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NO MORE CLEANING OUT GUTTERS. Guaranteed! LeafFilter is backed by a no-clog guarantee and lifetime transferrable warranty. Call today 1-855-577-1268 to schedule a FREE inspection and no obligation estimate. Get 15% off your entire order. Plus, Military & Seniors get an additional 10% off. Limited time only. Restrictions apply,

WE BUY VINTAGE GUITARS! Looking for 1920-1980 Gibson, Martin, Fender, Gretsch, Epiphone, Guild, Mosrite, Rickenbacker, Prairie State, D'Angelico, Stromberg. And Gibson Mandolins / Banjos. 1-877-809-0116. (mcn)

legals

First Publication Date: Wednesday, June 24, 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 the conditions of the following described mortgage:
DATE OF MORTGAGE: December 30, 2020
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$120,217.00
MORTGAGOR(S): Kyle Ostrand, single man
MORTGAGEE: Mortgage Electronic Registration Systems, Inc. TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
MIN#: 100307110014723949
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Everett Financial Inc. dba Supreme Lending
SERVICER: Everett Financial Inc. dba Supreme Lending
DATE AND PLACE OF FILING: Filed January 4, 2021, Winona County Recorder, as Document Number A630369
ASSIGNMENTS OF MORTGAGE: Assigned to: Everett Financial Inc, DBA Supreme Lending
LEGAL DESCRIPTION OF PROPERTY: Lot Four (4), Block Two (2), Replat of Block Five (5), Hilbert's Addition to the City of Winona, Minnesota, the same overlying a part of what was formerly an unnumbered parcel, in Block Five (5) of the Original Plat of Hilbert's Addition to Winona; and being located upon and forming a part of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW1/4) of Section Twenty-one (21), Township One hundred seven (107), Range Seven (7), Winona County.
PROPERTY ADDRESS: 1263 W 2nd St, Winona, MN 55987
PROPERTY IDENTIFICATION NUMBER: RP32.205.0110
COUNTY IN WHICH PROPERTY IS LOCATED: Winona
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$120,076.23
THAT all pre-foreclosure requirements have been complied with; 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: August 20, 2026, 10:00AM
PLACE OF SALE: Sheriff's Main Office, Lobby of Winona County LEC, 201 West 3rd, Winona, MN 55987
to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney's fees allowed by law, subject to redemption within 6 Months from the date of said sale by the mortgagor(s) the personal representatives or assigns.
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 20, 2027, or the next business day if February 20, 2027 falls on a Saturday, Sunday or legal holiday.
THE TIME ALLOWED BY LAW FOR REDEMPTION

BY THE MORTGAGOR, THE MORTGAGOR'S 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 FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.
DATED: June 18, 2026
Everett Financial Inc, DBA Supreme Lending
Assignee of Mortgagee LOGS Legal Group LLP Tracy J. Halliday - 034610X
Attorneys for Mortgagee 1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
First Publication Date: Wednesday, June 24, 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 the conditions of the following described mortgage:
DATE OF MORTGAGE: January 2, 2017
MORTGAGOR: Judi M. Palmer, a single person
MORTGAGEE: Affinity Plus Federal Credit Union, a credit union organized under the laws of the United States of America
DATE AND PLACE OF RECORDING: Recorded January 24, 2017, in the office of the County Recorder, as Document No. A600630, Winona County, Minnesota.
MORTGAGED PROPERTY ADDRESS: 452 E 8th St, Winona, MN 55987
TAX PARCEL I.D. NOS. 32-105-0050
LEGAL DESCRIPTION OF PROPERTY: The South 90 feet of Lot Seven (7), Block Two (2), Curtis Addition No. 2 to Winona, located upon and forming a part of the Southwest Quarter of the Northeast Quarter (SW 1/4 of NE 1/4) of Section Twenty-six (26), Township One Hundred Seven (107), Range Seven (7), Winona County, Minnesota, excepting therefrom the Southerly 68 feet of the Easterly 23.5 feet of the said Lot 7, Winona County, Minnesota.
COUNTY IN WHICH PROPERTY IS LOCATED: Winona
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$80,000.00
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$48,261.34
INTEREST RATE AND PER DIEM: Current interest rate is 3.75%, with a daily per diem of \$4.81.
The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, Subd. 30. The name of the residential mortgage servicer and lender or broker, as defined in Minn. Stat. 58.02, is: Affinity Plus Federal Credit Union.
That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements 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: August 13, 2026, 10:00am.

