

**First Publication Date:**  
**Wednesday**  
**February, 11 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:**

November 8, 2021

**MORTGAGOR:** Zackary W

Ford, a single person.

**MORTGAGEE:** Mortgage

Electronic Registration

Systems, Inc., as

mortgagee, as nominee for

Wells Fargo Bank N.A., its

successors and assigns

**DATE AND PLACE**

**OF RECORDING:**

Recorded November 10,

2021 Winona County

Recorder, Document No.

A638513.

**ASSIGNMENTS OF**

**MORTGAGE:** Assigned to:

U.S. Bank National

Association. Dated

October 6, 2025 Recorded

October 6, 2025, as

Document No. A663065.

**TRANSACTION AGENT:**

Mortgage Electronic

Registration Systems, Inc.

**TRANSACTION**

**AGENT'S MORTGAGE**

**IDENTIFICATION**

**NUMBER ON**

**MORTGAGE:**

100011300266590446

**LENDER OR BROKER**

**AND MORTGAGE**

**ORIGINATOR STATED ON**

**MORTGAGE:** Wells Fargo

Bank, N.A.

**RESIDENTIAL**

**MORTGAGE SERVICER:**

U.S. Bank National

Association

**MORTGAGED**

**PROPERTY ADDRESS:**

1127 Sugar Loaf Road,

Winona, MN 55987

**TAX PARCEL I.D. #:**

320020020

**LEGAL DESCRIPTION**

**OF PROPERTY:**

That portion of Lots Two (2)

and Three (3), Block One

(1), Aakre's Sugar Loaf Addition, lying East of the following described line: That part of the Southeast Quarter of the Northeast Quarter (SE 1/4 of NE 1/4) and the Northeast Quarter of the Southeast Quarter (NE 1/4 of SE 1/4) of Section Thirty-five (35), Township One Hundred Seven (107) North, of Range Seven (7), West of the Fifth Principal Meridian, Winona County, Minnesota, described as follows to-wit: Commencing at the Southwest corner of the SE 1/4 of the NE 1/4; thence on an assumed bearing of North 1° 39' 42" West along the West line of said SE 1/4 of the NE 1/4, 7.35 feet; thence North 82° 38' 09" East, 40.18 feet to a one-half inch iron pipe monument; thence South 1° 45' 16" East, 250 feet, more or less, to the North line of the West Burns Valley Road; thence North 69° 32' 19" East along the North line of the West Burns Valley Road, 322.80 feet to the place of beginning; thence North 1° 9' 43" West to the North line of Lot Two (2), Block One (1), Aakre's Sugar Loaf Addition. Now known as Lot 2 and Lot 3, Block 1, AAKRE'S SUGAR LOAF ADDITION, according to the plat thereof on file in the office of the County Recorder, Winona County, Minnesota, EXCEPT that part of said Lot 2 which lies west of the northerly extension of the east line of said Lot 1.

**COUNTY IN WHICH**  
**PROPERTY IS**  
**LOCATED:** Winona  
**ORIGINAL PRINCIPAL**  
**AMOUNT OF**  
**MORTGAGE:** \$157,102.00  
**AMOUNT DUE AND**  
**CLAIMED TO BE**  
**DUE AS OF DATE OF**  
**NOTICE, INCLUDING**  
**TAXES, IF ANY, PAID**  
**BY MORTGAGEE:**  
\$149,060.85

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required

by statute; That 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 5,  
2026 at 10:00 AM

**PLACE OF SALE:** Sheriff's 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 August 5, 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: December 1, 2025

U.S. Bank National Association

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

19 - 25-007125 FC

**IN THE EVENT**

**REQUIRED BY FEDERAL**

**LAW: THIS IS A**

**COMMUNICATION FROM**

**A DEBT COLLECTOR.**

Document version 1.2

July 20, 2021

**NOTICE OF**

**POSTPONEMENT OF**

**MORTGAGE**

**FORECLOSURE SALE**

Pursuant to the provisions of

Minnesota Statutes 580.07,

the foregoing foreclosure

sale is postponed until April

23, 2026 at 10:00 AM at the

Sheriff's Office, Lobby of

Law Enforcement Center,

3rd and Washington Street,

Winona, MN 55987, in said

county and state.

Dated: February 9, 2026.

U.S. Bank National

Association

Mortgagee/Assignee

of Mortgagee

LIEBO, WEINGARDEN,

DOBIE & BARBEE, P.L.L.P.

Attorneys for Mortgagee/

Assignee of Mortgagee

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