

# **NOTICE OF MORTGAGE FORECLOSURE SALE**

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

**DATE OF MORTGAGE:**

May 25, 2005

**ORIGINAL PRINCIPAL AMOUNT  
OF MORTGAGE: \$174,250.00**

**MORTGAGOR(S): Khamla Vongphakdy and Necole Vongphakdy, husband & wife**

**MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Accredited Home Lenders, Inc., A California Corporation, its successors and/or assigns**

**DATE AND PLACE OF RECORDING:**

Recorded: June 07, 2005 Sherburne County Recorder

Document Number: 588768

**ASSIGNMENTS OF MORTGAGE:**

And assigned to: U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as Trustee, as successor by merger to LaSalle Bank National Association, as Indenture Trustee for the holders of the Accredited Mortgage Loan Trust 2005-3 Asset Backed Notes

Dated: June 21, 2012

Recorded: August 03, 2012 Sherburne County Recorder

Document Number: 754302

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number:

100176105051857509

Lender or Broker: Accredited Home Lenders, Inc., A California Corporation

Residential Mortgage Servicer: Select Portfolio Servicing, Inc.

Mortgage Originator: Not Applicable

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

Property Address:

200 Fair Meadows Dr,

Big Lake, MN 55309-8631

Tax Parcel ID Number:

65-451-0380

**LEGAL DESCRIPTION OF PROPERTY: Lot 8, Block 3, Habitat First Addition, situated in Sherburne County, Minnesota**

**AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$155,347.11**

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:**

December 04, 2018 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 June 04, 2019, or the next business day if June 04, 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: October 16, 2018

**ASSIGNEE OF MORTGAGEE:**

U.S. Bank National Association, as Trustee, as successor-in-interest to Bank of America, N.A., as Trustee, as successor by merger to LaSalle

Bank National Association, as Indenture Trustee for the holders of the Accredited Mortgage Loan Trust 2005-3 Asset Backed Notes

Wilford, Geske & Cook, P.A.  
Attorneys for Assignee of Mortgagor

7616 Current Blvd, Ste 200  
Woodbury, MN 55125-2296

(651) 209-3300  
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