

NOTICE OF MORTGAGE FORECLOSURE SALE

DATE: July 31, 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: January 28, 2008

2. Mortgagors:

Charles Johnson III and Ami M. Johnson, husband and wife

3. Mortgagees: MidWestOne Bank, as successor by merger to Central Bank and successor in interest to Jennings State Bank.

4. Recording Information:

Recorded on February 11, 2008 as Document Number 3680065, in the Office of the Recorder of Washington County, Minnesota.

5. Assignments of Mortgage, if any: Assigned to Central Bank by Receiver's Assignment of Note and Mortgage / Deed of Trust recorded on February 25, 2011, as Document Number 3832536.

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises:

11-028-20-42-0147

7. Legal description of the mortgaged premises:

Lots 2257 through 2261, inclusive, the Westerly 80 feet of Lot 2262 and the Westerly 80 feet of the North Half of Lot 2263, Lake St. Croix Beach Section No. 2, Washington County, Minnesota. The Easterly line of said Lots shall be measured and run parallel with the West line of said Lots, Washington County, Minnesota.

Check here if all or part of the described real property is Registered (Torrens) 0

8. The physical street address, city, and zip code of the mortgaged premises: 1575 Queens Avenue South, Lakeland, MN 55043.

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 of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Mid-WestOne Bank, as successor by merger to Central Bank and successor in interest to Jennings State Bank.

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

INFORMATION REGARDING FORECLOSURE

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

12. The original principal amount secured by the Mortgage was \$235,000.00.

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: \$193,573.85.

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 Washington County, Minnesota, at public auction on October 4, 2018 at 10:00 a.m., at the Washington County Sheriff's Office, Law Enforcement Center, 15015 62nd Street N., Stillwater, Minnesota 55082.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is 6 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." If this statute applies, the time to vacate the property is April 4, 2019.

17. Mortgagor(s) Released from Financial Obligation on Mortgage: 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 ASSESSORS, 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.

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Joseph M. Paiement

221 East Myrtle Street

Stillwater, MN 55082

Name of Mortgagee or Mortgage Assignee:

MidWestOne Bank

Published in the
Stillwater Gazette

August 10, 17, 24, 31, September 7, 14, 2018

843606