

Publication Date:
Wednesday,
March 4, 2026
STATE OF MINNESOTA
COUNTY OF WINONA
DISTRICT COURT
CIVIL DIVISION
THIRD JUDICIAL
DISTRICT
MERCHANTS BANK, N.A.,
PLAINTIFF, VS. KARISSA
L. KAMMERER,
DEFENDANT.
COURT FILE NO. 85-CV-
25-213
CASE TYPE: CONTRACT
SUMMONS
(PUBLICATION)

THIS SUMMONS IS
DIRECTED TO THE
A B O V E - N A M E D
DEFENDANT.

1. YOU ARE BEING SUED.
The Plaintiff has started a
lawsuit against you. The
Plaintiff's Complaint against
you is on file in the office
of the Court Administrator
of the above-named Court.
Do not throw these papers
away. They are official
papers that affect your
rights. You must respond
to this lawsuit even though
it may not yet be filed with
the Court and there may be
no court file number on this
Summons.

**2. YOU MUST REPLY
WITHIN 21 DAYS TO
PROTECT YOUR RIGHTS.**

You must give or mail to
the person who signed
this summons a **written
response** called an Answer
within 21 days of the date
on which you received this
Summons. You must send
a copy of your Answer to
the person who signed this
Summons located at:
Christopher W. Coon
Dunlap & Seeger, P.A.
30 3rd Street SE, Suite 400
Post Office Box 549

Rochester, MN 55903-0549
**3. YOU MUST RESPOND
TO EACH CLAIM.** The
Answer is your written
response to the Plaintiff's
Complaint. In your Answer
you must state whether
you agree or disagree with
each paragraph of the
Complaint. If you believe
the Plaintiff should not be
given everything asked for
in the Complaint, you must
say so in your Answer.

**4. YOU WILL LOSE
YOUR CASE IF YOU DO
NOT SEND A WRITTEN
RESPONSE TO THE
COMPLAINT TO THE
PERSON WHO SIGNED
THIS SUMMONS.** If you
do not answer within 21
days, you will lose this case.
You will not get to tell your
side of the story, and the
Court may decide against
you and award the Plaintiff
everything asked for in the
Complaint. If you do not
want to contest the claims
stated in the Complaint, you
do not need to respond. A
default judgment can then
be entered against you for
the relief requested in the
Complaint.

5. LEGAL ASSISTANCE.
You may wish to get legal
help from a lawyer. If you
do not have a lawyer, the
Court Administrator may
have information about
places where you can get
legal assistance. **Even if
you cannot get legal help,
you must still provide a
written Answer to protect
your rights or you may
lose the case.**

**6. ALTERNATIVE
DISPUTE RESOLUTION.**
The parties may agree to
or be ordered to participate
in an alternative dispute
resolution process under

Rule 114 of the Minnesota
General Rules of Practice.
You must still send your
written response to the
Complaint even if you
expect to use alternative
means of resolving this
dispute.

THIS COMMUNICATION
IS FROM A DEBT
COLLECTOR. WE
ARE ATTEMPTING TO
COLLECT A DEBT. ANY
INFORMATION OBTAINED
WILL BE USED FOR THAT
PURPOSE.

Dated: February 25, 2026.
DUNLAP & SEEGER, P.A.
By: /s/ Christopher W. Coon
Christopher W. Coon
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