

## CERTIFICATE OF ASSUMED NAME

### OFFICE OF THE SECRETARY OF STATE OF MINNESOTA

Pursuant to Chapter 333, Minnesota Statutes; the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is:

#### The Alchemist's Parlor

2. The street address of the principal place of business is or will be:

2222 4th Street  
White Bear Lake, MN 55110

3. The name and street address of all persons conducting business under the above Assumed Name, including any corporation that may be conducting this business.

The Alchemist, Inc.  
2222 4th Street  
White Bear Lake, MN 55110

I certify that I am authorized to sign this certificate and I further certify that I understand that by signing this certificate, I am subject to the penalties of perjury as set forth in section 609.48 as if I had signed this certificate under oath.

Dated: October 6, 2014

Signed: Frederick W. Knaak

Published two times in the White Bear Press on November 19 and 26, 2014.

## CERTIFICATE OF ASSUMED NAME

### OFFICE OF THE SECRETARY OF STATE OF MINNESOTA

Pursuant to Chapter 333, Minnesota Statutes; the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is:

#### Freedom and Freshness Co.

2. The street address of the principal place of business is or will be:

2445 Co. Rd. F  
White Bear Lake, MN 55110

3. The name and street address of all persons conducting business under the above Assumed Name, including any corporation that may be conducting this business.

Stephanie Greene  
2445 Co. Rd. F  
White Bear Lake, MN 55110

Daniel Greene  
2445 Co. Rd. F  
White Bear Lake, MN 55110

Kristina Greene  
2445 Co. Rd. F  
White Bear Lake, MN 55110

I certify that I am authorized to sign this certificate and I further certify that I understand that by signing this certificate, I am subject to the penalties of perjury as set forth in section 609.48 as if I had signed this certificate under oath.

Dated: October 12, 2014

Signed: Kristina Greene, owner

Published two times in the White Bear Press on November 19 and 26, 2014.

## CITY OF BIRCHWOOD VILLAGE

### PLANNING COMMISSION

#### PUBLIC HEARING NOTICE

The City of Birchwood Village Planning Commission will hold a public hearing in the City Council Chambers at City Hall, 207 Birchwood Avenue, Birchwood, Minnesota on Tuesday, December 2, 2014 beginning at 7:00 p.m. to hear and make a recommendation to the City Council on the following request:

A. Case No. 14-11-VB: A request by Anthony and Christina Demars for a variance to allow for structural alterations while extending the vertical and horizontal dimensions of a current non-conforming use, per Code Section 301.050.1. Legal description on file at City Hall, commonly known as the property located at 407 Lake Avenue.

Unless continued by the Planning Commission, the Planning Commission recommendation will be considered by the City Council on Tuesday, December 9, 2014 at the same time and place as listed above.

Comments concerning this application may be presented at the public hearing or filed with City staff (651-426-3403) until 3:00 p.m. the day before the hearing. Each response will be considered before the Planning Commission makes a recommendation to the City Council.

Chris Mickelson, City Administrator

Published one time in the White Bear Press on November 26, 2014.

## CITY OF MAHTOMEDI

### NOTICE OF PUBLIC HEARING

#### REGARDING FINAL BUDGET AND LEVY FOR 2015

Notice is hereby given that the City Council of Mahtomedi will hold a public hearing on Tuesday, December 2, 2014, 7:00 p.m. at City Hall, 600 Stillwater Road, to consider the final budget and levy for 2015. Anyone having an interest in this matter is invited to attend this meeting.

MARY SOLIE, CITY CLERK

Published in the White Bear Press November 26, 2014

## DELLWOOD WILDLIFE FOUNDATION

### NOTICE OF AERATION SYSTEM ON PINE TREE LAKE

Three (3) aeration systems creating open water and thin ice will be in operation on Pine Tree Lake and an adjacent pond in Washington County, Grant Township, and Dellwood, Minnesota. Weather conditions may cause areas of thin ice to fluctuate greatly.

Stay clear of marked areas.

Dellwood Wildlife Foundation

Published four times in the White Bear Press on November 26, December 3, 10 and 17, 2014.

