

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: July 16, 2007

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$217,000.00

MORTGAGOR(S): Nora Urasa, a single person and Honest D. Tesha, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. acting solely as a nominee for Mortgage One, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1001527-1100001496-5

SERVICER: Rushmore Loan Management Services, LLC

LENDER: Mortgage One, Inc..

DATE AND PLACE OF FILING: Washington County Minnesota Recorder on July 27, 2007 as Document No. 3654575.

ASSIGNED TO: Bayview Loan Servicing, LLC by an Assignment of Mortgage dated August 2, 2012 and recorded on August 15, 2012 as Document No. 3901813.

Bayview Dispositions, LLC by an Assignment of Mortgage dated September 3, 2014 and recorded on May 5, 2016 as Document No. 4065848.

Loan Acquisition Trust Series 2014-RPL1 by an Assignment of Mortgage dated July 28, 2014 and recorded on May 5, 2016 as Document No. 4065849.

U.S. Bank Trust National Association, as Owner Trustee, not in its individual capacity, but solely in the capacity as Trustee for Loan Acquisition Trust Series 2014-RPL1 by an Assignment of Mortgage dated July 6, 2017 and recorded on September 12, 2017 as Document No. 4127296.

UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee of LMAT Legal Title Trust 2014-RPL1 by an Assignment of Mortgage dated November 14, 2017 and recorded on March 2, 2018 as Document No. 4146596.

LEGAL DESCRIPTION OF PROPERTY:

Lot 14, Block 1, Sandy Hills Addition, Washington County, Minnesota

PROPERTY ADDRESS:

8521 JEFFERY AVE S, COTTAGE GROVE, MN 55016

PROPERTY I.D.: 15.027.21.32.0015

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: Two Hundred Twenty Four Thousand Six Hundred Eighteen and 90/100 (\$224,618.90)

THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes;

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: November 12, 2018 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgageor(s), their personal representatives or assigns is 6 months from the date of sale. If 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 May 12, 2019, or the next business day if May 12, 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: September 12, 2018

UMB Bank, National Association, not in its individual capacity, but solely as legal title trustee of LMAT Legal Title Trust 2014-RPL1

Randall S. Miller & Associates, PLLC

Attorneys for Assignee of Mortgage/Mortgagee

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Our File No. 16MN00182-3

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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