

PUBLIC NOTICES

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: **May 19, 2005**

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$196,000.00
MORTGAGOR(S): **Dylan Zaccone and Suzanne Zaccone**
MORTGAGEE: **Landmark Community Bank, NA**

DATE AND PLACE OF RECORDING: Recorded with the County Recorder in and for the **County of Isanti**, State of Minnesota, on the **31st day of May, 2005**, as Document No. **350450**

LEGAL DESCRIPTION OF PROPERTY: Lot 1, Block 1, Kozy Oaks Kamp
PROPERTY ADDRESS: 8620 277th Avenue NE, North Branch, Minnesota 55056.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$185,071.02

THAT there has been compliance with all pre-foreclosure requirements; 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 pursuant to the power of sale contained in said mortgage, the above-described property will be sold by the Sheriff of Isanti County as follows:

DATE AND TIME OF SALE: **December 12, 2014**, at 10:00 a.m.

PLACE OF SALE: Isanti County Sheriff's Office, 509 18th Avenue SW, Cambridge, Minnesota to pay the debt 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 twelve (12) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

Dated: October 13, 2014

Landmark Community Bank, NA
Mortgagee

HOELSCHER LAW FIRM, PLLC
By: Brian G. Hoelscher #0238752
Attorneys for Mortgagee

13100 Wayzata Boulevard, Ste 100
Minnetonka, MN 55305
(952) 224-9551

Published in the Isanti-Chisago County STAR on Oct. 30, Nov. 6, 13, 20, 27, Dec. 4, 2014
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PUBLIC NOTICE

NOTICE OF ASSESSMENT LIEN FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has been made in the terms and conditions of the Declaration of Bridgewater Townhome Association (henceforth the "Declaration") recorded in the office of the Recorder for Isanti County, Minnesota on October 14, 2002, as Document No. 305215, which covers the following property:

Lot 49, Block 11, Bridgewater, Common Interest Community No. 2002-2, Isanti County, Minnesota

WHEREAS, pursuant to said Declaration, there is claimed to be due and owing as of October 21, 2014, from **Wendy Ringwelski a/k/a Wendy Brandstrom**, title holder, to Bridgewater Townhome Association, a Minnesota non-profit corporation, the principal amount of Seven Thousand, Five Hundred Forty-two and 07/100ths Dollars (\$7,542.07) for assessments, late fees and related charges, plus assessments, collection costs, attorneys' fees and other amounts will be incurred since said date, including costs of collection and foreclosure;

WHEREAS, no action is now pending at law or otherwise to recover said debt or any part thereof;

WHEREAS, the owner has not been released from the financial obligation to pay said amount;

WHEREAS, pursuant to the Declaration and Minn. Stat. §515B.3-116(h), said debt created a lien upon said premises in favor of Bridgewater Townhome Association as evidenced by the lien statement recorded on October 14, 2014, in the office of the Isanti County Recorder as Document No. A445978;

WHEREAS, pursuant to the power of sale granted by the owner(s) in taking title to the premises subject to said Declaration, said lien will be foreclosed by the sale of said property by the sheriff of said county at the Isanti County Sheriff's Department, 509 - 18th Avenue SW, Cambridge, MN 55008, on December 17, 2014, at 10:00 o'clock a.m., at public auction to the highest bidder, for cash, to pay the amount then due for said assessments, together with the costs of foreclosure, including attorneys' fees as allowed by law. The time allowed by law for redemption by the unit owners, their personal representatives or assigns is six (6) months from the date of said sale.

