

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:
DATE OF MORTGAGE: January 31, 2020
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$141,839.00
MORTGAGOR(S): Courtney Jo Schreifels, a single woman
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Homeowners Financial Group USA, LLC, its successors and assigns
DATE AND PLACE OF RECORDING: Recorded: February 7, 2020, Stearns County Recorder
Document Number: A1562645
ASSIGNMENTS OF MORTGAGE: And assigned to: U.S. Bank National Association
Dated: October 13, 2020
Recorded: October 14, 2020, Stearns County Recorder
Document Number: A1583003
Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 1003775-1300182178-9
Lender/Broker/Mortgage Originator: Homeowners

Financial Group USA, LLC
 Residential Mortgage Servicer:
 U.S. Bank National Association
COUNTY IN WHICH PROPERTY IS LOCATED: Stearns
Property Address: 1102 12th Ave N, Saint Cloud, MN 56303
Tax Parcel ID Number: 82.47869.0000
LEGAL DESCRIPTION OF PROPERTY: Lot Five (5) in Block Sixty-six (66) in Lowry's Addition to the Town (now City) of St. Cloud, according to the plat and survey thereof on file and of record in the Office of the Register of Deeds in and for Stearns County, Minnesota
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$156,036.17
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: February 27, 2024, 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 August 27, 2024, or the next business day if August 27, 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: January 8, 2024
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: 051054-F2 H-2-6B

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:
DATE OF MORTGAGE: April 29, 2022
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$99,460.00
MORTGAGOR(S): John P Moeller a single man
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for CMG Mortgage Inc., DBA CMG Financial, its successors and assigns
DATE AND PLACE OF RECORDING: Recorded: May 2, 2022, Stearns County Recorder
Document Number: A1631474
ASSIGNMENTS OF MORTGAGE: And assigned to: CMG Mortgage, Inc.
Dated: June 16, 2023
Recorded: June 20, 2023, Stearns County Recorder
Document Number: A1654859
Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100072450006099376
Lender/Broker/Mortgage Originator: CMG Mortgage Inc. DBA CMG Financial
Residential Mortgage Servicer: Cenlar FSB

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: February 13, 2024, 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 August 13, 2024, or the next business day if August 13, 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

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:
DATE OF MORTGAGE: September 1, 2006
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$322,400.00
MORTGAGOR(S): Scott H. Stroeing and Adris A. Brown, Husband and Wife, as Joint Tenants
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Fremont Investment & Loan, its successors and assigns
DATE AND PLACE OF RECORDING: Recorded: October 20, 2006, Stearns County Recorder
Document Number: 1209606
LOAN MODIFICATION: Dated: March 2, 2011
Recorded: April 4, 2011
Document Number: A1340565
ASSIGNMENTS OF MORTGAGE: And assigned to: HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-D, Mortgage-Backed Certificates, Series 2006-D
Dated: January 31, 2012
Recorded: February 13, 2012, Stearns County Recorder
Document Number: A1361934

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 1001944-3000271736-4
Lender/Broker/Mortgage Originator: Fremont Investment & Loan
Residential Mortgage Servicer: PHH Mortgage Corporation
COUNTY IN WHICH PROPERTY IS LOCATED: Stearns
Property Address: 2725 Tranquility Drive, Saint Cloud, MN 56301
Tax Parcel ID Number: 82.50705.0189
LEGAL DESCRIPTION OF PROPERTY: Lot 10, Block 3, Serenity Plat Two, Stearns County, Minnesota
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$315,986.60
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: March 05, 2024, 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 September 05, 2024, or the next business day if September 05, 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: January 11, 2024
MORTGAGEE: HSBC Bank USA, National Association, as Trustee for Fremont Home Loan Trust 2006-D, Mortgage-Backed Certificates, Series 2006-D
 Wilford, Geske & Cook, P.A.
 Attorneys for Mortgagee
 7616 Currell Boulevard, Suite 200
 Woodbury, MN 55125
 (651) 209-3300
File Number: 051622-F3 H-3-6B

COUNTY IN WHICH PROPERTY IS LOCATED: Stearns
Property Address: 1171 16th Ave S, Saint Cloud, MN 56301
Tax Parcel ID Number: 82.43829.0000
LEGAL DESCRIPTION OF PROPERTY: A tract of land lying and being in the East Half of the West Half of the Southeast Quarter of the Southwest Quarter (E1/2 W1/2 SE1/4 SW1/4) of Section 14, Township 124, Range 28, described as follows: Commencing at a point 16.5 feet west and 769 feet South of the Northeast corner of said E1/2 of W1/2 of SE1/4 of SW1/4 of said Section, Township and Range; thence due South for a distance of 50 feet; thence due West 149.5 feet; thence due North 50 feet; thence due East 149.5 feet to the place of beginning, Stearns County, Minnesota.
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$107,066.94
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

