**First Publication Date:
Wednesday,
June 17, 2026**

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE:
June 2, 2023

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE:
$150,964.00

MORTGAGOR(S):
Joshua S Walters and Lisa M Walters, spouses married to each other

MORTGAGEE:
Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Merchants Bank, National Association, its successors and assigns

DATE AND PLACE OF RECORDING:
Recorded: June 7, 2023
Winona County Recorder
Document Number:
A649233

ASSIGNMENTS OF MORTGAGE:
And assigned to: U.S. Bank National Association Dated: August 15, 2024 Recorded: August 16, 2024 Winona County Recorder Document Number: A656166

Transaction Agent:
Mortgage Electronic Registration Systems, Inc. Transaction Agent

Mortgage Identification Number: 1011181-0000000193-6

Lender/Broker/Mortgage Originator:
Merchants Bank, National Association

Residential Mortgage Servicer:
U.S. Bank National Association

COUNTY IN WHICH PROPERTY IS LOCATED:
Winona

Property Address: 827 E 3rd St, Winona, MN 55987-4424

Tax Parcel ID Number:
32.200.4660

LEGAL DESCRIPTION OF PROPERTY:
Lot One (1) in Block Thirty-eight (38), in Hamilton`s Addition to the City of Winona, Winona County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE:
$160,842.17

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:
July 30, 2026 at 10:00 AM

PLACE OF SALE:
County Sheriff`s office, Winona County Law Enforcement Center Lobby, 201 West Third Street, Winona, 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 February 01, 2027, or the next business day if February 01, 2027 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: June 12, 2026
MORTGAGEE: U.S. Bank National Association
Wilford, Geske & Cook, P.A.
Attorneys for Mortgagee
7616 Currell Boulevard,
Suite 200
Woodbury, MN 55125
(651) 209-3300
File Number: 057555-F1
