

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 conditions of the following described mortgage:

DATE OF MORTGAGE:

October 18, 2012

MORTGAGOR: Becky L LaPoint, a single person.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Lake Area Mortgage, a division of Lake Area Bank its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded October 29, 2012 Isanti County Recorder, Document No. A429592.

ASSIGNMENTS OF MORTGAGE: Assigned to: U.S. Bank National Association. Dated March 18, 2016 Recorded March 24, 2016, as Document No. A457079.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE:

10071580000079340

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Lake Area Mortgage, a division of Lake Area Bank

RESIDENTIAL MORTGAGE SERVICER:

U.S. Bank National Association

MORTGAGED PROPERTY ADDRESS:

1121 249th Avenue Northeast, Isanti, MN 55040

TAX PARCEL I.D. #: 01.020.1300

LEGAL DESCRIPTION OF PROPERTY:

The land referred to in this Commitment is described as follows:

That part of the Southwest Quarter of the Northwest Quarter, Section 20, Township 34, Range 23, described as follows, to-wit:

Commencing at a point on the South line of the Southwest Quarter of the Northwest Quarter, Section 20, Township 34, Range 23, 523 feet East of the Southwest corner thereof, thence North and parallel to the West line of said Southwest Quarter of Northwest Quarter a distance of 375 feet, thence East and parallel with the South line of said Southwest Quarter of Northwest Quarter a distance of 375 feet; thence South and parallel to the West line of said Southwest Quarter of Northwest Quarter, a distance of 375 feet to the South line thereof; thence West along said South line to point of beginning and there to terminate, Isanti County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$160,047.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE:

\$146,557.67

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required 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:

April 9, 2019 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 2440 Main Street South, Cambridge, Minnesota

to pay the debt then 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 October 9, 2019 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

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 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: February 5, 2019

U.S. Bank National Association

Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee

4500 Park Glen Road #300

Minneapolis, MN 55416

(952) 925-6888

19 - 19-001143 FC

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Published in the

Isanti County News

February 14, 21, 28,

March 7, 14, 21, 2019

906587