

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: March 30, 2018

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:
June 28, 2013
2. Mortgagor: Michael J. Wadsworth and Judith Wadsworth, husband and wife
3. Mortgagee: Riverwood Bank
4. Recording Information:
Recorded on July 19, 2013, as Document Number A1242580 in the office of the County Recorder for Wright County, Minnesota.
5. Assignments of Mortgage, if any: NONE.

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 213-100-303101
7. Legal description of the mortgaged premises:

That part of Government Lot 6 and that part of Lot B of Government Lot 9 according to the Plat of Government Lots 5, 6, 8, 9 and 10 of Section 30, Township 121, Range 25 on file and of record in the office of the Register of Deeds, Wright County, Minnesota, described as follows: Beginning at the northeast corner of said Government Lot 6, according to the above said plat, said northeast corner is the point of intersection of the easterly extension of the north line of said Government Lot 6 with the northerly extension of the east line of said Government Lot 6 according to Government survey, thence South, along the east line of said Government Lot 6 according to said plat, a distance of 1109.78 feet, thence northwesterly, deflecting right 100 degrees 17 minutes 30 seconds, a distance of 101.64 feet; thence north, deflecting right 79 degrees 42 minutes 30 seconds, along a line hereinafter referred to as Line A, a distance of 1401.96 feet to a point hereinafter referred to as Point B and the termination of said "Line A"; thence easterly, deflecting right 95 degrees 54 minutes 10 seconds, a distance of 273 feet more or less to the shoreline of Cedar Lake; thence southeasterly along said shoreline, a distance of 366 feet more or less to the south line of said Lot 8 of Government Lot 9; thence west, along said south line a distance of 366 feet more or less to the point of beginning.

Along with the right of ingress and egress over a strip of land 66.00 feet in width the centerline of said strip described as follows: Commencing at the aforesaid "Point B"; thence north, along the northerly extension of the aforesaid "Line A", a distance of 100.00 feet; thence west deflecting left 90 degrees 00 minutes, a distance of 33.00 feet to the beginning of the centerline to be described; thence south deflecting left 90 degrees 00 minutes, a distance of 400.00 feet; thence southwesterly, deflecting right 80 degrees 24 minutes, a distance of 87.90 feet; thence westerly, deflecting right 8 degrees 12 minutes, a distance of 160.97 feet; thence southwesterly, deflecting left 22 degrees 00 minutes, a distance of 192.85 feet; thence westerly deflecting right 26 degrees 54 minutes 15 seconds, a distance of 169.22 feet; thence northwesterly, deflecting right 11 degrees 32 minutes a distance of 152.95 feet; thence northeasterly, deflecting right 88 degrees 16 minutes 15 seconds, a distance of 307.85 feet; thence northeasterly deflecting right 26 degrees 23 minutes 15 seconds, a distance of 123.80 feet; thence northerly deflecting left 46 degrees 56 minutes 45 seconds a distance of 216.77 feet; thence northwesterly deflecting left 34 degrees 51 minutes 30 seconds, a distance of 225.81 feet; thence northwesterly, deflecting left 24 degrees 29 minutes 15 seconds, a distance of 123.98 feet; thence northwesterly, deflecting right 36 degrees 06 minutes, a distance of 102.56 feet; thence northeasterly deflecting right 79 degrees 31 minutes, a distance of 201.34 feet; thence northeasterly, deflecting left 6 degrees 46 minutes 45 seconds a distance of 214.81 feet; thence northeasterly, deflecting right 15 degrees 00 minutes 15 seconds a distance of 171.81 feet; thence easterly, deflecting right 28 degrees 55 minutes, a distance of 95.19 feet; thence northeasterly deflecting left 10 degrees 03 minutes 30 seconds, a distance of 153.74 feet; thence easterly, deflecting right 19 degrees 18 minutes, a distance of 218.85 feet; thence northeasterly, deflecting left 56 degrees 52 minutes, a distance of 33.58 feet to the north line of said Lot B of Government Lot 9 and the centerline of a township road. The side lines of said 66.00 foot strip are to be lengthened and shortened to terminate on said north line of said Lot B of Government Lot 9.

(Abstract Property)

8. The physical street address, city, and zip code of the mortgaged premises: 7741 Aetna Ave NE, Monticello MN 55362

OTHER FORECLOSURE DATA

9. The person holding the Mortgage 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 Riverwood Bank.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Riverwood Bank.

INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage, as modified, was \$270,000.00.

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 \$253,883.31.

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 Wright County, Minnesota, at public auction on May 17, 2018, at 10:00 a.m., at the Wright County Sheriff's Office, 3800 Brad-dock Ave. NE, Buffalo, MN 55313.

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. The notice must state that the time to vacate the property is 11:59 p.m. on the specified date." If this statute applies, then the time to vacate the property is 11:59 p.m. on November 17, 2018.

17. 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.

18. Each holder of a junior lien may redeem in the order and manner provided in Minn. Stat. §580.24, beginning after the expiration of the mortgagor's redemption period under Minn. Stat. §580.23.

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

20. THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME ALLOWED BY LAW IS NOT AFFECTED BY THIS ACTION.

Name and address of Attorney for Mortgagee:
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Published in the
Monticello Times
April 5, 12, 19, 26, May 3, 10, 2018
799694