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: December 19, 2023
MORTGAGEE: CMG Mortgage, Inc.
 Wilford, Geske & Cook, P.A.
 Attorneys for Mortgagee
 7616 Currell Boulevard, Suite 200
 Woodbury, MN 55125
 (651) 209-3300
File Number: 053694-F1 H-52-6B

SUMMONS

STATE OF MINNESOTA
 COUNTY OF STEARNS
 DISTRICT COURT
 SEVENTH JUDICIAL DISTRICT
 CASE TYPE: Quiet Title Action
 Court File No. 73-CV-23-9164

SUMMONS

Scott Johnson
 Plaintiff
 vs.
 Security Mini Storage LLC,
 Karasch Properties LLC, River View Townhomes of Sauk Centre Limited Partnership, and all other persons unknown claiming any right, title, estate, interest, or lien in the real estate described in the complaint herein.
 Defendants.

THIS SUMMONS IS DIRECTED TO THE ABOVE-NAMED DEFENDANTS, AND ALL OTHER PERSONS UNKNOWN CLAIMING ANY RIGHT, TITLE, ESTATE, INTEREST, OR LIEN IN THE REAL ESTATE DESCRIBED IN THE COMPLAINT HEREIN.

1. YOU ARE BEING SUED. The Plaintiff has started a lawsuit against you. The Plaintiff's Complaint against you is on file in the office of the Court Administrator of the above-named Court. Do not throw these papers away. They are official papers that affect your rights. You must respond to this lawsuit even though it may not yet be filed with the Court and there may be no court file number on this Summons.

2. YOU MUST REPLY

WITHIN 21 DAYS TO PROTECT YOUR RIGHTS. You must give or mail to the person who signed this Summons a written response called an Answer within 21 days of the date on which you received this Summons. You must send a copy of your Answer to the person who signed this Summons located at:
 GAMMELLO-PEARSON, PLLC
 14275 Golf Course Drive, Suite 200
 Baxter, MN 56425
3. YOU MUST RESPOND TO EACH CLAIM. The Answer is your written response to the Plaintiff's Complaint. In your Answer you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiff should not be given everything asked for in the Complaint, you must say so in your Answer.
4. YOU WILL LOSE YOUR CASE IF YOU DO NOT SEND A WRITTEN RESPONSE TO THE COMPLAINT TO THE PERSON WHO SIGNED THIS SUMMONS. If you do not answer within 21 days, you will lose this case. You will not get to tell your side of the story, and the Court may decide against you and award the Plaintiff everything asked for in the Complaint. If you do not want to contest the claims stated in the Complaint, you do not need to respond. A default judgment can then be entered against you for the relief requested in the Complaint.
5. LEGAL ASSISTANCE. You may wish to get legal help from a lawyer. If you do not have a lawyer, the Court Administrator may have

information about places where you can get legal assistance. Even if you cannot get legal help, you must still provide a written Answer to protect your rights or you may lose the case.
6. ALTERNATIVE DISPUTE RESOLUTION. The parties may agree to or be ordered to participate in an alternative dispute resolution process under Rule 114 of the Minnesota General Rules of Practice. You must still send your written response to the Complaint even if you expect to use alternative means of resolving this dispute.
7. THIS LAWSUIT MAY AFFECT OR BRING INTO QUESTION TITLE TO REAL PROPERTY located in Stearns County, State of Minnesota, legally described as follows:
 See Attached Exhibit A (the "Premises").
EXHIBIT A LEGAL DESCRIPTION SURVEY OF:

That part of Lot 29 of AUDITOR'S SUBDIVISION of the north 1/2 of Section 15, Township 126, Range 34, Stearns County, Minnesota, according to the recorded plat thereof, described as follows:
 Commencing at the southwest corner of HOUGHTON'S THIRD ADDITION, according to the recorded plat thereof;
 thence South 00 degrees 00 minutes 00 seconds West along the east right-of-way line of Trunk Highway No. 71, a distance of 275.00 feet;
 thence North 90 degrees 00 minutes 00 seconds East 262.83 feet to the point of beginning of the land to be described;
 thence continuing North 90 degrees 00 minutes 00 seconds East 300.00 feet to the

intersection with the east line of the west 562.83 feet of said Lot 29;

thence South 00 degrees 00 minutes 00 seconds East 235.80 feet;

thence North 89 degrees 21 minutes 00 seconds West 300.02 feet to the intersection with a line bearing South 00 degrees 00 minutes 00 seconds West from the point of beginning;

thence North 00 degrees 00 minutes 00 seconds East 232.40 feet to the point of beginning.

