

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 the conditions of the following described mortgage:

DATE OF MORTGAGE:

August 31, 2006

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$150,400.00

MORTGAGOR(S): Michael P. West and Carla K. West, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 100425240009710523

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED

ON THE MORTGAGE: First Franklin, a Division of National City Bank

SERVICER: Seterus, Inc.

DATE AND PLACE OF FILING: Filed September 15, 2005, Isanti County Recorder, as Document

Number 370386

ASSIGNMENTS OF MORTGAGE: Assigned to: Federal National Mortgage Association

LEGAL DESCRIPTION OF PROPERTY:

Lot 3, Block 2, Carriage Hills Third Addition

PROPERTY ADDRESS:

756 Joes Lake Rd SE,

Cambridge, MN 55008

PROPERTY IDENTIFICATION NUMBER: 15.127.0190

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE

DATE OF THE NOTICE:

\$160,262.98

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 7, 2019, 10:00am

PLACE OF SALE:

Sheriff's Main Office,

2440 South Main Street,

Cambridge, MN 55008

to pay the debt 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 6 months from the

date of said sale by the mortgagor(s) the personal representatives

or assigns.

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 September 7, 2019, or the next business day if September 7, 2019

falls on a Saturday, Sunday or legal holiday.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 9, 2019

Federal National Mortgage Association ("Fannie Mae")

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY

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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

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