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 Ostrander, 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 attorneys 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 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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: June 18, 2026

Everett Financial Inc, DBA Supreme Lending
Assignee of Mortgagee

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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