August 13, 2026, 10:00am. PLACE OF SALE: Winona County Sheriff's Office, Law Enforcement Center, 201 West Third Street, Winona, Minnesota 55987, to pay the debt then secured by said Mortgage, taxes, if any, on said premises, and the costs and disbursements, including attorney's fees allowed by law subject to redemption within twelve (12) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.
DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: August 13, 2027, at 11:59 p.m.
"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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: June 12, 2026
By: /s/ Creig Andreesen
Creig Andreesen (#334832)
901 Marquette Avenue South, Suite 1675
Minneapolis, MN 55402
612-416-2199
Attorney in Fact for Affinity Plus Federal Credit Union
IMPORTANT NOTICE
This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.
First Publication Date: Wednesday, July 1, 2026
NOTICE OF PUBLIC HEARING
DATE OF HEARING: Monday, July 13, 2026
PLACE OF HEARING: City Hall, Council Chambers
CONTACT PERSON: Luke Sims, Senior Planner
SUBJECT: Urban Neighborhood to Downtown Fringe Comprehensive Plan Amendment
On Monday, July 13, 2026 at 4:30 p.m. in the Council Chambers at City Hall (207 Lafayette Street), the City of Winona Planning Commission will hold a public hearing to consider changing the 2045 Comprehensive Plan's future land use designation for the properties at 265 Lafayette Street, 67 East 5th Street, and 77 East 5th Street from Urban Neighborhood to Downtown Fringe. The petitioner is seeking the Comprehensive Plan Map Amendment to facilitate adaptive reuse of existing property for an overnight warming shelter and future development of the property.
During the public hearing, any person desiring to speak will be given an opportunity to do so. Further information may be obtained by contacting the Winona City Hall, Department of Community Development, Room 210, 207 Lafayette Street, Winona, MN 55987, (507) 457-8250. Comments may be submitted in writing to Senior Planner Luke Sims at the same address or lsims@winonamn.gov no later than July 10, 2026.
First Publication Date: Wednesday, July 1, 2026
CITY OF WINONA BOARD OF ADJUSTMENT
NOTICE OF HEARING PLEASE TAKE NOTICE: The following applications have been made for variations from the requirements of the Winona City Code, as listed below:
a) Jayatu Prasad Modak - City Code Section - 43.02.24 Table 43-4 Site Dimension Standards which requires side yard setbacks of 12 feet (12') for three-unit building in a two-story structure. Applicant is proposing using the existing structure, which has side

