

# Public Notices

## 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 to satisfy charges due for rent plus incurred costs by Brahm Mini-Storage:

Peggy Bixby- \$370.00

Published in the STAR  
October 17 & 24, 2013  
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## PUBLIC NOTICE

### NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: September 5, 2013

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

#### INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: NOVEMBER 4, 2010.
2. Mortgagors: SHANNON S. OLSON AND MARIA F. OLSON.
3. Mortgagee: PEOPLES BANK OF COMMERCE.
4. Recording Information: Recorded on NOVEMBER 10, 2010, as Document Number 412685, in the Office of the (X) County Recorder of ISANTI COUNTY, Minnesota.
5. Assignments of Mortgage, if any: NONE.

#### INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 05.041.0090 (Lot 9, Edgewater Shores, Isanti County, Minnesota); 05.041.0100 (Lot 10, Edgewater Shores, Isanti County, Minnesota).
7. Legal description of the mortgaged premises: Lot 9, Edgewater Shores, Isanti County, Minnesota; AND Lot 10, Edgewater Shores, Isanti County, Minnesota. Check here if all or part of the described real property is Registered (Torrens) ( )
8. The physical street address, city, and zip code of the mortgaged premises: 2225 317th Avenue NE, Cambridge, MN 55008 (Lot 9, Edgewater Shores, Isanti County, Minnesota); AND 2233 317th Avenue NE, Cambridge, MN 55008 (Lot 10, Edgewater Shores, Isanti County, Minnesota).

#### OTHER FORECLOSURE DATA

9. The person holding the Mortgage: [check one] ( ) is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is/are [...]. The transaction agent's mortgage identification number, if stated on the Mortgage, is [...]. (X) is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Peoples Bank of Commerce.
10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is N/A; the mortgage originator is Peoples Bank of Commerce.

#### INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.
12. The original principal amount secured by the Mortgage was \$ 382,628.24.
13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$ 250,000.00.
14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Isanti County, Minnesota, at public auction on October 30, 2013, at 10:00 am, at Isanti County Sheriff's Office, 509 18th Avenue SW, Cambridge, MN 55008.
15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is SIX MONTHS after the date of sale.
16. Minn. Stat. 580.04(b) provides, "if the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on April 30, 2014.

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.

"THIS IS A COMMUNICATION FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION 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."

Name and address of Attorney for Mortgagor: Robert H. Collins  
Collins Law Office, P.A.  
Robert H. Collins #237644  
20 Lake Street North, Suite 202  
Forest Lake, MN 55025  
651.464.7400

Name of Mortgagor: Peoples Bank of Commerce

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September 12, 19, 26, October 3, 10, & 17, 2013  
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## PUBLIC NOTICE

### NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: September 3, 2013

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

#### INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: May 6, 2010
2. Mortgagors: Tammy J. Crawford-Thronson and Donovan H. Thronson III, as wife and husband
3. Mortgagee: MinnCo Credit Union
4. Recording Information: Recorded on May 12, 2010, as Document Number 403346 in the Office of the (X) County Recorder [ ] Registrar of Titles of Isanti County, Minnesota
5. Assignments of Mortgage, if any: NONE

#### INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 03.021.3000
7. Legal description of the mortgaged premises: Beginning at the Northwest corner of the Southwest Quarter of Section 21, Township 36, Range 23, Isanti County, Minnesota; thence East along the North line of said Southwest Quarter of the Northeast Quarter a distance of 348.5 feet to the point of commencement of the tract to be described; thence South 6 degrees 12 minutes West a distance of 377.7 feet; thence Southeasterly at a right angle to the Westerly right-of-way of State Trunk Highway 65 a distance of 417 feet 10 inches; thence North-easterly along said right-of-way line to the point where said right-of-way line intersects with the North line of the Southwest Quarter of the Northeast Quarter of Section 21, Township 36, Range 23; thence West along said North line to the point of commencement and there to terminate.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

Check here if all or part of the described real property is Registered (Torrens) [ ]

8. The physical street address, city, and zip code of the mortgaged premises: 2314-347th Avenue NE, Cambridge, MN 55008

#### OTHER FORECLOSURE DATA

9. The person holding the Mortgage: [check one] ( ) is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is/are [...]. The transaction agent's mortgage identification number, if stated on the Mortgage, is [...]. (X) is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is/are MinnCo Credit Union.
10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is MinnCo Credit Union.

#### INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.
12. The original principal amount secured by the Mortgage was \$113,478.85
13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$143,231.02.
- INTEREST RATE IN EFFECT ON DATE OF SHERIFF'S SALE: 8.25%
14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Isanti County, Minnesota, at public auction on November 7, 2013, 10:00 a.m., at Isanti County Sheriff's Office, 509-18th Avenue SW, Cambridge, MN 55008.
15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six (6) months after the date of sale.
16. Minn. Stat. 580.04(b) provides, "if the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on May 7, 2013.

Mortgagors released from financial obligation of 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.

