

**PUBLIC NOTICE****NOTICE OF MORTGAGE FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage: DATE OF MORTGAGE: November 1, 2005 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$133,000.00 MORTGAGOR(S): Zach L Janssen, a single man and Roberta D Davis, a single woman MORTGAGEE: JPMorgan Chase Bank, N.A. DATE AND PLACE OF RECORDING: Recorded: November 8, 2005 Stearns County Recorder Document Number: 1175111 LOAN MODIFICATION: Dated: March 14, 2015 Recorded: April 9, 2015 Document Number: 1440755 ASSIGNMENTS OF MORTGAGE: And assigned to: Lakeview Loan Servicing, LLC Dated: January 18, 2019 Recorded: January 25, 2019 Stearns County Recorder Document Number: 1537367 Transaction Agent: Not Applicable Transaction Agent Mortgage Identification Number: Not Applicable

Lender/Broker/Mortgage Originator: JPMorgan Chase Bank, N.A. Residential Mortgage Servicer: Nationstar Mortgage LLC COUNTY IN WHICH PROPERTY IS LOCATED: Stearns Property Address: 510 9th St N, Albany, MN 56307 Tax Parcel ID Number: 40.25336.0144 LEGAL DESCRIPTION OF PROPERTY: Lot One (1), Block Five (5) of Stonebrooke, Stearns County, Minnesota AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$130,883.79 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: April 16, 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 October 16, 2024, or the next business day if October 16, 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: February 22, 2024

MORTGAGEE: Lakeview Loan Servicing, LLC Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 054052-F1 H-9-6B

**CERTIFICATE OF ASSUMED NAME Minnesota Statutes Chapter 333**

ASSUMED NAME: Skintastic. PRINCIPAL PLACE OF BUSINESS IS: 44155 Brick Yard Rd., Sauk Centre, MN 56378 USA. NAMEHOLDER(S): Erin Bjork, 44155 Brick Yard Rd., Sauk Centre, MN 56378 USA.

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.

/s/ Ann R. Mitchell  
03/22/2024  
H-13-2B

**NOTICE OF PUBLIC HEARING ON VACATION OF A UTILITY EASEMENT PURSUANT TO MINNESOTA STATUTES §412.851**

Notice is hereby given that a hearing will be held before the City Council on the 17th day of April, 2024, in City Hall located at 320 Oak Street South at 6:30 p.m. or as closely thereafter as practical to consider a proposed vacation of a utility easement on property located at 352 Halfaday Drive legally described as:

A ten-foot-wide utility easement located five feet on each side of the property line common to Lots 4 & 5, Block One, Authors Addition according to the recorded plat thereof except the southwesterly ten feet and the northeasterly 32.34 feet. Public is invited to attend. Dated this 25th day of March, 2024,

/s/ Vicki Willer, City Administrator/Clerk  
Published March 28 and April 4, 2024.  
H-13-2B

**NOTICE OF MORTGAGE FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage: DATE OF MORTGAGE: August 14, 2015 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$145,816.00 MORTGAGOR(S): Ryan W Oldakowski, a single person MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Stearns Lending, LLC, its successors and assigns DATE AND PLACE OF RECORDING: Recorded: September 15, 2015 Stearns County Recorder Document Number: A1452069 LOAN MODIFICATION: Dated: June 18, 2021 Recorded: August 3, 2021 Document Number: A1610062 ASSIGNMENTS OF MORTGAGE: And assigned to: PennyMac Loan Services, LLC Dated: July 16, 2018 Recorded: July 25, 2018 Stearns County Recorder Document Number: A1525407 Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 100183300003916898 Lender/Broker/Mortgage Originator: Stearns Lending, LLC Residential Mortgage Servicer: PennyMac Loan Services, LLC

COUNTY IN WHICH PROPERTY IS LOCATED: Stearns Property Address: 38444 County Road 1, Sartell, MN 56377-9727 Tax Parcel ID Number: 04.01761.0000 LEGAL DESCRIPTION OF PROPERTY: That part of Government Lot 3 situated in Section 33, Township 126 North, Range 28 West, described as follows: Commencing at the point of intersection of the North line of said Government Lot 3 within the centerline of State Aid Road No. 1, Stearns County; thence East on the North line of said Government Lot 3 a distance of 856.8 feet; thence South at right angles 785 feet for the point of beginning; thence continuing South on the last described course 115 feet; thence West at right angles 585.8 feet to said center line of State Aid No. 1; thence Northwesterly on said center line to a line drawn through the point of beginning, said line being parallel to the North line of Government Lot 3; thence East on said parallel line to the point of beginning, Stearns County, Minnesota AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$144,381.56 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: April 16, 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 October 16, 2024, or the next business day if October 16, 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: February 20, 2024

