

Legal Notices

NOTICE OF TERMINATION OF CONTRACT FOR DEED

YOU ARE NOTIFIED:

1. Default has occurred in the Contract for Deed ("Contract") dated April 2, 2012, and recorded on April 4, 2012, as Document Number A000358132, in the Office of the County Recorder of Hubbard County, Minnesota, in which Myong S. Heerd, fka, Myong S. Herr, a single person and Suzanne M. Sanchez, fka, Suzanne M. Herr and Johnny Joe Sanchez, wife and husband, as Seller, sold to John H. Heerd, a single person, as Purchaser, the real property in Hubbard County, Minnesota, described as follows: Lot Five (5), Block One (1) of Trout Acres, according to the plat thereof on file and of record in the Office of the County Recorder in and for the County of Hubbard and the State of Minnesota.

2. The default is as follows: John H. Heerd, Purchaser, passed away on November 29, 2016, and Purchaser has made no payments due hereunder since said date, consisting of four monthly payments and the balloon payment due on April 2, 2017.

3. For contracts executed after August 1, 1976, and prior to August 1, 1985, the purchase price was [...] Dollars (\$ [...]) and the amount of the purchase price paid by the Purchaser is [...] Dollars (\$ [...]), which is [...] % of the purchase price, as calculated in the manner required by Minn. Stat. 559.21, subd. 1e.

4. The conditions contained in Minn. Stat. 559.209 have been complied with or are not applicable.

5. THIS NOTICE IS TO INFORM YOU THAT BY THIS NOTICE THE SELLER HAS BEGUN

PROCEEDINGS UNDER MINNESOTA STATUTES, SECTION 559.21, TO TERMINATE YOUR CONTRACT FOR THE PURCHASE OF YOUR PROPERTY FOR THE REASONS SPECIFIED IN THIS NOTICE.

THE CONTRACT WILL TERMINATE 90 DAYS AFTER THE FIRST DATE OF PUBLICATION OF THIS NOTICE.

UNLESS BEFORE THEN:

(a.) THE PERSON AUTHORIZED IN THIS NOTICE TO RECEIVE PAYMENTS RECEIVES FROM YOU:

(1.) THE AMOUNT THIS NOTICE SAYS YOU OWE; PLUS

(2.) THE COSTS OF SERVICE (TO BE SENT TO YOU); PLUS

(3.) \$500.00 TO APPLY TO ATTORNEYS' FEES ACTUALLY EXPENDED OR INCURRED: PLUS

(4.) FOR CONTRACTS EXECUTED ON OR AFTER MAY 1, 1980, ANY ADDITIONAL PAYMENTS BECOMING DUE UNDER THE CONTRACT TO THE SELLER AFTER THIS NOTICE WAS SERVED ON YOU; PLUS

(5.) FOR CONTRACTS, OTHER THAN EARNEST MONEY CONTRACTS, PURCHASE AGREEMENTS, AND EXERCISED OPTIONS, EXECUTED ON OR AFTER AUGUST 1, 1985, \$31.17 (WHICH IS TWO PERCENT OF THE AMOUNT IN DEFAULT AT THE TIME OF SERVICE OTHER THAN THE FINAL BALLOON PAYMENT, ANY TAXES, ASSESSMENTS, MORTGAGES, OR PRIOR CONTRACTS THAT ARE ASSUMED BY YOU); OR

(b.) YOU SECURE FROM A COUNTY OR DISTRICT COURT AN ORDER THAT THE TERMINATION OF THE CONTRACT

BE SUSPENDED UNTIL YOUR CLAIMS OR DEFENSES ARE FINALLY DISPOSED OF BY TRIAL, HEARING OR SETTLEMENT. YOUR ACTION MUST SPECIFICALLY STATE THOSE FACTS AND GROUNDS THAT DEMONSTRATE YOUR CLAIMS OR DEFENSES.

IF YOU DO NOT DO ONE OR THE OTHER OF THE ABOVE THINGS WITHIN THE TIME PERIOD SPECIFIED IN THIS NOTICE, YOUR CONTRACT WILL TERMINATE AT THE END OF THE PERIOD AND YOU WILL LOSE ALL THE MONEY YOU HAVE PAID ON THE CONTRACT; YOU WILL LOSE YOUR RIGHT TO POSSESSION OF THE PROPERTY; YOU MAY LOSE YOUR RIGHT TO ASSERT ANY CLAIMS OR DEFENSES THAT YOU MIGHT HAVE; AND YOU WILL BE EVICTED. IF YOU HAVE ANY QUESTIONS ABOUT THIS NOTICE, CONTACT AN ATTORNEY IMMEDIATELY.

6. The name, mailing address, street address or location and telephone number of the Seller or of an attorney authorized by the seller to accept payments pursuant to this notice is: Attorney for Seller: THOMASON, SWANSON & ZAHN, PLLC

Sara A. Swanson, Attorney
ID#0388991
120 N. Main Avenue,
P.O. Box 87
Park Rapids, MN 56470
(218) 732-7236

This person is authorized to receive the payments from you under this notice.

