TAX PARCEL I.D. #: **92-101-00100**  
LEGAL DESCRIPTION OF PROPERTY: **Lot 10, Auditor's Plat No 1, excepting therefrom the East 200 Feet and South 200 Feet of the West 100 Feet.**  
COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching**  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$67,800.00**  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY

DATE AND TIME OF SALE: **January 23, 2014 10:00 a.m.**  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is **July 23, 2014**.

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: **NOVEMBER 26, 2013**

Shermoen & Jaksa, PLLP  
By: Kimberly A. Literovich  
ARN 0347632  
345 Sixth Avenue - PO Box 1072  
International Falls, Minnesota 56649

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013**  
**& January 8<sup>th</sup>, 2014**

8. The physical street address, city, and zip code of the mortgaged premises: 2352 Town. Rd. 182, Ray, MN 56669

**OTHER FORECLOSURE DATA**

9. The person holding the Mortgage is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is/are Border State Bank.

The transaction agent's mortgage identification number, if stated on the Mortgage, is: not stated

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Border State Bank.

**INFORMATION REGARDING FORECLOSURE**

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was \$ 183,000.00.

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$161,448.25.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Koochiching County, Minnesota, at public auction on January 16, 2014, 10:00 a.m., at Koochiching County Sheriff's Office, 715 4th St., International Falls, MN 56649.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is twelve (12) months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on January 16, 2015.

**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.**

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Nora L. Crumpton  
Anderson Law Offices, P.A.  
115 Roberts Ave. N.E., P.O. Box 430  
Warroad, MN 56673  
(218) 386-1040

Name of Mortgagee or Mortgage Assignee:

Border State Bank of International Falls

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013 & January 8<sup>th</sup>, 2014**

**NOTICE OF MORTGAGE FORECLOSURE SALE**

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DATE OF MORTGAGE: **June 22, 2007**  
MORTGAGOR: **Brian T. Tivey, a single person**  
MORTGAGEE: **TruStar Federal Credit Union**  
SERVICER: **TruStar Federal Credit Union**  
MORTGAGE ID NUMBER: None  
DATE AND PLACE OF RECORDING: **Recorded June 22, 2007, Koochiching County Recorder, Document No. 259765**  
ASSIGNMENTS OF MORTGAGE: None  
MORTGAGED PROPERTY ADDRESS: **318 Van Lynn Road International Falls, MN 56649**  
TAX PARCEL I.D. #: **92-101-00100**  
LEGAL DESCRIPTION OF PROPERTY: **Lot 10, Auditor's Plat No 1, excepting therefrom the East 200 Feet and South 200 Feet of the West 100 Feet.**  
COUNTY IN WHICH PROPERTY IS LOCATED: **Koochiching**  
REGISTERED LAND: the land described in the mortgage is not registered land.  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$67,800.00**  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF THE DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY

DATE AND TIME OF SALE: **January 23, 2014 10:00 a.m.**  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is **July 23, 2014**.

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: **NOVEMBER 26, 2013**

Shermoen & Jaksa, PLLP  
By: Kimberly A. Literovich  
ARN 0347632  
345 Sixth Avenue - PO Box 1072  
International Falls, Minnesota 56649

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013**  
**& January 8<sup>th</sup>, 2014**

MORTGAGEE: **\$70,023.17**

That prior to the commencement of this mortgage foreclosure proceeding, the 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 the 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 23, 2014 10:00 a.m.**  
PLACE OF SALE: Koochiching County Sheriff's Office, Law Enforcement Center, 715 Fourth Street, 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 attorney fees, allowed by law subject to redemption within six months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, singlefamily dwelling, the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23 is **July 23, 2014**.

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."

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**The Journal**  
**December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 31<sup>st</sup>, 2013**  
**& January 8<sup>th</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.**

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: February 6, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$50,000.00

MORTGAGOR(S): Robert Troy, a single person

MORTGAGEE: First National Bank

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: First National Bank

SERVICER: Wells Fargo Bank, N.A.

DATE AND PLACE OF FILING: Filed February 8, 2008, Koochiching County Recorder, as Document Number A000261675, Thereafter modified by LOAN MODIFICATION AGREEMENT to increase the value of the mortgage to \$54,201.00 dated July 16, 2008 and recorded August 05, 2008 as document number A000263315

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, NA

LEGAL DESCRIPTION OF PROPERTY: Lots 16, 17 and 18, and Lots 6, 7, 8, and 9, Block Three (3) Second Addition to Northhome

PROPERTY ADDRESS: 12186 2nd St, Northome, MN 56661

PROPERTY IDENTIFICATION NUMBER: 97-004-03060

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$54,535.87

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 9, 2014, 10:00am

PLACE OF SALE: Sheriff's Main Office, Courthouse Complex, West End, 4th St. and 8th Ave., International Falls, MN 56649

to pay the debt 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) the personal representatives or assigns.

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 July 9, 2014.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: November 12, 2013

Wells Fargo Bank, NA  
Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY  
Lawrence P. Zielke - 152559  
Diane F. Mach - 273788  
Melissa L. B. Porter - 0337778  
Randolph W. Dawdy - 2160X  
Ronald W. Spencer - 0104061  
Stephanie O. Nelson - 0388918  
Gary J. Evers - 0134764  
Attorneys for Mortgagee  
12550 West Frontage Road, Ste. 200  
Burnsville, MN 55337  
(952) 831-4060

13-093432

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

**The Journal**  
**November 20<sup>th</sup>, 27<sup>th</sup>, December 4<sup>th</sup>, 11<sup>th</sup>, 18<sup>th</sup>, 24<sup>th</sup>, 2013**

## Public Notice

13-091133

**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: July 2, 2004

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$66,500.00

MORTGAGOR(S): David W Turner and Tracey R Turner, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc

SERVICER: EverBank

DATE AND PLACE OF FILING: Filed July 6, 2004, Koochiching County Recorder, as Document Number 248563

ASSIGNMENTS OF MORTGAGE: Assigned to: EverBank

LEGAL DESCRIPTION OF PROPERTY: Lots 17, 18 and 19, Block 5, Holler's Addition to Koochiching

PROPERTY ADDRESS: 1629 3rd Ave E, International Falls, MN 56649

PROPERTY IDENTIFICATION NUMBER: 92-120-05170

COUNTY IN WHICH PROPERTY IS

LOCATED: Koochiching

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$64,907.82

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: February 4, 2014, 10:00am**

PLACE OF SALE: Sheriff's Main Office, Courthouse Complex, West End, 4th St. and 8th Ave., International Falls, MN 56649

to pay the debt 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) the personal representatives or assigns.

**TIME AND DATE TO VACATE PROPERTY:**