

PUBLIC 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: June 11, 2021 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$142,373.00 MORTGAGOR(S): Christopher Allen, a single man MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everett Financial, Inc. dba Supreme Lending, its successors and assigns DATE AND PLACE OF RECORDING: Recorded: August 3, 2021, Stearns County Recorder Document Number: A1610085 ASSIGNMENTS OF MORTGAGE: And assigned to: U.S. Bank National Association Dated: July 18, 2023 Recorded: July 18, 2023, Stearns County Recorder Document Number: A1656593 Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 100307110021315002 Lender/Broker/Mortgage Originator: Everett Financial, Inc. dba Supreme Lending

Residential Mortgage Servicer: U.S. Bank National Association COUNTY IN WHICH PROPERTY IS LOCATED: Stearns Property Address: 1017 10 1/2 Ave S, Saint Cloud, MN 56301 Tax Parcel ID Number: 85.50882.0000 LEGAL DESCRIPTION OF PROPERTY: LOT 5, BLOCK 9, SOUTH SIDE PARK ADDITION TO ST. CLOUD, STEARNS COUNTY, MINNESOTA. TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS OVER AND ACROSS THE SOUTH 30 FEET OF THE WEST 25 FEET OF LOT 4, BLOCK 9, SOUTH SIDE PARK ADDITION TO ST. CLOUD. AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$142,412.33 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; that this is registered property; 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: December 19, 2023, at 10:00 AM PLACE OF SALE: County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, 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 June 19, 2024, or the next business day if June 19, 2024, 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: October 30, 2023 MORTGAGEE: U.S. Bank National Association Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 053762-F1 H-44-6B

PUBLIC 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: July 13, 2020 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$191,369.00 MORTGAGOR(S): Drake Mudrow, a single man MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Broker Solutions, Inc. dba New American Funding, its successors and assigns DATE AND PLACE OF RECORDING: Recorded: July 28, 2020 Stearns County Recorder Document Number: A1575562 LOAN MODIFICATION: Dated: February 20, 2021 Recorded: March 1, 2021 Document Number: A1595476 ASSIGNMENTS OF MORTGAGE: And assigned to: U.S. Bank National Association Dated: November 23, 2020 Recorded: November 25, 2020 Stearns County Recorder Document Number: A1586886 Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 1003763-0300354802-3 Lender/Broker/Mortgage Originator: Broker Solutions, Inc. dba New American Funding Residential Mortgage Servicer: U.S. Bank National Association COUNTY IN WHICH PROPERTY IS LOCATED: Stearns Property Address: 413 5th Ave S, Sartell, MN 56377 Tax Parcel ID Number: 92.57074.0354 LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 4, Sartell Heights South Plat Two, Stearns County, Minnesota AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$200,793.89 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; that this is registered property; 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 1, 2023 at 10:00 AM PLACE OF SALE: County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, 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 February 1, 2024, or the next business day if February 1, 2024 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 12, 2023 MORTGAGEE: U.S. Bank National Association Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 051936-F5 NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for August 1, 2023 at 10:00 AM has been postponed to August 31, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: July 26, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for August 31, 2023 at 10:00 AM has been postponed to October 3, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: August 24, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for October 3, 2023 at 10:00 AM has been postponed to November 2, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: September 26, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for November 2, 2023 at 10:00 AM has been postponed to December 5, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: October 30, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for December 5, 2023 at 10:00 AM has been postponed to January 11, 2024 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: November 29, 2023 MORTGAGEE: U.S. Bank National Association Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 051936-F5 H-49-1B

RAYMOND TOWNSHIP NOTICE OF ELECTION FILING

Notice is hereby given that a township election for the Township of Raymond, County of Stearns, will be held on Tuesday, March 12, 2024. Affidavits of Candidacy may be filed at Ginny Borgerding's residence at 45046 320th Street, Brooten, MN 56316 by calling (320) 808-4186. Filing period is January 2, 2024 to January 16, 2024 for the following offices:

- One Supervisor (3 Year Term)
- One Clerk (2 Year Term)

The Clerk's office will be open for filing from 1 p.m. to 5 p.m. at 45046 320th Street, Brooten, MN 56316 on January 16, 2024. Please call (320) 808-4186 beforehand. There is a filing fee of \$2.00.