## RAMSEY COUNTY, MINNESOTA

### PUBLIC NOTICE

#### SOLICITATION OPPORTUNITIES

Ramsey County releases solicitation opportunities on Onvia DemandStar its official web site as an alternative method of public notice pursuant to Section 331A.03 of the Minnesota Statutes. Individuals may go to the Onvia DemandStar section of the Ramsey County Purchasing Webpage [www.co.ramsey.mn.us/ba/procure.htm](http://www.co.ramsey.mn.us/ba/procure.htm) to access registration information.

**SOLICITATION: RFB-PRR1357-MS**

**OPENING DATE: 12/18/2014**

**PROJECT DESCRIPTION:** RAMSEY COUNTY, THROUGH THE PROPERTY RECORDS AND REVENUE DEPARTMENT, SEEKS BIDS FOR SUPPLIES, EQUIPMENT, AND SERVICES NECESSARY TO PRINT, FOLD, INSERT, SEAL, GENERATE PDF FILES, MAIL AND E-MAIL COUNTY STATEMENTS AND INSERTS.

**SOLICITATION: RFP-COR13436-MS**

**OPENING DATE: 1/8/2015**

**PROJECT DESCRIPTION:** RAMSEY COUNTY IS SEEKING PROPOSALS TO PROVIDE THE RAMSEY COUNTY CORRECTIONAL FACILITY WITH A FULLY OPERATIONAL, FLEXIBLE, SECURE AND RELIABLE INMATE VENDING/COMMISSARY SYSTEM.

**SOLICITATION: RFP-PH555-6703-KV-R**

**OPENING DATE: 12/11/2014**

**PROJECT DESCRIPTION:** RAMSEY COUNTY, THROUGH THE PUBLIC HEALTH DEPARTMENT, SEEKS TO SECURE THE FOLLOWING: SERVICES OF QUALIFIED VENDORS TO AMELIORATE AND REDUCE THE TRAUMA OF DOMESTIC VIOLENCE BY PROVIDING SUPPORT SERVICES TO DOMESTIC VIOLENCE SURVIVORS AND THEIR CHILDREN.

Published one time in the Vadnais Heights Press on November 26, 2014.



## WHITE BEAR TOWNSHIP

### PUBLIC NOTICE

#### ORDINANCE NO. 70

AN ORDINANCE ADOPTING BY REFERENCE THE MINNESOTA POLLUTION CONTROL AGENCY WATER QUALITY DIVISION MINIMUM STANDARDS AND CRITERIA FOR INDIVIDUAL SEWAGE TREATMENT SYSTEMS, ALSO KNOWN AS MINNESOTA RULES CHAPTER 7080

The above described Ordinance which relates to standards and criteria for individual sewage treatment systems was adopted on December 15, 1997.

Section 1. Relates to the amendment and repeal of conflicting ordinances.

Section 2. Sets forth the purpose of the Ordinance.

Section 3. Sets forth the provisions of State Law which are adopted by reference.

Section 4. Determines the hydraulic loading rate and SSTS sizing to be used for all SSTS permitted by this Ordinance.

Section 5. Sets forth the permitting process for permits received in accordance with this Ordinance.

Section 6. States that White Bear Township's fees are set forth in Ordinance No. 54 (Fees & Charges).

Section 7. Sets forth the inspection requirements for this Ordinance.

Section 8. Outlines the Notice of Violation procedure.

Section 9. Outlines the variance procedure.

Section 10. Sets forth additional standards which must be followed for an SSTS.

Section 11. States that site evaluators, designers, installers and pumpers must obtain a license from the Minnesota Pollution Control Agency.

Section 12. The enforcement procedure is outlined.

Section 13. States that any person found in violation of this Ordinance shall be punished as provided in White Bear Township's Ordinance No. 26.

Section 14. States that if any part of this Ordinance is held to be invalid, it shall not affect the validity of the Ordinance as a whole.

Section 15. Establishes the effective date of this Ordinance. A copy of this Ordinance is available for review at the Town Administrative Offices, 1281 Hammond Road, White Bear Township, Minnesota. This Ordinance become effective upon publication of this summary.

BY ORDER OF THE TOWN BOARD OF SUPERVISORS  
WILLIAM F. SHORT, Clerk-Treasurer  
Board of Supervisors:

ROBERT J. KERMES, Chair  
WILLIAM R. MAMPLE, Supervisor  
ED M. PRUDHON, Supervisor  
Published one time in the White Bear Press on November 26, 2014.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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 conditions of the following described mortgage:

DATE OF MORTGAGE: September 16, 2010  
MORTGAGOR: Melvin D Larson and Margaret K Larson, husband and wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as Nominee for U.S. Bank N.A. its successor and assigns.

