

# Legal Notices

## 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. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

DATE: April 17, 2019

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

## INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

- 1. Date of Mortgage: July 2, 2014
2. Mortgages: Michael E. Tammaro and Susan M. Tammaro, as husband and wife, and Amanda S. Lutgen, a single person
3. Mortgagees: First National Bank North, formerly known as First National Bank of Walker

4. Recording Information: Recorded on July 3, 2014, as Document Number A000372878 in the Office of the County Recorder of Hubbard County, Minnesota.

5. Assignments of Mortgage, if any: N/A

## INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 10.26.01400

7. Legal description of the mortgaged premises:

That part of the Northwest Quarter of the Southwest Quarter (NW 1/4 of SW 1/4) and that part of Government Lot Seven (7), Section Twenty-six (26), Township One Hundred Forty-four (144) North, Range Thirty-two (32) West, Hubbard County, Minnesota, described as follows: Commencing at the Northwest corner of said Northwest Quarter of the Southwest Quarter, thence on an assumed bearing of South 00 degrees 18 minutes 29 seconds West along the West line of said Northwest Quarter of the Southwest Quarter and Govern-

ment Lot 7 a distance of 2642.03 feet to the Southwest corner of said Government Lot 7 and the point of beginning of the tract to be described; thence North 00 degrees 18 minutes 29 seconds East along the West line of said Government Lot 7 and the Northwest Quarter of the Southwest Quarter a distance of 2265.25 feet; thence South 89 degrees 23 minutes 27 seconds East a distance of 782.83 feet; thence South 00 degrees 18 minutes 29 seconds West to the waters edge of Necktie River; thence Southwesterly, Southerly, and Southeasterly along said waters edge to its intersection with the South line of Said Government Lot 7, said line bears South 89 degrees 24 minutes 46 seconds East from the point of beginning; thence North 89 degrees 24 minutes 46 seconds West along said South line to the point of beginning and there terminating. Hubbard County, Minnesota

8. The physical street address, city, and zip code of the mortgaged premises: 41208 County 5, Laporte, MN 56461

## OTHER FORECLOSURE DATA

9. 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 the lender or broker, as defined in Minn. Stat. 58.02, is First National Bank North, formerly known as First National Bank of Walker.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is First National Bank North, formerly known as First National Bank of Walker.

## INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was One Hundred Eighty-four Thousand Four Hundred Dollars (\$184,400.00).

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: One

Hundred Eighty Two Thousand Three Hundred Thirty Dollars and Thirty Cents (\$182,330.30).

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Hubbard County, Minnesota, at public auction on June 26th, 2019 at 10:00 a.m., at the Hubbard County Sheriff's Office, Hubbard County Government Center, 301 Court Ave, Park Rapids, MN 56470.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six (6) months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on December 26, 2019.

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.

Name of Mortgagee or Mortgage Assignee: First National Bank North

Name and address of Attorney for Mortgagee or Mortgage Assignee: Larry A. Kimball, #159608 Kimball Law Office PO Box 1240 Walker, MN 56484 218-547-3787

Northwoods Press 5-15,22,29;6-5,12,19c

## 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: October 21, 2013

MORTGAGOR: Stacey M. Schneider, a single person

MORTGAGEE: Greater Minnesota Housing Fund, a Minnesota nonprofit corporation

DATE AND PLACE OF RECORDING: recorded on October 25, 2013, as Document No.

A000368903, in the Office of the County Recorder in and for Hubbard County, Minnesota.

TRANSACTION AGENT: None

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: None

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Greater Minnesota Housing Fund

RESIDENTIAL MORTGAGE SERVICER: N/A

MORTGAGED PROPERTY ADDRESSES: 480 Pleasant Avenue SE, Akeley, Minnesota 56433

TAX PARCEL I.D. NO. 29.37.28100

LEGAL DESCRIPTION OF PROPERTY: Lot Seven (7),

Block Thirty-Seven (37), Original Townsite of Akeley, subject to mineral reservations of record and restrictions of record, if any, Hubbard County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Hubbard

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$11,653.85

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$12,428.85

INTEREST RATE AND PER DIEM: Current interest rate is 0.00%, with a per diem of \$0.00.

