

LOCALNEWS

More than 68,000 Minnesotans enrolled through MNsure by Dec. 31

Stable IT system, responsive contact center and statewide assister network made getting enrolled easier

MNSURE REPORT

MNsure successfully enrolled 68,851 Minnesotans into comprehensive, affordable health insurance as of Dec. 31, bringing to a close the deadline for January 1 coverage, MNsure announced recently.

The MNsure IT system remained stable for consumers and provided a smoother consumer experience for the vast majority of shoppers.

“When I joined MNsure just over a year ago, I said on day one that my focus would be firmly on improving the consumer experience. MNsure has made tremendous strides as an organization, resulting in a vastly improved consumer experience — but open enrollment continues, as does our round-the-clock work to

make enrollment easier for Minnesotans,” said CEO Scott Leitz. “We continue to be dedicated to reaching those Minnesotans who still need the peace of mind that health insurance coverage brings.”

The next deadline is Jan. 15 for those consumers who need coverage to begin Feb. 1. Feb. 15 is the deadline for March 1 coverage and the final deadline to enroll during the regular open enrollment period.

Minnesotans eligible for MinnesotaCare or Medical Assistance can enroll year-round.

As of Dec. 31, preliminary numbers indicate 31,159 Minnesotans have enrolled into commercial coverage through MNsure. This number is expected to grow as passive renewals are added to the enrollment

total. 11,152 have newly enrolled into MinnesotaCare, and 26,540 have newly enrolled into Medical Assistance. Updated MNsure enrollment numbers will be made public at MNsure board meetings or on previously scheduled weekly enrollment advisories.

A Year Makes a Critical Difference in Enrollment

■ Between October 1 and December 31, 2013, 25,860 consumers had enrolled into commercial coverage through MNsure within about a 13-week period. In marked contrast, between November 15 and December 31, 2014, 31,159 were enrolled into commercial coverage in about six and a half weeks, nearly half the time.

■ Of the 31,159 enrolled into commercial coverage: ■ 10,530 were renewed

enrollments, and ■ 7,172 were 2014 PreferredOne enrollees who enrolled into a new MNsure commercial plan.

Contact Center Managing Record-Setting Call Volume, Keeping Wait Times Low

■ MNsure’s Contact Center received 70,971 calls in December 2013. In 2014, there was an increase to 120,266 calls in December; a 69 percent increase in call volume with the vast majority of consumers calling asking “how to enroll.”

■ Wait times also came down dramatically in 2014: the average wait time decreased from one hour and two minutes for December 2013 to five minutes and 48 seconds for December 2014.

Broker Walk-In Enrollment Sites Help More Than 1,000 Minnesotans Get Enrolled

■ For more than 1,000

Minnesotans, the in-person help provided at the six MNsure broker enrollment sites across the state meant they were able to get questions answered and to get enrolled in commercial coverage.

■ This means walk-in centers are well on their way to surpassing projections even before the majority of targeted marketing begins on their behalf.

MNsure Outreach and Enrollment Grantees Holding Hundreds of Informational and Enrollment Events Statewide

■ As part of a more streamlined and coordinated effort with our outreach and enrollment grantees, grantee organizations have reached 73,648 individuals through direct outreach and education activities, held more than 1,037 outreach activities, and have assisted

nearly 8,000 people with enrollments.

Consumers who have already enrolled and received an email confirmation from MNsure do not need to call to confirm enrollment or take any further action until they receive information from their insurance company. Consumers will receive an invoice from their health insurance company and should pay the insurance company directly by the due date listed on the invoice.

Open enrollment for 2015 coverage began Nov. 15, 2014, and ends Feb. 15, 2015. Minnesotans eligible for Medical Assistance or MinnesotaCare can enroll year-round. As of May 2014, 95 percent of Minnesotans have health coverage—the highest percentage in state history.

There’s a wallet with \$25,000 on your driveway.

Not really, but that’s what a car thief sees. (Lock your car, take your keys, park in a well-lit area.)

