

# Legal Notices

## 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 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 Mortgagor 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

## 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 by 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 on said West line of said 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)

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

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

## STATE OF MINNESOTA COUNTY OF HUBBARD

### DISTRICT COURT NINTH JUDICIAL DISTRICT PROBATE DIVISION

Court File No. 29-PR-19-852

In Re: Estate of Thomas A. Barta, Decedent

### NOTICE OF AND ORDER FOR HEARING ON PETITION FOR FORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on September 10, 2019, at 1:00 p.m., a hearing will be held in this Court at 301 Court Avenue, Park Rapids, Minnesota, on a petition for the formal probate of an instrument purporting to be the

Decedent's Will dated November 12, 2009, and for the appointment of Laura J. Barta, whose address is 140 S. Hills Drive, Hershey, PA 17033, as personal representative of the Decedent's estate in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the Decedent's estate, including the power to collect all assets; pay all legal debts, claims, taxes, and expenses; sell real and personal property; and do all necessary acts for the Decedent's estate.

Notice is further given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Decedent's estate are

required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated: July 24, 2019

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

THOMASON, SWANSON & ZAHN, PLLC

Sara A. Swanson, MN#0388991  
120 N. Main Ave., P.O. Box 87  
Park Rapids, MN 56470  
Telephone: (218) 732-7236  
Facsimile: (218) 732-5664  
e-mail: saraswanson@tsslaw.com

ATTORNEY FOR PETITIONER

Northwoods Press  
7-31;8-7c

## 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 165.06 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.

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

Recorded: August 21, 2003 Hubbard County Recorder

Document Number: 291921

ASSIGNMENTS OF MORTGAGE: And assigned to: MINNESOTA HOUSING FINANCE AGENCY

Dated: August 20, 2003

Recorded: September 29, 2003 Hubbard County Recorder

Document Number: 293142

Transaction Agent: Not Applicable

Transaction Agent Mortgage Identification Number: Not Applicable

Lender or Broker: Northwoods Bank of Minnesota

Residential Mortgage Servicer: U.S. Bank National Association

Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Hubbard

Property Address: 18361 County 4, Park Rapids, MN 56470-6174  
Tax Parcel ID Number: 32.19.05200

LEGAL DESCRIPTION OF PROPERTY: The North 200 feet of the North Half of the Northeast Quarter of the Southeast Quarter (N 1/2 NE 1/4 SE 1/4) of Section Nineteen (19), Township One Hundred Forty (140), Range Thirty-four (34)

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$56,582.10

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: September 19, 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 six (6) 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 Mortgagor must vacate the property on or before 11:59 p.m. on March 19, 2020, or the next business day if March 19, 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: July 31, 2019

ASSIGNEE OF MORTGAGEE: MINNESOTA HOUSING FINANCE AGENCY

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

Northwoods Press  
7-31;8-7,14,21,28;9-4c

## STATE OF MINNESOTA COUNTY OF HUBBARD

### DISTRICT COURT NINTH JUDICIAL DISTRICT PROBATE DIVISION

Court File No. 29-PR-19-857

In Re: Estate of DARLENE SUE EDWARDS, Decedent

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

It is Ordered and Notice is given that on September 10, 2019, at 1:00 o'clock p.m., a hearing will be held in this Court at 301 Court Avenue, Park Rapids, Minnesota, on a petition for the adjudication

of intestacy and determination of Decedent's heirs, and for the appointment of Darrell Edwards, whose address is 39533 Oriole Drive, Laporte, MN 56461, as personal representative of the Decedent's estate in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the Decedent's 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 Decedent's estate.

Notice is further given that, subject to Minn. Stat. § 524.3-801, all creditors having claims

against the Decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated: July 24, 2019

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

THOMASON, SWANSON & ZAHN, PLLC

Roger A. Zahn, Attorney ID #0119659  
120 N. Main Avenue, PO Box 87  
Park Rapids, MN 56470  
Phone: (218) 732-7236  
Fax: (218) 732-5664  
Email: rogerzahn@tsslaw.com

ATTORNEY FOR PETITIONER

Northwoods Press  
7-31;8-7c



PLEASE RECYCLE

## PUZZLE SOLUTIONS

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