Subject to a City Road Easement of record over the southerly 33 feet thereof And Subject to a General Utility Easement recorded on May 8, 1996, as Document No. 819025.

The object of this action is to obtain a judgment that Plaintiff is the owner in fee of the above-described real property, and that none of the above-named Defendants has any estate or interest therein or lien thereon.

No personal claim is made against any Defendant. If any Defendant on whom this Summons is served unreasonably defends the action, said Defendant shall pay full costs to the Plaintiff.

Dated: November 17, 2023

GAMMELLO-PEARSON, PLLC
 /s/ James M. Gammello
 James M. Gammello #140144
 Daniel M. Hawley (#0390337)
 14275 Golf Course Drive, Suite 200
 Baxter, MN 56425
 Telephone: 218/828-9511
 Facsimile: 218/824-8545
 E-mail: jgammello@gqlaw.net
ATTORNEYS FOR PLAINTIFF
 H-1-3B

PUBLIC NOTICES

CITY OF SAUK CENTRE ACKNOWLEDGEMENT OF 2023 CONTRIBUTIONS

On behalf of the City of Sauk Centre, the City Council would like to thank those who are listed below for their generous contribution of the specified City Facility/Department during the 2023 year:

<u>DEPARTMENT</u>	<u>IN-KIND SERVICE</u>	<u>AMOUNT</u>
FIRE DEPARTMENT		
Sauk Centre Fire Dept. Relief Association		\$85,000.00
Community Connections		\$500.00
MN National Bank		\$333.00
Sauk Centre CVB		\$250.00
John Juelke		\$100.00
Mike & Nancy Noe		\$100.00
West Union Combined Charities		\$50.00
John Wiese Ford, Inc.		\$2,500.00
AMBULANCE DEPARTMENT		
Community Connections		\$500.00
Headway Marking/Dan Welle Southtown		\$1,500.00
MN National Bank		\$333.00
West Union Combined Charities		\$65.00
Mike & Nancy Noe		\$100.00
Kyle "Bubba" & Brittany Hellermann	6 sets of Cuddle Bear Books & Bears Value	\$72.00
John & JoAnn Meyer		\$250.00
AMBULANCE ALS SETUP EQUIPMENT		
Community Connections		\$9,000.00
Sauk Centre Township		\$1,000.00
Township of Little Sauk		\$250.00
Great River Federal Credit Union		\$673.29
American Legion Post #67		\$1,500.00
Dan Welle Southtown		\$1,000.00
Orleen Hoffman		\$500.00
Felling Trailer		\$1,000.00
Getty Township		\$500.00
American Legion Auxiliary		\$3,000.00
Advantage 1 Ins. Agency		\$50.00
Lions Club of Sauk Centre		\$2,000.00
Big Sauk Lake Association		\$1,000.00
City of Westport		\$50.00
Greenwald Rec Club		\$2,000.00
POLICE DEPARTMENT		
Walmart	Shop with a Cop	\$4,000.00
MN National Bank		\$333.00
Jeanette & Vern Pfeifer		\$200.00
Community Connections		\$500.00
Mike & Nancy Noe		\$100.00
Tom & Ann Ranzau		\$100.00
John Wiese Ford, Inc.		\$2,500.00
Diane Kelly	Night Vision Binoculars value at	\$200.00
John & JoAnn Meyer		\$250.00
Veterans of Foreign War (VFW)	DARE	\$500.00
Great River Federal Credit Union	DARE	\$250.00
SENIOR CENTER		
Men's Card Playing Group		\$1,651.69
Lois Egeland		\$200.00
Carol & Ronald Funk		\$300.00
Pamela Veeder		\$100.00
OUTDOOR SKATING RINK		
Sauk Centre Lion's Club		\$750.00
PARK & RECREATION DEPT.		
Girl Scouts - Sauk Centre	Labor for Improvements of Dog Park	\$500.00
FITNESS CHALLENGE PARK		
CentraCare Health		\$500.00