MORTGAGEE: PennyMac Loan Services, LLC Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300 File Number: 052558-F2 H-9-6B

**ORDINANCE NO. 830 AN ORDINANCE OF THE CITY OF SAUK CENTRE AMENDING THE OFFICIAL ZONING MAP OF THE CITY AS OUTLINED IN SECTION 156.036 OF THE CITY CODE**

**THE CITY OF SAUK CENTRE DOES HEREBY ORDAIN: SECTION 1.** That after proper notification, publication and public hearing, the Sauk Centre City Council has determined to delete from the boundaries of the R-1 (Residential and Two Family) District certain land, and to include said described land in a I-C (Industrial Commercial) District. **SECTION 2.** The official Zoning Map shall be and hereby is amended to provide that following described lands located in the City of Sauk Centre, County of Stearns and State of Minnesota, shall be included in a I-C (Industrial-Commercial) District and shall be removed from the R-1 (Residential and Two-Family) District. Parcel Number 94.58566.0203 legally described as:

Lot Four (4), Block One (1) Joseph Anthony, City of Sauk Centre, Stearns County Minnesota.

The tract contains 11,775 square feet more or less and is subject to easements, reservations or restrictions of record, if any. **SECTION 3.** Effective Date. This Ordinance shall take effect upon its passage and publication according to law.

The foregoing Ordinance was duly passed and adopted by the Council of the City of Sauk Centre, Minnesota at its regular meeting on 20th day of March, 2024.

By Warren L. Stone  
It's Mayor  
By Vicki M. Willer,  
It's City Administrator  
This Ordinance was published in the Sauk Centre Herald on April 4, 2024.  
H-14-1B

**SUMMONS**

STATE OF MINNESOTA COUNTY OF STEARNS DISTRICT COURT SEVENTH JUDICIAL DISTRICT Case Type: Quiet Title Court File No. 73-CV-24-1243

**SUMMONS**

Gerald B. Fleischhacker and JoAnn M. Fleischhacker; Plaintiff,

vs. Elloyd A. Hauser; D. Darlene Hauser; John D. Rief; Suzan I. Rief; and the unknown heirs of 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;

Defendants. THIS SUMMONS IS DIRECTED TO THE ABOVE NAMED DEFENDANTS:

**1. YOU ARE NAMED.** The Plaintiffs have started a lawsuit against you. The Plaintiff's Complaint against you is attached to this Summons. 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 20 DAYS TO PROTECT YOUR RIGHTS.** You must give or mail to the person who signed this summons a **written response** called an Answer within 20 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: 203 22nd Avenue West, Alexandria, Minnesota 56308.

**3. YOU MUST RESPOND TO EACH CLAIM.** The Answer is your written response to the Plaintiffs' Complaint. In your Answer, you must state whether you agree or disagree with each paragraph of the Complaint. If you believe the Plaintiffs 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 20 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 Plaintiffs 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. REAL ESTATE.** This lawsuit may affect or bring into question title to real property located in Stearns County, State of Minnesota, legally described as follows:

Part of Government Lots Five (5) and Twelve (12), of Section Thirty (30), Township One Hundred Twenty-five (125), Range Thirty-one (31), described as follows:

Beginning at the northeast corner of said Government Lot 5, thence along the east line thereof S00°23'06" W 534.64 feet, thence S88°50'18" W 214.50 feet; thence S08°47'13" W 921.06 feet; thence N88°50'18" E 349.80 feet to a point in the east line of said Government Lot 12; thence along said east line of said Government Lot 12; thence along said east line, S00°03'11" E

1089.21 feet to a stone monument at the southeast corner of said Government Lot 12; thence along the south line thereof S88°31'41" W 543.18 feet; thence N08°42'51" E 463.73 feet; thence S88°31'41" W 33.53 feet; to the west right of way line of a township road; thence along said right of way line, N08°42'51" E 1621.73 feet; thence N04°03'46" E 597.19 feet to a point in the north line of said Government Lot 5; thence along said north line N 88°51' 10" E 228.44 feet to the point of beginning, Except that part platted as Holiday Heights.