The following information is provided pursuant to Minnesota Statutes Sections 580.025 and 580.04:

(1) Street Address of Property: 465 19th Place SE, Cambridge, MN 55008

(2) Name of Transaction Agent, Residential Mortgage Servicer, Lender &/ or Broker: N/A

(3) Tax Parcel Identification Number of the Property: 15.148.3640

(4) Transaction Agent's Mortgage Identification Number, if known: N/A

(5) Name of Mortgage Originator, if stated on mortgage: N/A

(6) Date on which Occupant must vacate Property, if mortgage is not reinstated under Section 580.30 or property redeemed under 580.23: 11:59 p.m. on June 17, 2015. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

REDEMPTION NOTICE

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGATOR'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 FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: October 21, 2014
TOOHEY LAW FIRM, P.A.
By: Jennifer C. Toohy, I.D. #343742

Attorneys for Lienor
11108 Zealand Ave N, Suite 203
Champlin, MN 55316
(763) 746-0845

Lienor:
Bridgewater Townhome Association
Jennifer C. Toohy

Ils: Attorney in Fact
THIS INSTRUMENT WAS DRAFTED BY:
TOOHEY LAW FIRM, P.A.
11108 Zealand Ave N, Suite 203
Champlin, MN 55316
(763) 746-0845

File No. 6501.004

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PUBLIC NOTICE

NOTICE OF SALE OF STORED PROPERTY

NOTICE IS HEREBY GIVEN that the contents in the following storage spaces will be sold to the highest bidder at auction on Nov. 14, 2014, to satisfy charges due for rent and incurred costs by Cambridge Self Storage:

Michael Granlund - Unit C-58
Katrina Anderson - Unit I-21
Starr Gessinger - Unit C-65

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PUBLIC NOTICE

NORTH BRANCH PUBLIC HEARING NOTICE

NOTICE IS HEREBY GIVEN that the North Branch Planning Commission will hold a **PUBLIC HEARING on Monday, November 17, 2014, at 7:00 p.m.** or thereafter at the North Branch City Hall, 6408 Elm Street, to consider an amendment to Section 66-863 of the City Code about the standards for off-street parking. The proposed code amendment would change the amount of off-street parking that the City would require for various land uses – including machine shops.

PROPOSED REQUEST: The Planning Commission directed City staff to prepare a code amendment to revise the amount of off-street parking the City will require for a variety of land uses in North Branch – including machine shops. As proposed, the code amendment would reduce the number of off-street parking spaces the City will require for manufacturing, fabricating or processing of product or materials (including machine shops) and similar land uses in North Branch.

Pertinent information about this request is on file at City Hall. Interested parties are encouraged to submit written or oral comments on this matter at or before the Public Hearing.

FOR THE COMMISSION
Ken Roberts
City Planner

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PUBLIC NOTICE

**CITY OF NORTH BRANCH
STATE OF MINNESOTA
COUNTY OF CHISAGO**

ORDINANCE NO. 219-14

AN ORDINANCE AMENDING ARTICLE VII, OFF-STREET PARKING AND LOADING, SECTION 66-862, STALL, AISLE AND DRIVEWAY DESIGN

THE NORTH BRANCH, MINNESOTA CITY COUNCIL ORDAINS:
SECTION 1. AMEND:
Sec.66-862. Stall, aisle and driveway design.

(e) All property shall be entitled to at least one curb cut or driveway. Any plan or design requiring more than one curb cut or driveway requires the approval of the City Public Works Director and the Building Inspector, planning director. Single-family land uses shall be allowed limited to one curb-cut driveway or street access per property. The City allows each property used for farm or agricultural-related land uses to have more than one driveway. The plan or design and the number of driveways for each property shall be subject to approval by the City Public Works Director and Building Inspector for any property that the owner or developer wants to have more than one driveway. The City will not charge a fee for such an approval. The applicant or property owner may appeal the decision of City staff about the number or location of driveways to the Planning Commission for a recommendation and to the City Council for a final decision. The City will process and review such an appeal as a variance. The City requires the applicant or property owner appealing the staff decision to provide the City with information and reasons as to why the City should approve the requested driveway(s) design and locations. The City will charge a fee for such an appeal or variance.

SECTION 2. EFFECTIVE DATE:
This Ordinance shall take full effect and be in full force from and after its passage and publication according to law.