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: July 24, 2019, at 10:00 a.m.

PLACE OF SALE: Hubbard County Sheriff's Office, 301 Court Avenue, Park Rapids, Minnesota 56470, 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 six (6) months from the date of said sale by the mortgagor, their personal representatives or assigns.

## DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES:

Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by January 24, 2020, 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: May 31, 2019

MESSERLI & KRAMER P.A. By: /s/ Michelle R. Jester Michelle R. Jester (Lic. #247479) 1400 Fifth Street Towers 100 South Fifth Street Minneapolis, MN 55402-1217 (612) 672-3600 Attorney in Fact for Greater Minnesota Housing Fund 19003-251

## 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.

Northwoods Press 6-5,12,19,26;7-3,10c

## 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: August 8, 2013

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$105,000.00

MORTGAGOR(S): Jill Noel McClary a/k/a Jill Noel Trammell a/k/a Jill Noel Cook and Matthew G. McClary, wife and husband

MORTGAGEE: Wells Fargo Bank, N.A.

DATE AND PLACE OF FILING: Recorded on August 14, 2013 as

Document Number A000367515 in the Office of the County Recorder of Hubbard County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Specialized Loan Servicing LLC by assignment recorded on March 22, 2018 as Document Number A000395992 in the Office of the County Recorder of Hubbard County, Minnesota; thereafter assigned to U.S. Bank Trust, N.A., as Trustee for LSF10 Master Participation Trust by assignment recorded on April 23, 2019 as Document Number A000402393 in the Office of the County Recorder of Hubbard County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot Five (5), Block Two (2), Poor Richard's First Addition, Hubbard County, Minnesota.

STREET ADDRESS OF PROPERTY: 19981 WINDSURF

DRIVE, BEMIDJI, MN 56601

COUNTY IN WHICH PROPERTY IS LOCATED: Hubbard County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$127,834.38

TRANSACTION AGENT: None

NAME OF MORTGAGE ORIGINATOR: Wells Fargo Bank, N.A.

RESIDENTIAL SERVICER: Caliber Home Loans, Inc.

TAX PARCEL IDENTIFICATION NUMBER: 22.39.40700

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: None

THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by such mortgage, or any part thereof, or, if the action or proceeding has been instituted,

that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.

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 6, 2019 at 10:00 AM.

PLACE OF SALE: Hubbard County Sheriff's Office, Law Enforcement Center Lobby, 301 Court Avenue, Park Rapids, Minnesota.

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is six (6) months from the

date of sale.

TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on February 6, 2020.

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.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

Dated: June 12, 2019

U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER PARTICIPATION TRUST

TROTT LAW, P.C. By: /s/

\*N. Kibongni Fondungallah, Esq.\* Samuel R. Coleman, Esq. Attorneys for Mortgagee 25 Dale Street North St. Paul, MN 55102 (651) 209-9760 (17-0512-FC04) THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Northwoods Press 6-19,26;7-3,10,17,24c

## NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: May 24, 2006

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$42,000.00

MORTGAGOR: Jeffrey P. Waller, a single person

MORTGAGEE: RiverWood Bank, f/k/a First Federal Bank, organized and existing under the laws of the U.S.A.

DATE AND PLACE OF REGISTERING: June 1, 2006, in the office of the Hubbard County recorder, by document no. A000317099

LEGAL DESCRIPTION OF PROPERTY: Lots Seven(7),Eight (8),Nine(9),Eleven(11), and Twelve (12), Block Three (3), First Addition to Laporte

COUNTY IN WHICH PROPERTY IS LOCATED: Hubbard County

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES,IF ANY, PAID BY MORTGAGEE: \$13,488.60, plus delinquent taxes including penalty and interest to the end of June, 2019, of

\$9,259.11.