Together with all easements, hereditaments, and appurtenances belonging thereto, subject to easements, restrictions, reservations and covenants of record, including, but not limited to, a utility easement in favor of Stearns Cooperative Electric Association, dated October 18, 1977 and recorded as Document Number 494424.

**8. NATURE OF ACTION.** The object of this action is to obtain Judgement declaring that Plaintiffs are the owners in fee simple absolute of the above-described premises, and that the Defendant, and each of them, have no interest or estate in said property, nor lien thereon.

PEMBERTON LAW, P.L.L.P. Dated: February 20, 2024

By /s/ *Nicholas Adams*  
Nicholas T. Adams,  
No. 0401142  
203 22nd Avenue West  
Alexandria, Minnesota 56308  
Telephone: 320-759-3143  
Facsimile: 320-759-3144  
Email: n.adams@pemplaw.com  
ATTORNEYS FOR PLAINTIFFS  
H-12-3B

**MELROSE TOWNSHIP****Important Information Regarding Property Assessments This may affect your 2025 taxes**

The Board of Appeal and Equalization for Melrose Township will meet on April 18, 2024, at 3:00 pm, at the Melrose Township Hall. The purpose of this meeting is to determine whether property in the jurisdiction has been properly valued and classified by the assessor.

If you believe the value or classification of your property is incorrect, please contact your assessor's office to discuss your concerns. If you disagree with the valuation and classification after discussing it with your assessor, you may appear before the local board of appeal and equalization. The board will review your assessments and may make corrections as needed. Generally, you must appeal to the local board before appealing to the county board of appeal and equalization.

Cecilia Tylutki, Melrose Township Clerk  
PH-14-2B

**NOTICE OF MORTGAGE FORECLOSURE SALE**

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

DATE OF MORTGAGE: August 17, 2001

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$196,200.00

MORTGAGOR(S): Charles Gibbons, A Single Man and Kari Larsen, A Single Woman  
MORTGAGEE: Ameriquest Mortgage Company

DATE AND PLACE OF RECORDING:

Recorded: September 18, 2001  
Stearns County Recorder

Document Number: 981194

ASSIGNMENTS OF MORTGAGE:

And assigned to: Deutsche Bank National Trust Company, as Trustee for, Ameriquest Mortgage Securities Inc. Asset-Backed Pass-Through Certificates, Series 2001-2, under the Pooling and Servicing Agreement dated September 1, 2001

Dated: January 20, 2009

Recorded: February 19, 2009

Stearns County Recorder

Document Number: 1278856

And assigned to: U.S. Bank, National Association, as Trustee for Ameriquest Mortgage Securities Inc., Floating Rate Mortgage Pass-Through Certificates, Series 2001-2

Dated: August 30, 2011

Recorded: September 13, 2011

Stearns County Recorder

Document Number: A1350450

And corrected by: Corrective Assignment of Mortgage

Recorded: February 28, 2020

Document Number: A1563829

And assigned to: U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for Ameriquest Mortgage Securities Inc., Floating Rate Mortgage Pass-Through Certificates, Series 2001-2

Dated: July 7, 2023

Recorded: July 17, 2023

Stearns County Recorder

Document Number: A1656533

Transaction Agent: Not Applicable

Transaction Agent Mortgage Identification Number: Not Applicable

Lender/Broker/Mortgage Originator: Ameriquest Mortgage Company

Residential Mortgage Servicer: PHH Mortgage Corporation

COUNTY IN WHICH PROPERTY IS LOCATED: Stearns

Property Address: 5819 Michael Court, Saint Cloud, MN 56303

Tax Parcel ID Number: 82.44876.0112

LEGAL DESCRIPTION OF PROPERTY: Lot 4, Block 2, Buettner's Ridgewood Estates 3rd, Stearns County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$163,484.76

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: May 07, 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 November 07, 2024, or the next business day if November 07, 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: March 13, 2024

