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.

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 attorneys' 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 PERSONAL 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 Andreasen
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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.