Sara A. Swanson
(Optional-See Minn. Stat. 559.21, subd. 4(e))

Northwoods Press
7/17,24,31c

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 2, 2002

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$55,650.00

MORTGAGOR(S): Darwin Horgeshimer and Cheryl Horgeshimer, husband and wife

MORTGAGEE: Northwoods Bank of Minnesota

DATE AND PLACE OF FILING: Recorded on October 3, 2002 as Document Number 283013; as modified of record by document recorded on October 29, 2018 as Document Number A000399886 in the Office of the County Recorder of Hubbard County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Minnesota Housing Finance Agency by assignment recorded on October 29, 2002 as Document Number 283722 in the Office of the County Recorder of Hubbard County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: That part of the East Half of the Northeast Quarter (E 1/2 NE 1/4) of Section Twenty-five (25), Township One Hundred Forty (140), Range Thirty-five (35), described as follows: Beginning at a point on the West line of said 80 acre tract which is 4 1/2 rods South of the Southwest corner of the tract heretofore conveyed to O.L. Davis by deed dated June 4, 1904; thence continuing south 80 acre tract for a distance of 4 1/2 rods; thence running East for a distance of 18 rods; thence

running North on a line parallel with the West line of said 80 acre tract for a distance of 4 1/2 rods, more or less, to a point due East of the point of beginning; thence running West for a distance of 18 rods to the point of beginning, Hubbard County, Minnesota.

STREET ADDRESS OF PROPERTY: 308 EASTERN AVE, PARK RAPIDS, MN 56470

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$48,815.44

TRANSACTION AGENT: None

NAME OF MORTGAGE ORIGINATOR: Northwoods Bank of Minnesota

RESIDENTIAL SERVICER: U.S. Bank National Association

TAX PARCEL IDENTIFICATION NUMBER: 32-25-01700

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 27, 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 27, 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 26, 2019

MINNESOTA HOUSING FINANCE AGENCY Mortgagee

TROTT LAW, P.C.

By: /s/ N. Kibongni Fondungallah, Esq. Samuel R. Coleman, Esq. *Michael van Muelken* Attorneys for Mortgagee 25 Dale Street North St. Paul, MN 55102 (651) 209-9760 (19-0634-FC01)

FROM A DEBT COLLECTOR.

Northwoods Press
7-3,10,17,24,31:8-7c

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: October 18, 2012

MAXIMUM PRINCIPAL AMOUNT OF MORTGAGE: \$248,250.00

MORTGAGOR(S): Ronald J. Finik, unmarried

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for American Advisors Group, its successors and/or assigns

DATE AND PLACE OF RECORDING: Recorded: February 04, 2013 Hubbard County Recorder Document Number: A000363864

ASSIGNMENTS OF MORTGAGE: And assigned to: Finance of America Reverse LLC Dated: March 12, 2019

Recorded: April 22, 2019 Hubbard County Recorder Document Number: A000402346

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1009400-0005005497-3

Lender or Broker: American Advisors Group Residential Mortgage Servicer: Celink Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Hubbard Property Address: 23393 County 80, Nevis, MN 56467-5047 Tax Parcel ID Number: R21.20.01000

LEGAL DESCRIPTION OF PROPERTY: Government Lot Two (2) and the Southwest Quarter of the Northeast Quarter (SW1/4 NE1/4) of Section Twenty (20), Township One Hundred Forty (140), Range Thirty-three (33), which lies South of County Road 80 and North of State Highway 34

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$166,184.72

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 22, 2019 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, Park Rapids, 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 twelve (12) 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 Mortgage or must vacate the property on or before 11:59 p.m. on August 24, 2020, or the next business day if August 24, 2020 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 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.

DATED: June 30, 2019

ASSIGNEE OF MORTGAGEE: Finance of America Reverse LLC

Wilford, Geske & Cook P.A. Attorneys for Assignee of Mortgagee 7616 Currell Blvd; Ste 200 Woodbury, MN 55125-2296 (651) 209-3300

Northwoods Press
7-3,10,17,24,31:8-7c

PUZZLE SOLUTIONS

7	5	2	8	3	4	6	9	1
1	6	9	5	2	7	8	3	4
3	4	8	9	1	6	7	2	5
2	1	7	6	8	9	5	4	3
4	8	6	1	5	3	9	7	2
9	3	5	4	7	2	1	8	6
6	7	4	2	9	1	3	5	8
8	2	3	7	6	5	4	1	9
5	9	1	3	4	8	2	6	7

L	O	O	T	S		G	A	R		T	B	S	P
A	N	T	R	E		A	G	O		S	A	L	B
I	L	I	A	C		L	E	O		U	S	U	R
C	Y	C	L	O	N	E		M	O	N	K	E	Y
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N	A	T	A		L		Y	E	A	H		H	E
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C	O	U	R	A	G	E		W	O	O	D	M	A
O	P	T	I	C		E	T	A		T	O	I	L
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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: \$270,007.00

MORTGAGOR(S): George L. Tobias and Elizabeth R. Tobias, husband and wife

MORTGAGEE: U.S. Bank National Association

DATE AND PLACE OF FILING: Recorded on August 26, 2013 as Document Number A000367730 in the Office of the County Recorder of Hubbard County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: None.