yard setbacks of five feet (5') on the westerly side and three feet (3') on the easterly side. Applicant is proposing creating a third residential unit in an existing structure which currently has two residential units. Property is described as: R-3 zoning, SECT-26 TWP-107 RANGE-007 LAKESIDE OUTLOTS WINONA LIMITS BERN ON NORTH LINE SAGNIA STREET & SW CORNER OUTLOT 20 N 157', E 159' SOUTH TO NORTH LINE, W 107' TO BEG TRIANGLE ON SW 22' X 59' X 63' EX: E 55' & TRIANGLE ON NW, or located at 478 East Sarina.
b) Stacey Huber - City Code Sections - 43.03.23(3) (b) which requires that off-street parking spaces for residential uses shall not be located within a required front yard or side yard adjacent to the public right-of-way other than a driveway; and 43.03.79(M)(d)(ii) which requires that recreation vehicles, including trailers, shall be stored in a side or rear yard behind the required front yard setback. Applicant is proposing creating a parking location in a required front yard setback on the secondary frontage of a corner lot at 453 Deborah Avenue. Applicant is also proposing parking a recreation vehicle (trailer) in this location. Property is described as R-1 zoning, SECT-20 TWP-107 RANGE-007 ROYCE SATHER SUBD LOT-012 or located at 453 Deborah Avenue.
c) Lorie Walker - City Code Section 43.03.42 (C)Fences, Walls, and Hedge Not Related to Off-Street Parking which sets a maximum height limit of six feet (6') in all residential zoning district. The applicant is proposing an eight-foot (8') fence in an R-1 zoning district. Applicant is proposing an eight-foot (8') fence for noise reduction between the back yard/garden area and the applicant's driveway. Property is described as R-1 zoning, SECT-27 TWP-107 RANGE-007 TAYLORS ADDITION LOT-001 BLOCK-023. Property is located at 653 Sioux Street.
d) Driftless E3 Holdings - Brook Erickson - City Code Sections 43.02.24 Table 43-4 Site Dimension Standards: Which requires 12-foot (12') side yard setbacks and 40 foot (40') rear yard setbacks. Applicant is proposing to convert an existing duplex into a triplex which will be roughly zero feet (0') from the easterly side lot line and roughly 28 feet (28') from the northern rear lot line.
City Code Section: 43.02.23 Table 43-3 Lot Dimension Standards: Which requires 9,000 square feet of lot area for a triplex in the R-2 Zoning District. Applicant is proposing converting an existing duplex situated on a roughly 4,800 square foot lot into a triplex. Applicant is proposing converting an existing duplex into a triplex as consistent with the approvals granted on August 5, 2020.
A previous owner had received a variance for the above elements dated August 5, 2020 (20-22-V) with the condition to reduce the number of total occupants from 10 to 8 and meet City parking requirements.
The above variance was extended by the Board of Adjustment on August 18, 2021, for a period of one year but no action was ultimately taken within the required timeframe.
Property is described as R-2 zoning, SECT-26 TWP-107 RANGE-007 HAMILTON ADDITION LOT-007 BLANK BLK S 95'. Property is located at 652 East Third Street.
Notice is sent to the applicants and to the owners of the property affected by the application.
A hearing on these petitions will be given in the Council Chambers, 3rd Floor, City Hall, Winona, Minnesota at 5:00 p.m. on Wednesday, July 15, 2026 at which time interested persons may appear either in person, in writing, or by agent, and present any reasons which they may have to

the granting or denying of these petitions. Comments will be accepted prior to the public hearing in person or by dropping off at City Hall, 2nd Floor, Community Development, or mailing to 207 Lafayette Street, by Friday July 10th, 2026, no later than noon. Any questions regarding the petitioner's request can be directed to the Community Development Department; Inspections Division at (507) 457-8231.
APPLICANTS ARE REQUESTED TO PREPARE THEIR CASE IN DETAIL AND PRESENT ALL EVIDENCE RELATING TO THIS PETITION AT THE TIME OF THE SCHEDULED HEARING.
Chris Sanchez, Chairman
Board of Adjustment
First Publication Date: Wednesday, June 17, 2026
NOTICE OF MORTGAGE FORECLOSURE SALE
NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:
DATE OF MORTGAGE: June 2, 2023
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$150,964.00
MORTGAGOR(S): Joshua S Walters and Lisa M Walters, spouses married to each other
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Merchants Bank, National Association, its successors and assigns
DATE AND PLACE OF RECORDING: Recorded: June 7, 2023
Winona County Recorder
Document Number: A649233
ASSIGNMENTS OF MORTGAGE: And assigned to: U.S. Bank National Association Dated: August 15, 2024 Recorded: August 16, 2024 Winona County Recorder Document Number: A656166
Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 1011181-000000193-6
Lender/Broker/Mortgage Originator: Merchants Bank, National Association Residential Mortgage Servicer: U.S. Bank National Association
COUNTY IN WHICH PROPERTY IS LOCATED: Winona
Property Address: 827 E 3rd St, Winona, MN 55987-4424
Tax Parcel ID Number: 32.200.4660
LEGAL DESCRIPTION OF PROPERTY: Lot One (1) in Block Thirty-eight (38), in Hamilton's Addition to the City of Winona, Winona County, Minnesota
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$160,842.17
THAT all pre-foreclosure requirements have been