Name and address of Attorney for Mortgagor or Mortgage Assignee: Kevin A. Hofstad  
LEDIN & HOFSTAD, LTD.  
539 Main Street South  
Pine City, MN 55063  
(320)629-7537  
Attorney Reg.#12445X

Name of Mortgagor or Mortgage Assignee: MinnCo Credit Union  
235 West 1st Avenue  
Cambridge, MN 55008

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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: 12/06/2006  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$163,200.00  
MORTGAGOR(S): David A. Winters and Yvette M. Winters, Husband and Wife  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for New Century Mortgage Corporation  
DATE AND PLACE OF FILING: 12/13/2006 as Document Number 373462 in the Office of the County Recorder, Isanti County, Minnesota  
ASSIGNMENT OF MORTGAGE: Assigned to Deutsche Bank National Trust Company, as trustee for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC3 Mortgage Pass-Through Certificates, Series 2007-NC3  
DATE AND PLACE OF FILING: 05/07/2013 as Document No. A434676 in the Office of the County Recorder, Isanti County, Minnesota  
TAX PARCEL I.D. NO.: 15.166.0110  
LEGAL DESCRIPTION OF PROPERTY: Lot 5, Block 2, North Ridge 7th Addition  
ABSTRACT PROPERTY STREET ADDRESS OF PROPERTY: 1452 Cedar Drive, Cambridge, MN 55008  
COUNTY IN WHICH PROPERTY IS LOCATED: Isanti  
LENDER OR BROKER AND MORTGAGE ORIGINATOR: New Century Mortgage Corporation  
RESIDENTIAL MORTGAGE SERVICER: Ocwen Loan Servicing, LLC  
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 10048891011446653  
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: \$246,199.35

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 Isanti, Minnesota at public auction as follows:  
DATE AND TIME OF SALE: 10/28/2013 at 10:00 AM  
PLACE OF SALE: Isanti Sheriff's Office, 509 18th Avenue Sw, Cambridge, MN 55008 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.  
The time allowed by law for redemption by said Mortgagor(s) or Mortgagor's personal representatives or assigns is Six (6) Months from the date of sale.  
TIME AND DATE TO VACATE PROPERTY:

If the mortgage is not reinstated under Minn. Stat. §580.30 or deemed under Minn. Stat. §580.23, the mortgagor must vacate the mortgaged property by 11:59 p.m. on 04/28/2014, or the next business day if 04/28/2014 falls on a Saturday, Sunday or legal holiday.

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 MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

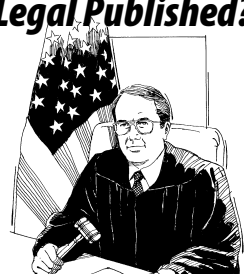
Dated: 09/12/2013  
Deutsche Bank National Trust Company, as trustee for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-NC3 Mortgage Pass-Through Certificates, Series 2007-NC3, Mortgagee/Mortgage Assignee Klatt, Ode Kirk, Augustine, Sayer, Treinen & Rastede, P.C.,  
By Brian G. Sayer, Attorney for Mortgagee/Mortgage Assignee  
531 Commercial Street, P.O. Box 2363, Waterloo, IA 50701

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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September 12, 19, 26 October 3, 10 & 17, 2013  
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Call 763-689-1181

## 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: October 3, 2005

MORTGAGOR: John G. Mickelson, a single person  
MORTGAGEE: Bremer Bank, National Association, a national association organized under the laws of the United States of America

DATE AND PLACE OF RECORDING: Recorded October 20, 2005, in the office of the County Recorder, as Document No. 357230, Isanti County, Minnesota.

MORTGAGED PROPERTY ADDRESSES: 520 Calhoun Place North, Cambridge, Minnesota 55008  
TAX PARCEL I.D. NO. 15-064-0011

LEGAL DESCRIPTION OF PROPERTY: That part of Lot 1, Neher's Subdivision, Isanti County, Minnesota, lying Southerly of the following described line: Said line beginning at a point on the West line of said Lot 1 a distance of 47.04 feet North, as measured along said West line, of the Southwest corner of said Lot 1, thence Easterly a distance of 145.78 feet to a point on the East line of said Lot 1, said point being 45.21 feet Northerly, as measured along said East line, of the Southeast corner of said Lot 1. Said line there to terminate.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$106,550.00  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$102,100.57  
INTEREST RATE AND PER DIEM: Current interest rate is 6.00%, with a daily per diem of 15.55.

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: November 6, 2013, 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: May 6, 2014, 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: September 13, 2013  
MESSERLI & KRAMER P.A.

By: /s/ Creig Andraesen  
Creig Andraesen (Lic. #334832)  
1400 Fifth Street Towers  
100 South Fifth Street  
Minneapolis, MN 55402-1217  
(612) 672-3600  
Attorney in Fact for  
Bremer Bank, National Association

#### 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.

Published in the STAR  
September 19 & 26 October 3, 10, 17 & 24, 2013  
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