

NOTICE OF MORTGAGE FORECLOSURE SALE

18-108461

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 16, 2007

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$663,800.00

MORTGAGOR(S): Allen W. Chaves and Kacee Chaves, husband and wife

MORTGAGEE:

Merrill Lynch Credit Corporation

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE:

Merrill Lynch Credit Corporation

SERVICER:

Bank of America, N.A.

DATE AND PLACE OF FILING:

Filed February 27, 2007, Washington County Recorder, as Document Number 3632433

LEGAL DESCRIPTION OF PROPERTY:

Lot 6, Block 3, Meyer's Pineridge, Washington County

PROPERTY ADDRESS: 9885 51 St N, Lake Elmo, MN 55042

PROPERTY IDENTIFICATION NUMBER: 03.029.21.44.0016

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE:

\$626,018.26

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:

March 30, 2018, 10:00am

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, 15015 62nd Street N, Stillwater, MN 55082

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 6 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

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 September 30, 2018, or the next business day if September 30, 2018 falls on a Saturday, Sunday or legal holiday.

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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 29, 2018

BANK OF AMERICA, N.A. successor by merger to Merrill Lynch Credit Corporation

Mortgagee:

SHAPIRO & ZIELKE, LLP

BY /s/ Lawrence P. Zielke - 152559

Diane F. Mach - 273788

Melissa L. Porter - 033778

Randolph W. Dawdy - 2160X

Gary J. Evers - 0134764

Tracy J. Halliday - 034610X

12550 West Frontage Road,

Suite 200 Burnsville, MN 55337

(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: April 2, 2018

BANK OF AMERICA, N.A. successor by merger to Merrill Lynch Credit Corporation

Mortgagee:

SHAPIRO & ZIELKE, LLP

By /s/ Lawrence P. Zielke - 152559

Melissa L. Porter - 033778

Randolph W. Dawdy - 2160X

Gary J. Evers - 0134764

Tracy J. Halliday - 034610X

12550 West Frontage Road,

Suite 200 Burnsville, MN 55337

(952) 831-4060

18-108461

Attorney for Mortgagee

Published in the

Forest Lake Times

April 12, 2018

802378