

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE:

April 22, 2016

**ORIGINAL PRINCIPAL AMOUNT
OF MORTGAGE: \$164,957.00**

**MORTGAGOR(S): Andrew W.
Kolkind, a single man**

**MORTGAGEE: Mortgage Elec-
tronic Registration Systems, Inc.,
as nominee for American Mortgage
& Equity Consultants, Inc., its suc-
cessors and assigns**

**DATE AND PLACE OF RE-
CORDING:**

Recorded: April 25, 2016 Sher-
burne County Recorder

Document Number: 819196

**ASSIGNMENTS OF MORT-
GAGE:**

And assigned to: PennyMac
Loan Services, LLC

Dated: October 25, 2018

Recorded: October 30, 2018
Sherburne County Recorder

Document Number: 864139

Transaction Agent: Mortgage
Electronic Registration Systems,
Inc.

Transaction Agent Mortgage
Identification Number:

1008671-0000042623-7

Lender or Broker: American
Mortgage & Equity Consultants,
Inc.

Residential Mortgage Servicer:

PennyMac Loan Services, LLC

Mortgage Originator:

Not Applicable

**COUNTY IN WHICH PROPERTY
IS LOCATED: Sherburne**

Property Address: 4190 Lake
Ridge Dr, Big Lake, MN 55309-
8848

Tax Parcel ID Number:

65-485-0134

**LEGAL DESCRIPTION OF
PROPERTY: Lot 17, Block 1, Lake
Ridge Fourth Addition, Sherburne
County, Minnesota**

**AMOUNT DUE AND CLAIMED
TO BE DUE AS OF DATE OF NO-
TICE: \$165,447.45**

THAT all pre-foreclosure require-
ments 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 19, 2019 at 10:00 AM

**PLACE OF SALE: Sheriff's Main
Office, Courthouse, 13880 High-
way 10, Elk River, 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 repre-
sentatives or assigns.

Mortgagor(s) released from fi-
nancial obligation: **NONE**

THIS COMMUNICATION IS
FROM A DEBT COLLECTOR AT-
TEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PUR-
POSE.

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 MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.

THE TIME ALLOWED BY LAW
FOR REDEMPTION BY THE
MORTGAGOR, THE MORTGAG-
OR'S PERSONAL REPRE-
SENTATIVES OR ASSIGNS, MAY BE
REDUCED TO FIVE WEEKS IF A
JUDICIAL ORDER IS ENTERED
UNDER MINNESOTA STATUTES,
SECTION 582.032, DETERMIN-
ING, AMONG OTHER THINGS,
THAT THE MORTGAGED PREM-
ISES ARE IMPROVED WITH A
RESIDENTIAL DWELLING OF
LESS THAN FIVE UNITS, ARE NOT
PROPERTY USED IN AGRICUL-
TURAL PRODUCTION, AND ARE
ABANDONED.