

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 Electronic Registration Systems, Inc., as nominee for American Mortgage & Equity Consultants, Inc., its successors and assigns

DATE AND PLACE OF RECORDING:

Recorded: April 25, 2016 Sherburne County Recorder

Document Number: 819196

ASSIGNMENTS OF MORTGAGE:

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 NOTICE: \$165,447.45

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 19, 2019 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Courthouse, 13880 Highway 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 representatives or assigns.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on September 19, 2019, or the next business day if September 19, 2019 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

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

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: January 31, 2019

ASSIGNEE OF MORTGAGEE: PennyMac Loan Services, LLC

Wilford, Geske & Cook P.A.

Attorneys for Assignee of Mortgagee

7616 Currell Blvd; Ste 200

Woodbury, MN 55125-2296

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