complied with; 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: County Sheriff's office, Winona County Law Enforcement Center Lobby, 201 West Third Street, Winona, Minnesota
to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney 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.
If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on February 01, 2027, or the next business day if February 01, 2027 falls on a Saturday, Sunday or legal holiday.
Mortgagor(s) released from financial obligation: NONE
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.
THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S 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: June 12, 2026
MORTGAGEE: U.S. Bank National Association
Wilford, Geske & Cook, P.A. Attorneys for Mortgagee
17665 Currell Boulevard, Suite 200
Woodbury, MN 55125
(651) 209-3300
File Number: 057555-F1
First Publication Date: Wednesday, July 1, 2026
WINONA COUNTY NOTICE OF A PUBLIC HEARING ON A PETITION FOR A VARIANCE
The public is hereby notified

that the Winona County Board of Adjustment shall meet on Thursday, July 16, 2026, at 1:00 p.m. in the Commissioner's Room, Floor 1 of the Winona County Office Building, 202 West Third Street, Winona, Minnesota. The public may either sit in the public seating area in the Winona County Board Room or join using the virtual meeting link.
The Thursday, July 16, 2026 Board of Adjustment meeting is to consider the petition of Mitchell McNally, and James & Sheila McNally regarding the following: consideration of a variance from the requirements of Winona County Zoning Ordinance(s) Chapters(s) 10.4.7.6 to allow a proposed single-family dwelling on a proposed parcel consisting of class I through class III soils.
On the following described property located in Homer Township:
Parcel ID: 06.000.4760, Address to be Established SW1/4 SE1/4 & SE1/4 SW1/4 Section 36, Township 106, Range 06 (Complete)
Legal Description on file with the Winona County Recorder's Office)
COMMENTS: Written comments will be accepted electronically, via mail or at the Planning & Environmental Services counter at the County Office Building - 202 West Third St, Winona.
ZOOM INSTRUCTIONS: Link: https://winonacounty.gov.zoom.us/j/8906647625
9?pwd=0tQv0j3ZVWAZ28Hd57fJURGC6vClG.1
Or dial: 312-626-6799
Meeting ID: 890 6647 6259
Passcode: 117075
For additional information, you may contact: Winona County Planning & Environmental Services 202 West Third Street, Winona, Minnesota 55987
Telephone: 507-457-6520
Fax: 507-454-9378
https://www.winonacounty.gov
Date: July 1, 2026
Ross Dunsmoor, Winona County Planning Director
First Publication Date: Wednesday, July 1, 2026
WINONA COUNTY NOTICE OF A PUBLIC HEARING ON A PETITION FOR CONDITIONAL/INTERIM USE PERMIT
The public is hereby notified that the Winona County Planning Commission shall meet on Thursday March 19, 2026, at 7:00 p.m. in the Commissioner's Room, Floor 1 of the Winona County Office Building, 202 West Third Street, Winona, Minnesota, regarding the following:
Nyhuss Schaffer (petitioner representing Charities4Hope-a non-profit organization) and Aaron & Erica Benson (property owners), to allow a public gathering on private land for a one-day event consisting of an attendance of up to 499 people, to be located within the Agricultural-Resource Conservation (ARC) Zoning District, pursuant to Chapter 10.4.6 (17) of the Winona County