DATE AND PLACE OF RECORDING: Filed September 23, 2010, Ramsey County Registrar of Titles, Document No. 2121151 on Certificate of Title No. 261843.

ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank National Association. Dated August 15, 2013 Recorded August 23, 2013, as Document No. 2220046.

Said Mortgage being upon Registered Land.  
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100021200001186435

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: U. S. Bank N.A.

RESIDENTIAL MORTGAGE SERVICER: U.S. Bank Home Mortgage, a division of U.S. Bank National Association  
MORTGAGED PROPERTY ADDRESS: 3573 Jerry Street, White Bear Lake, MN 55110

TAX PARCEL I.D. #: 35.30.22.21.0023  
LEGAL DESCRIPTION OF PROPERTY:

Lot 12, Block 2, Rivard Addition, according to the plat thereof filed of record in the office of the Register of Titles within and foresaid, Ramsey County, Minnesota

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$224,018.00  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$232,849.42

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: December 5, 2014 at 10:00 AM  
PLACE OF SALE: Sheriff's Office, Lowry Building / City Hall Annex, 25 West 4th Street, Suite 150, St. Paul, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on June 5, 2015 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE:None

"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: September 25, 2014  
U.S. Bank National Association  
Mortgagee/Assignee of Mortgagee  
USSET, WEINGARDEN AND LIEBO, P.L.L.P.  
Attorneys for Mortgagee/Assignee of Mortgagee  
4500 Park Glen Road #300  
Minneapolis, MN 55416  
(952) 925-6888  
19 - 14-006384 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
Published six times in the White Bear Press October 22, 29, November 5, 12, 19 and 26, 2014.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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 conditions of the following described mortgage:

DATE OF MORTGAGE: October 26, 2009  
MORTGAGOR: Barbara J Shaw and Steven S Shaw, Wife and Husband.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank N.A. It's Successors and Assigns.

DATE AND PLACE OF RECORDING: Recorded November 9, 2009 Washington County Recorder, Document No. 3766433, as amended by Court Order recorded September 18, 2014 as document no. 4001045.

ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank National Association. Dated August 30, 2013 Recorded September 17, 2013, as Document No. 3964487.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100021200000188028

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: U.S. Bank N.A.

RESIDENTIAL MORTGAGE SERVICER: U.S. Bank Home Mortgage, a division of U.S. Bank National Association  
MORTGAGED PROPERTY ADDRESS: 239 Hallam Avenue South, Mahtomedi, MN 55115

TAX PARCEL I.D. #: 29.030.21.42.0040  
LEGAL DESCRIPTION OF PROPERTY:

Lot 18, Block 2, Glenmar, Except the Easterly 13 Feet Thereof, Together With Ingress and Egress Over The Easterly 13 Feet of Lot 18, Block 2, Glenmar, As Reserved In Document Number 415843, According to the Recorded Plat thereof and situate in Washington County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$211,894.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$221,421.14

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: January 6, 2015 at 10:00 AM  
PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on July 6, 2015, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE:None

"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: May 1, 2014  
U.S. Bank National Association  
Mortgagee/Assignee of Mortgagee  
USSET, WEINGARDEN AND LIEBO, P.L.L.P.  
Attorneys for Mortgagee/Assignee of Mortgagee  
4500 Park Glen Road #300  
Minneapolis, MN 55416  
(952) 925-6888  
19 - 13-008065 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
Published six times in the White Bear Press on November 19, 26, December 3, 10, 17 and 24, 2014.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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 conditions of the following described mortgage:

DATE OF MORTGAGE: November 24, 2009  
MORTGAGOR: Benjamin Smither, a married man.  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for PHH Home Loans, LLC its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded December 14, 2009 Ramsey County Recorder, Document No. 4198009.

ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank National Association. Dated September 25, 2012 Recorded October 3, 2012, as Document No. 4360290.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100020000452138161

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: PHH Home Loans, LLC

RESIDENTIAL MORTGAGE SERVICER: U.S. Bank Home Mortgage, a division of U.S. Bank National Association  
MORTGAGED PROPERTY ADDRESS: 2420 Jansen Avenue, White Bear Lake, MN 55110

TAX PARCEL I.D. #: 36.30.22.21.0070  
LEGAL DESCRIPTION OF PROPERTY:

The West 74.8 feet of Lots 15 and 16, Block 4, "Lake View Terrace", Ramsey County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$110,000.00  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$123,992.76

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: December 11, 2014 at 10:00 AM  
PLACE OF SALE: Sheriff's Office, Lowry Building / City Hall Annex, 25 West 4th Street, Suite 150, St. Paul, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on June 11, 2015, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE:None

"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: September 19, 2014  
U.S. Bank National Association  
Mortgagee/Assignee of Mortgagee  
USSET, WEINGARDEN AND LIEBO, P.L.L.P.  
Attorneys for Mortgagee/Assignee of Mortgagee  
4500 Park Glen Road #300  
Minneapolis, MN 55416  
(952) 925-6888  
19 - 14-006258 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
Published six times in the White Bear Press on October 29, November 5, 12, 19, 26 and December 3, 2014.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: 6/29/2005  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$237,000.00  
MORTGAGORS: Lynne Faye Wies and Clifford Wies, Jr., (wife & husband)

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for M&I Bank FSB

DATE AND PLACE OF FILING: 07/07/2005 as Document Number 3870359 in the Office of the County Recorder, Ramsey County, Minnesota

ASSIGNMENT OF MORTGAGE: Assigned to U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust

DATE AND PLACE OF FILING: 08/28/2014 as Document Number A04521412 in the Office of the County Recorder, Ramsey County, MN

TAX PARCEL I.D. NO.: 05-30-23-31-0072  
LEGAL DESCRIPTION OF PROPERTY: All That Tract or Parcel of Land Lying and Being in the County of Ramsey and State of Minnesota, Described as Follows, to wit: Lot Eleven (11) Block Seventeen (17) Pinewood Terrace #5, According to the Plat thereof on File and of Record in the Office of the Registrar of Deeds within and for said County and State.

ABSTRACT PROPERTY  
STREET ADDRESS OF PROPERTY: 2318 Knoll Drive, Mounds View, MN 55112

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey  
LENDER OR BROKER AND MORTGAGE ORIGINATOR: M&I Bank FSB

RESIDENTIAL MORTGAGE SERVICER: Caliber Home Loans, Inc.  
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100273100007856012

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: \$247,839.81

That no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes.

Pursuant to the power of sale contained in said Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Ramsey, Minnesota at public auction as follows:

DATE AND TIME OF SALE: 12/17/2014 at 10:00 a.m.  
PLACE OF SALE: Ramsey Sheriff's Office, 25 W 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagor, on the premises and the costs and disbursements allowed by law.

# public notices

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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 conditions of the following described mortgage:

DATE OF MORTGAGE: November 23, 2001

MORTGAGOR: **Stephen L. Onell**, a single man.

MORTGAGEE: CitiMortgage, Inc. successor by merger with ABN AMRO Mortgage Group, Inc..

DATE AND PLACE OF RECORDING: Recorded December 20, 2001 Ramsey County Recorder, Document No. 3453369.

ASSIGNMENTS OF MORTGAGE: NONE

TRANSACTION AGENT: NONE

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: ABN AMRO Mortgage Group, Inc.

RESIDENTIAL MORTGAGE SERVICER: CitiMortgage, Inc.

MORTGAGED PROPERTY ADDRESS: 1993 9th Street, White Bear Lake, MN 55110

TAX PARCEL I.D. #: 14.30.22.21.0080

LEGAL DESCRIPTION OF PROPERTY:

Lots 10 & 11, Block 1, Bronson's Addition to White Bear, Ramsey Coun-

ty, Minnesota

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$162,450.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$143,662.34

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: January 27, 2015 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Lowry Building / City Hall Annex, 25 West 4th Street, Suite 150, St. Paul, MN

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on July 27, 2015, unless that

date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE:None

"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: November 12, 2014

CitiMortgage, Inc.

Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee

4500 Park Glen Road #300

Minneapolis, MN 55416

(952) 925-6888

10 - 14-006987 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Published six times in the White Bear Press on November 26, December 3, 10, 17, 24 and 31, 2014.