Passed and adopted by the North Branch City Council this 27th day of October, 2014.

CITY OF NORTH BRANCH
BY: Ron Lindquist, Mayor
ATTEST: Bridgitte Konrad, City Administrator
Published in the Isanti-Chisago County STAR on Nov. 6, 2014
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PUBLIC NOTICE

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: February

13, 2008
MORTGAGOR: Lisa M. Reichow, a single person

MORTGAGEE: Affinity Plus Federal Credit Union, a credit union organized under the laws of the United States of America

DATE AND PLACE OF RECORDING: Recorded February 20, 2008, in the office of the County Recorder, as Document No. 387071, Isanti County, Minnesota.

MORTGAGED PROPERTY ADDRESS: 301 4th Street Northeast, Braham, Minnesota 55006

TAX PARCEL I.D. NOS. 14.043.0020

LEGAL DESCRIPTION OF PROPERTY: Commencing at a point 150 feet East of a point 325 feet South from the Southwest corner of the Northeast Quarter of the Northeast Quarter (NE 1/4 of NE 1/4), of Section Two (2), Township Thirty-seven (37), Range Twenty-three (23), thence running East and parallel with the 1/16 line running East and West between the Northeast quarter of the Northeast quarter and the Southeast quarter of the Northeast quarter, of section 2 a distance of 150 feet; thence at right angles North a distance of 300 feet; thence at right angles West 150 feet; thence South a distance of 300 feet to point of commencement and there to terminate, being a part of the Southeast Quarter of the Northeast Quarter, of Section 2, Township 37, Range 23, Isanti County, Minnesota.

Also known as Lot Two (2), Auditor's Subdivision No. Six (6) in the Village of Braham, Isanti County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$157,500.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$158,764.19

INTEREST RATE AND PER DIEM: Current interest rate is 4.75%, with a daily per diem of \$19.46.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements 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 18, 2014, at 10:00 am.

PLACE OF SALE: Isanti County Sheriff's Office, 509 18th Avenue SW, Cambridge, Minnesota 55008, to pay the debt then secured by said Mortgage, 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.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: June 18, 2015, at 11:59 p.m.

“THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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 22, 2014
MESSERLI & KRAMER P.A.
By:/s/ Jonathan Septer
Jonathan Septer (Lic. #0390506)

1400 Fifth Street Towers
100 South Fifth Street
Minneapolis, MN 55402-1217
(612) 672-3600

Attorney in Fact for
Affinity Plus Federal Credit Union

IMPORTANT NOTICE

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

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PUBLIC NOTICE

NOTICE OF PUBLIC HEARING

NORTH BRANCH WATER & LIGHT COMMISSION WELLHEAD PROTECTION PLAN - PART 2

NOTICE IS HEREBY GIVEN that the North Branch Water & Light Commission will hold a public hearing in review of Part 2 of its Wellhead Protection Plan consistent with the Minnesota Wellhead Protection Rule (part 4720.5350, subpart 4). The public hearing will be held during the Commission meeting scheduled for **3:30 p.m., Tuesday, Nov. 18, 2014**, at the Water and Light Department.

Such persons who desire to be heard with reference to the plan will be heard at this meeting.

The Utility has completed a wellhead protection plan for its drinking water supply wells. Part 1 of the plan was approved by the Minnesota Department of Health in August 2012 and included a delineation of a wellhead protection area, the delineation of a drinking water supply area, and an assessment of the vulnerability of the municipal groundwater wells.

The public hearing will review the Part 2 Report, which includes the inventory of potential contaminants, evaluation of several data elements and a management portion that includes goals, objectives and a plan of action to protect the groundwater wells from contamination.

For more information concerning this meeting, please call Mark Petsche, Water & Light General Manager at (651) 674-7100.

Mark Petsche
General Manager
North Branch Water & Light
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**Need a
Legal Published?
Call 763-689-1181.**