Zoning Ordinance. Parcel 01.000.1220. Docket Number: PC-07-16-26-01
James & Sheila McNally (property owner) and Mitchell McNally (petitioner), to allow a new dwelling on less than the required acreage in the Agricultural/Resource Conservation Zoning District, pursuant to Winona County Zoning Ordinance 10.4.6(36). Parcel 06.000.4760. Docket Number: PC-07-16-26-02
William & Jacqueline Underhill (property owners) and Skip Wieser (petitioner), to allow a new dwelling on less than the required acreage in the Agricultural/Resource Conservation Zoning District, pursuant to Winona County Zoning Ordinance 10.4.6(36). Parcel 08.000.0580. Docket Number: PC-07-16-26-03
William & Jacqueline Underhill (property owners) and Skip Wieser (petitioner), to allow a new dwelling within the Shoreland Overlay District and on less than the required acreage in the Agricultural/Resource Conservation Zoning District, pursuant to Winona County Zoning Ordinance 10.4.6(36) and 11.3.5(3). Parcel 08.000.0580. Docket Number: PC-07-16-26-04
William & Jacqueline Underhill (property owners) and Skip Wieser (petitioner), to allow a new dwelling within the Shoreland Overlay District and on less than the required acreage in the Agricultural/Resource Conservation Zoning District, pursuant to Winona County Zoning Ordinance 10.4.6(36) and 11.3.5(3). Parcel 08.000.0580. Docket Number: PC-07-16-26-06
COMMENTS: Written comments will be accepted via email, mail, fax or the Planning & Environmental Services counter at the County Office Building - 202 West Third St, Winona.
ZOOM INSTRUCTIONS: Link: https://winonacounty.gov.zoom.us/j/82506331013?pwd=nx3hIxBP8ZLbZvd6LZQNF8yXbXlp.1
Or dial: (312) 626-6799
Meeting ID: 825 0633 1013
Passcode: 763564
For additional information, you may contact: Winona County Planning & Environmental Services 202 W Third Street, Winona, Minnesota 55987
Telephone: 507-457-6520
Fax: 507-454-9378
https://www.winonacounty.gov
Date: July 1, 2026
Ross Dunsmoor, Winona County Planning Director
Project to the June 23, 2026 Board Meeting. Approved Performance Measures Resolution. Opened the public hearing to Amend 2026 Fee Schedule at 9:53 a.m. No public comments were heard. Closed the public hearing at 9:54 a.m. Adjourned the County Board meeting at 10:12 a.m.
WINONA COUNTY BOARD OF COMMISSIONERS
Chris M. Meyer
Board Chair
Attest:
Maureen L. Holte, County Administrator

First Publication Date: Wednesday, July 1, 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 the conditions of the following described mortgage:
DATE OF MORTGAGE: December 30, 2020
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$120,217.00
MORTGAGOR(S): Kyle Ostrand, single man
MORTGAGEE: Mortgage Electronic Registration Systems, Inc. TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
MIN#: 100307110014723949
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Everett Financial Inc. dba Supreme Lending
SERVICER: Everett Financial Inc. dba Supreme Lending
DATE AND PLACE OF FILING: Filed January 4, 2021, Winona County Recorder, as Document Number A630369
ASSIGNMENTS OF MORTGAGE: Assigned to: Everett Financial Inc, DBA Supreme Lending
LEGAL DESCRIPTION OF PROPERTY: Lot Four (4), Block Two (2), Replat of Block Five (5), Hilbert's Addition to the City of Winona, Minnesota, the same overlying a part of what was formerly an unnumbered parcel, in Block Five (5) of the Original Plat of Hilbert's Addition to Winona; and being located upon and forming a part of the Southeast Quarter (SE 1/4) of the Northwest Quarter (NW1/4) of Section Twenty-one (21), Township One hundred seven (107), Range Seven (7), Winona County.
PROPERTY ADDRESS: 1263 W 2nd St, Winona, MN 55987
PROPERTY IDENTIFICATION NUMBER: RP32.205.0110
COUNTY IN WHICH PROPERTY IS LOCATED: Winona
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$120,076.23
THAT all pre-foreclosure requirements have been complied with; 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: August 20, 2026, 10:00AM
PLACE OF SALE: Sheriff's Main Office, Lobby of Winona County LEC, 201 West 3rd, Winona, MN 55987
to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney's fees allowed by law, subject to redemption within 6 Months from the date of said sale by the mortgagor(s) the personal representatives or assigns.
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 20, 2027, or the next business day if February 20, 2027 falls on a Saturday, Sunday or legal holiday.
THE TIME ALLOWED BY LAW FOR REDEMPTION

BY THE MORTGAGOR, THE MORTGAGOR'S 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 FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.
DATED: June 18, 2026
Everett Financial Inc, DBA Supreme Lending
Assignee of Mortgagee LOGS Legal Group LLP Tracy J. Halliday - 034610X
Attorneys for Mortgagee 1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
First Publication Date: Wednesday, June 24, 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 the conditions of the following described mortgage:
DATE OF MORTGAGE: January 2, 2017
MORTGAGOR: Judi M. Palmer, a single person
MORTGAGEE: Affinity Plus Federal Credit Union, a credit union organized under the laws of the United States of America
DATE AND PLACE OF RECORDING: Recorded January 24, 2017, in the office of the County Recorder, as Document No. A600630, Winona County, Minnesota.
MORTGAGED PROPERTY ADDRESS: 452 E 8th St, Winona, MN 55987
TAX