/s/ Ginny Borgerding
Raymond Township Clerk
H-49-2B

PROBATE NOTICE

STATE OF MINNESOTA COUNTY OF STEARNS DISTRICT COURT SEVENTH JUDICIAL DISTRICT Court File No: 73-PR-23-8360

Deceased **TO ALL INTERESTED PERSONS AND CREDITORS:** Notice is hereby given that an application for informal probate of the above-named Decedent's Last Will dated August 5, 2011, has been filed with the Probate Registrar, and the application has been granted.

Notice is also given that the Probate Registrar has informally appointed the following: WILLIAM JOHN CAHOY, 17591 Fisher RD, Cold Spring, MN 56320, as personal representative of the Estate of the Decedent. Any heir, devisee or

other interested person may be entitled to appointment as personal representative, or may object to the appointment of the personal representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the personal representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Any objections to the probate of the Will, or to the appointment of the personal representative, must be filed with this court, and will be heard by

the court after the filing of an appropriate petition and proper notice of hearing.

Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.

Dated: November 27, 2023 /s/ Heidi Rasmussen Probate Registrar Dated: November 27, 2023 George Lock Court Administrator H-49-2P

PROBATE NOTICE

STATE OF MINNESOTA COUNTY OF STEARNS DISTRICT COURT SEVENTH JUDICIAL DISTRICT Court File No: 73-PR-23-8942

Notice is given that an Application for Informal Probate of Will and Informal Appointment of Personal Representative was filed with the Registrar, along with a Will dated September 29, 2023. The Registrar accepted the application and appointed KAREN BANAL, whose address is 18380 ADA DRIVE, SAUK CENTRE, Minnesota 56378, and MARK BETOW, whose address is 32156 415TH AVENUE, SAUK CENTRE, Minnesota 56378, to serve as the personal representatives of the decedent's estate.

Any heir, devisee or other interested person may be entitled to appointment as personal

representatives or may object to the appointment of the personal representative. Any objection to the appointment of the personal representatives must be filed with the Court, and any properly filed objection will be heard by the Court after notice is provided to interested persons of the date of hearing on the objection.

Unless objections are filed, and unless the Court orders otherwise, the personal representatives have the full power to administer the estate, including, after thirty (30) days from the issuance of letters testamentary, the power to sell, encumber, lease, or distribute any interest in real estate owned by

the decedent.

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

Dated: November 21, 2023 /s/ Heidi Rasmussen Registrar Ann R. Mitchell (MN #203543) Ann R. Mitchell Attorney at Law 508 Main Street S, Suite 5 Sauk Centre, MN 56378 H-49-2B

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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 12, 2023 MORTGAGEE: U.S. Bank National Association Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 051936-F5 NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for August 1, 2023 at 10:00 AM has been postponed to August 31, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: July 26, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for August 31, 2023 at 10:00 AM has been postponed to October 3, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: August 24, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for October 3, 2023 at 10:00 AM has been postponed to November 2, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: September 26, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for November 2, 2023 at 10:00 AM has been postponed to December 5, 2023 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: October 30, 2023 MORTGAGEE: U.S. Bank National Association NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE The above referenced sale scheduled for December 5, 2023 at 10:00 AM has been postponed to January 11, 2024 at 10:00 AM in the Stearns County Sheriff's office, Law Enforcement Center, 807 Courthouse Square, St. Cloud, Minnesota in said County and State. DATED: November 29, 2023 MORTGAGEE: U.S. Bank National Association Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 051936-F5 H-49-1B

Notice Aeration System

An Aeration System causing thin ice located on the northwest side of Sauk Lake in front of Saukinac Campground with thin ice/open water conditions until spring.

H-49-1B

LOCAL CLASSIFIED FOR RENT

- 2 bedroom on Sauk Lake, Shady Lane. \$900/month. Call 320-352-6171. HS-42-tfnB