

First Publication Date:

**Wednesday,
June 10, 2026**

**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:
August 29, 2014
MORTGAGOR:
Traci Heimer, an unmarried person.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Wintrust Mortgage, a division of Barrington Bank and Trust Co., N.A., its successors and assigns.
DATE AND PLACE OF RECORDING: Recorded September 3, 2014 Winona County Recorder, Document No. A583259.

ASSIGNMENTS OF MORTGAGE: Assigned to: JPMorgan Chase Bank, National Association. Dated June 28, 2015

Recorded July 13, 2015, as Document No. A588990.

And thereafter assigned to: Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust F. Dated April 23, 2020 Recorded April 29, 2020, as Document No. A624078.

And thereafter assigned to: Carrington Mortgage Services, LLC. Dated November 7, 2023 Recorded November 7, 2023, as Document No.

A651893 And by Document Dated November 27, 2023

Recorded November 28, 2023 as Document No. A652153.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE:
1000312-0001194029-0
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Wintrust Mortgage, a division of Barrington Bank and Trust Co., N.A.
RESIDENTIAL MORTGAGE SERVICER: Carrington Mortgage Services LLC

MORTGAGED PROPERTY ADDRESS: 124 Penn Drive, Saint Charles, MN 55972
TAX PARCEL I.D. #: 290640050

LEGAL DESCRIPTION OF PROPERTY:
Lot Five (5), Block One (1), Meadow View Estates Fourth Subdivision, being located upon and forming a part of the Southwest quarter of the Southeast Quarter (SW1/4 of SE1/4) of Section Eighteen (18), Township One Hundred Six (106) North, of Range Ten (10) West of the Fifth Principal Meridian, Winona County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Winona
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$184,081.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$144,219.09

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: July 30, 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 mortgage(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 February 1, 2027, 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: May 28, 2026
Carrington Mortgage Services, LLC
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
85 - 26-003565 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
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