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Public Notices

651-209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

16205-14-01813-1

The Journal
January 14th, 21st, 28th & February 4th, 11th, 18th, 2015

Public Notice

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: December 10, 2014

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: June 29, 2007

2. Mortgagors: Lori M. Johnson, a/k/a Lori Pelland

3. Mortgagees: Border State Bank

4. Recording Information: Recorded on August 9, 2007, as Document Number A000260207 in the Office of the County Recorder of Koochiching County, Minnesota.

5. Assignments of Mortgage, if any: none

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 92-06-41070

7. Legal description of the mortgaged premises: Lot 7 and the West Half (W ½) of Lot 8, Block 41, Plat of International Falls

8. The physical street address, city, and zip code of the mortgaged premises: 811 5th St., International Falls, MN 56649

OTHER FORECLOSURE DATA

9. The person holding the Mortgage: is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is 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 \$52,547.35.

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: \$42,755.10.

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 22, 2015, 10:00 a.m., at the Koochiching County Sheriff's Department, 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 six 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 July 22, 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.
P.O. Box 430
Warroad, MN 56763
Name of Mortgagee or Mortgage Assignee:

Border State Bank
1414 Highway 71
International Falls, MN 56649

The Journal

December 10th, 17th, 24th, 31st, 2014 & January 7th & 14th, 2015

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: December 21, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$147,250.00

MORTGAGOR(S): Jeffrey Mettler and Christine Mettler, husband and wife

MORTGAGEE: TruStar Federal Credit Union

DATE AND PLACE OF RECORDING: Recorded: January 03, 2013 Koochiching County Recorder Document Number: A000276638

ASSIGNMENTS OF MORTGAGE: And assigned to: Associated Bank, N.A. Dated: December 21, 2012 Recorded: February 13, 2013 Koochiching County Recorder Document Number: A000276987

Transaction Agent: Not Applicable Transaction Agent Mortgage Identification Number: Not Applicable Lender or Broker: TruStar Federal Credit Union Residential Mortgage Servicer: Associated Bank - WI Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching Property Address: 4434 County Road 90 E, International Falls, MN 56649-9136 Tax Parcel ID Number: 21-029-32100

LEGAL DESCRIPTION OF PROPERTY: North 330 feet of the South 660 feet of NW1/4SW1/4, Section 29, Township 70, Range 24, West of the Fourth Principal Meridian

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$145,441.44

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 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: February 19, 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 disbursements, 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 August 19, 2015, or the next business day if August 19, 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: December 01, 2014 ASSIGNEE OF MORTGAGEE: Associated Bank, 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: 032534F01

The Journal
January 7th, 14th, 21st, 28th & February 4th, 11th, 2015

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: March 23, 2004

MORTGAGOR: Christine C. Woolsey, a single person.

MORTGAGEE: Border State Bank of International Falls.

DATE AND PLACE OF RECORDING: Recorded April 8, 2004 Koochiching County Recorder, Document No. 247336.

ASSIGNMENTS OF MORTGAGE: Assigned to: Merchants Bank, National Association. Dated March 23, 2004 Recorded April 8, 2004, as Document No. 247337.

TRANSACTION AGENT: NONE TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Border State Bank of International Falls

RESIDENTIAL MORTGAGE SERVICER: Merchants Bank, N.A. MORTGAGED PROPERTY ADDRESS: 1711 1st Avenue East, International Falls, MN 56649

TAX PARCEL I.D. #: 92.109.09260

LEGAL DESCRIPTION OF PROPERTY: Lots 26, 27 and 28, Block 9, Plat of Francon's Addition to Koochiching, Koochiching County, Minnesota. COUNTY IN WHICH PROPERTY IS LOCATED: Koochiching ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$52,250.00 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$42,708.68

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: February 26, 2015 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 August 26, 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

"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: December 22, 2014

Merchants 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 94-14-008332 FC

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The Journal
January 7th, 14th, 21st, 28th, & February 4th, 11th, 2015