

First Publication Date:

**Wednesday,
December 10, 2025
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 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:
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.