## FORECLOSURE DATA (Minn. Stat. §580.025)

MORTGAGED PROPERTY STREET ADDRESS: 165 First Avenue SW Laporte, MN 56461

MORTGAGE PROPERTY TAX PARCEL IDENTIFICATION NO.: 30.37.42600, 30.37.42500, 30.37.42700, 30.37.42900, and 30.37.43000

TRANSACTION AGENT: N/A

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NO.: N/A

NAME OF RESIDENTIAL MORTGAGE SERVICER: RiverWood Bank f/k/a First Federal Bank

NAME OF LENDER OR BROKER: RiverWood Bank f/k/a First Federal Bank

MORTGAGE ORIGINATOR (IF ANY): RiverWood Bank f/k/a First Federal Bank

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 13, 2019, at 10:00 a.m.

PLACE OF SALE: Hubbard County Sheriffs Office Law Enforcement Center 301 Court Avenue Park Rapids, MN 56470

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 twelve (12) months from the date of said sale by the mortgagor, his 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 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 13, 2020, or the next business day if August 13, 2020, falls on a Saturday, Sunday, or legal holiday.

Mortgagor released from financial obligation on mortgage: NONE.

Dated: June 1, 2019

RiverWood Bank, f/k/a First Federal Bank Mortgagee

Drahos Kieson & Christopher, P.A.

Attorneys for Mortgagee Adam G. Christopher, #0350163 502 - 24th Street NW Bemidji, MN 56601 (218) 444-1750

"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."

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Northwoods Press 6-19,26;7-3,10,17,24c

## Minnesota Secretary of State CERTIFICATE OF ASSUMED NAME Minnesota Statutes Chapter 333

The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable consumers to be able to identify the true owner of a business.

ASSUMED NAME: Bullwinkle's/Bully's Bar & Grill. PRINCIPAL PLACE OF BUSINESS: 201 Highway 34 Nevis MN 56467 United States. NAMEHOLDER(S): BMS Holdings Co., 20315 County 50 Park Rapids MN 56470 United States.

By typing my name, I, the undersigned certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify

that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

SIGNED BY: Robb Warne MAILING ADDRESS: 201 Highway 34, Nevis, MN 56467. EMAIL FOR OFFICIAL NOTICES: robb.warne@outlook.com

Date: June 11, 2019 Northwoods Press 6-19,26c

## NOTICE TO BIDDERS

Independent School District No. 308, Nevis, MN, will accept sealed bids on the following items for the 2019-2020 school year:

Milk products either firm and/or escalator price - 1/2 pint 1% white milk; gallon size skim milk; 1/2 pint chocolate skim milk, 1/2 pint lactose free milk.

Bids will be accepted until 4:00 p.m. on Thursday, June 20, 2019. The Board reserves the right to accept or reject any or all bids. Call 218-652-3500 for further information.

Northwoods Press 6/12,19c

## ADVERTISING POLICY

Here at the Northwoods Press, our advertising policy is very simple: IF YOU CHARGE, WE CHARGE. If you charge for something, generally you do so to cover your costs, and one of those costs needs to be promotion (i.e: advertising). NOTE: A discount is extended to non-profit organizations.

We want your news and your advertising. To make your venture more successful, you need to include advertising in your budget.

## PUZZLE SOLUTIONS

Grid of numbers for puzzle solutions

Word search grid with words like RISE, GAUL, OFFER, etc.



## TODD TOWNSHIP

### NOTICE OF PUBLIC HEARING

Notice is hereby given by the Planning Commission of Todd Township, Hubbard County, Minnesota, that all persons interested in Interim Use Permit - #408141, by Cleo and Rose Williams, for a second dwelling within the Agricultural Zoning District on 48.87 acres in size and located along the east side of Beckerline Road, may be heard at a meeting of the Todd Township Planning Commission held in at the Law Enforcement Center, Community Room (basement) located at 301 Court Avenue, Park Rapids, Minnesota 56470 at 7:00 p.m. on Tuesday, July 2, 2019.

All interested persons are invited to attend or submit written comment on this matter the Wednesday before the meeting date above. For further information or if you have questions regarding this matter please contact the Todd Township Zoning Administrator (507) 206-2138, 3777 40th Avenue NW, Suite 200, Rochester, MN 55901; or Logan.Tjossem@wsn.us.com

Northwoods Press 6-19c