

First Publication Date:
Wednesday,
July 22, 2026

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of that certain mortgage, dated the 17th day of October, 2013, executed by Robert J. Praxel and Angel L. Praxel, husband and wife, as mortgagors, to Minnesota First Credit and Savings, Inc., as mortgagee, filed for record in the office of the County Recorder in and for the County of Winona, and State of Minnesota, on the 23rd day of October, 2013, as Document No. A-577542;

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 notice provisions and conditions precedent as required by law; and that the mortgagee or assignee has elected to declare the entire sum secured by the note and mortgage to be immediately due and payable as provided in the note and mortgage; That the original or maximum principal amount secured by the mortgage was Fifty-Three Thousand, Six Hundred Eighty-Eight and 64/100 (\$53,688.64) DOLLARS;

That there is due and claimed to be due on the mortgage, including interest to date hereof, the sum of Thirty-Five Thousand Four Hundred Thirty-Five and 59/100 (\$35,435.59) DOLLARS;

And that pursuant to the power of sale therein contained, said mortgage will be foreclosed and the tract of land lying and being in the County of Winona, State of Minnesota, described as follows, to-wit:

Lot Four (4), Block One (1), Murphy's Subdivision, being located upon and forming a part of the Northeast Quarter of the Northwest Quarter (NE 1/4 of NW 1/4) of Section Twenty-Five (25), Township One Hundred Six (106) North, of Range Seven (7), West of the Fifth Principal Meridian, Winona County,

Minnesota.
The real property's street address is:
26184 County Road 17,
Winona, Minnesota 55987
The real property's identification number is:
180110040
Transaction agent: N/A
Transaction agent's Mortgage identification number: N/A
Mortgage originator:
Minnesota First Credit and Savings, Inc.

will be sold by the sheriff of said county at public auction on the 3rd day of September, at 10 o'clock a.m., at 201 West 3rd Street in the City of Winona in said county and state, to pay the debt then secured by said mortgage on said premises and the costs and disbursements allowed by law, subject to redemption by the mortgagors, their personal representative or assigns within twelve (12) months from date of sale.

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 September 3, 2027.

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.

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.

Dated this 15th day of July, 2026.

Minnesota First Credit and Savings, Inc., Mortgagee
Jennifer G. Lurken
Jennifer G. Lurken #347516
GISLASON & HUNTER
LLP

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