

Publication Date:
Wednesday,
March 25, 2026
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:
September 7, 2006
MORTGAGOR:
Pamela A. O'Laughlin, a single person.

MORTGAGEE:
Washington Mutual Bank, FA.
DATE AND PLACE OF RECORDING:
Recorded September 8, 2006 Winona County Recorder, Document No. 513342.

ASSIGNMENTS OF MORTGAGE:
Assigned to: JPMorgan Chase Bank, National Association. Dated May 1, 2013 Recorded May 13, 2013, as Document No. A573406. And thereafter assigned to: Select Portfolio Servicing, Inc.. Dated February 21, 2018 Recorded February 28, 2018, as Document No. A608560. And thereafter assigned to: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Credit Risk Transfer Trust, Series 2018-3. Dated September 18, 2023 Recorded September 27, 2023, as Document No. A651090.

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

RESIDENTIAL MORTGAGE SERVICER:
Select Portfolio Servicing, Inc.

MORTGAGED PROPERTY ADDRESS: 970 East 9th Street, Winona, MN 55987
TAX PARCEL I.D. #:
322006490

LEGAL DESCRIPTION OF PROPERTY:
The Westerly One-half of Lot Eleven (11), Block Four (4), E.C. Hamilton's Addition to Winona, being located upon and forming a part of the North Half of the Southwest Quarter (N½ of SW¼) of Section Twenty-five (25), Township One Hundred Seven (107) North, of Range Seven (7), West of the Fifth Principal Meridian, Winona County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED:
Winona
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE:
\$66,500.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$56,355.22
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:
May 14, 2026 at 10:00 AM
PLACE OF SALE: Sheriffs Office, Lobby of Law Enforcement Center, 3rd and Washington Street, Winona, MN 55987 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 November 16, 2026, 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: March 16, 2026
Federal Home Loan Mortgage Corporation, as trustee
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300

Minneapolis, MN 55416
(952) 925-6888
38 - 26-001033 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
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July 20, 2021