MORTGAGEE: U.S. Bank Trust Company, National Association, as trustee, as successor-in-interest to U.S. Bank National Association, as Trustee for Ameriquest Mortgage Securities Inc., Floating Rate Mortgage Pass-Through Certificates, Series 2001-2

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee

7616 Currell Boulevard, Suite 200

Woodbury, MN 55125 (651) 209-3300

File Number: 052970-F2 H-12-6B

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

DATE OF MORTGAGE: September 19, 2007

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$375,000.00

MORTGAGOR(S): Stephen D Kurilla and Joan L Kurilla, husband and wife as joint tenants

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Countrywide Bank, FSB, its successors and assigns

DATE AND PLACE OF RECORDING:

Recorded: September 25, 2007

Stearns County Recorder

Document Number: 1239099

And reformed by: Court Order

Recorded: February 10, 2023

Document Number: A1648603

ASSIGNMENTS OF MORTGAGE:

And assigned to: Federal National Mortgage Association

Dated: March 6, 2018

Recorded: March 9, 2018

Stearns County Recorder

Document Number: A1516061

And assigned to: U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF11 MASTER PARTICIPATION TRUST

Dated: March 4, 2019

Recorded: March 4, 2019

Stearns County Recorder

Document Number: A1539272

And assigned to: DLJ MORTGAGE CAPITAL, INC.

Dated: November 28, 2022

Recorded: December 23, 2022

Stearns County Recorder

Document Number: A1646559

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1001337-0002414559-4

Lender/Broker/Mortgage Originator: Countrywide Bank, FSB

Residential Mortgage Servicer: Select Portfolio Servicing, Inc.

COUNTY IN WHICH PROPERTY IS LOCATED: Stearns

Property Address: 17083 Upper Spunk Lake Rd, Avon, MN 56310-9605

Tax Parcel ID Number: 03.01461.0000

LEGAL DESCRIPTION OF PROPERTY: Lot 10, RETZMANN'S RE -SUBDIVISION, according to the recorded plat thereof, Stearns County, Minnesota, EXCEPT that part of said Lot 10 described as follows:

Beginning at the southwest corner of said Lot 10, which point is located on the shoreline of Upper Spunk Lake; thence easterly on and along the southerly line of said Lot 10, a distance of 210 feet, more or less, to the westerly right of way line of Upper Spunk Lake Road, said point being the southeast corner of said Lot 10; thence in a northerly direction on and along said westerly right of way line, a distance of 30 feet, more or less, to the centerline of a small Creek flowing into Upper Spunk Lake; thence westerly following the centerline of said Creek, as it now exists, to the point where the same enters into Upper Spunk Lake and which point is 55 feet, more or less, northerly from the point of beginning; thence in a southerly direction following the shoreline of Upper Spunk Lake, a distance of 55 feet, more or less, to the point of beginning.

And also EXCEPT that part of Lot 10, RETZMANN'S RE -SUBDIVISION, according to the recorded plat thereof, Stearns County, Minnesota, described as follows:

Beginning at the northwest corner of said Lot 10, which point is located on the shoreline of Upper Spunk Lake; thence southeasterly along the westerly line of said Lot 10, for a distance of 40 feet; thence northeasterly in a straight line to a point on the north line of said Lot 10, distant of 128.9 feet easterly from the northwest corner of said Lot 10; thence westerly along the northerly line of said Lot 10, a distance of 128.9 feet to the point of beginning.

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$502,407.76

THAT all pre-foreclosure

**NOTICE OF MORTGAGE FORECLOSURE SALE**

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 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 September 27, 2024, or the next business day if September 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: February 1, 2024

MORTGAGEE: DLJ Mortgage Capital, Inc.

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee

7616 Currell Boulevard, Suite 200

Woodbury, MN 55125 (651) 209-3300

File Number: 054071-F1

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

The above referenced sale scheduled for March 27, 2024 at 10:00 AM has been postponed to April 30, 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: March 15, 2024

MORTGAGEE: DLJ Mortgage Capital, Inc.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

The above referenced sale scheduled for April 30, 2024 at 10:00 AM has been postponed to May 30, 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: April 1, 2024

MORTGAGEE: DLJ Mortgage Capital, Inc.

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee

7616 Currell Boulevard, Suite 200

Woodbury, MN 55125 (651) 209-3300

File Number: 054071-F1 H-14-1B