LEGAL DESCRIPTION OF PROPERTY: That part of Government Lot One (1) of Section Twenty-two (22), Township One Hundred Forty-three (143) north, Range Thirty-four (34), west of the Fifth Principal Meridian in Hubbard County, Minnesota, described as follows:

Commencing at an iron monument which designates the northeast corner of said Government Lot 1; thence south 01 degree 20 minutes 55 seconds west 650.71 feet on an assumed bearing along the east line of said Government Lot 1; thence north 85 degrees 58 minutes 23 seconds west 1305.39 feet to an iron monument; thence north 48 degrees 35 minutes 51 seconds west 90.60 feet to an iron monument, said point is the point of beginning; thence south 48 degrees 35 minutes 51 seconds east 90.60 feet to an iron monument; thence south 85 degrees 58 minutes 23 seconds east 155.11 feet to an iron monument; thence continuing south 85 degrees 58 minutes 23 seconds east 856.83 feet to an iron monument; thence continuing south 85 degrees 58 minutes 23 seconds east 128.39 feet to the east line of said Government Lot 1; thence north 01 degree 20 minutes 55 seconds east 250.27 feet along the east line of said

Government Lot 1; thence north 85 degrees 58 minutes 23 seconds west 18.71 feet to an iron monument; thence continuing north 85 degrees 58 minutes 23 seconds west 507.77 feet to an iron monument; thence south 80 degrees 08 minutes 15 seconds west 170.38 feet to an iron monument; thence north 85 degrees 47 minutes 41 seconds west 455.71 feet to an iron monument; thence north 84 degrees 28 minutes 26 seconds west 97.02 feet to an iron monument; thence north 65 degrees 41 minutes 23 seconds west 106.03 feet to an iron monument; thence north 64 degrees 53 minutes 50 seconds west 76.21 feet to an iron monument; thence continuing north 64 degrees 53 minutes 50 seconds west 24 feet, more or less, to the water's edge of Lake George; thence southerly along the water's edge of said Lake George to the intersection with a line which bears south 78 degrees 01 minutes 16 seconds west from the point of beginning; thence north 78 degrees 01 minutes 16 seconds east 25 feet, more or less, to an iron monument; thence continuing north 78 degrees 01 minutes 16 seconds east 179.66 feet to the point of beginning. The above described tract contains 8.1 acres, more or less.

STREET ADDRESS OF PROPERTY: 19364 NECKTIE LN, LAKE GEORGE, MN 56458

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$250,980.74

TRANSACTION AGENT: None

NAME OF MORTGAGE ORIGINATOR: U.S. Bank National Association

RESIDENTIAL SERVICER: U.S. Bank National Association

TAX PARCEL IDENTIFICATION NUMBER: 17.22.00300

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: September 17, 2019 at 10:00 AM.

PLACE OF SALE: Hubbard County Sheriff's Office, Law Enforcement Center Lobby, 301 Court Avenue, Park Rapids, MN 56470.

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 March 17, 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: George L. Tobias and Elizabeth R. Tobias

Dated: July 17, 2019

U.S. BANK NATIONAL ASSOCIATION Mortgagee

TROTT LAW, P.C.

By: /s/ N. Kibongni Fondungallah, Esq. Samuel R. Coleman, Esq. *Michael van Muelken, Esq.* Attorneys for Mortgagee 25 Dale Street North St. Paul, MN 55102 (651) 209-9760 (19-0699-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Northwoods Press
7-24,31:8-7,14,21,28c

STATE OF MINNESOTA COUNTY OF HUBBARD

NINTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION

Court File No. 29-PR-19-810

Estate of Gerald Keith Harvey, Decedent

NOTICE OF AND ORDER FOR HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY, DETERMINATION OF HEIRSHIP, APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on August 13, 2019, at 1:00 p.m., a hearing will be held in this Court at 301 Court Avenue, Park Rapids, Minnesota, for the adjudication of intestacy and de-

termination of heirship of the Decedent, and for the appointment of Jeraldine B. Harvey, whose address is 38556 US 71, Lake George, MN, 56458 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration. Any objections to the petition must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate, including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate.

Notice is also given that (subject to Minnesota Statutes section 524.3-801) all creditors having claims against the Estate are re-

quired to present the claims to the Personal Representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.

Dated: July 2, 2019

BY THE COURT
Paul E. Rasmussen,
Judge of District Court
Camille Bessler,
Court Administrator
By: Tamara Warmbold

Attorney for Petitioner Amy L. Jenson Pelouquin Jenson PLLC. 602 Pleasant Avenue Park Rapids, MN, 56470 Attorney License No: 0390673 Telephone: (218) 237-2200 FAX: (218) 237-2201 Email: amy@pelouquinlawoffice.com

Northwoods Press
7-24,31c

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.