

# **NOTICE OF MORTGAGE FORECLOSURE SALE**

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

**DATE OF MORTGAGE:**

August 26, 2016

**ORIGINAL PRINCIPAL AMOUNT  
OF MORTGAGE: \$265,295.00**

**MORTGAGOR(S):**

Andrew Fox, a married person

**MORTGAGEE:** Mortgage Electronic Registration Systems, Inc., as nominee for First Option Mortgage, LLC, its successors and/or assigns

**DATE AND PLACE OF RECORDING:**

Recorded: August 30, 2016  
Sherburne County Recorder

Document Number: 825737

**ASSIGNMENTS OF MORTGAGE:**

And assigned to: Pacific Union Financial, LLC

Dated: December 18, 2017

Recorded: December 19, 2017  
Sherburne County Recorder

Document Number: 849731

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number:

1004406-0008228993-8

Lender or Broker: First Option Mortgage, LLC

Residential Mortgage Servicer:

Pacific Union Financial, LLC

Mortgage Originator:

Not Applicable

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

Property Address: 25897 12th St W, Zimmerman, MN 55398-8598

Tax Parcel ID Number: 95-439-0234

**LEGAL DESCRIPTION OF PROPERTY:** Lot 17, Block 2, Marturano Meadows, Sherburne County, Minnesota

**AMOUNT DUE AND CLAIMED  
TO BE DUE AS OF DATE OF NOTICE:** \$265,958.07

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:**

February 27, 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 August 27, 2018, or the next business day if August 27, 2018 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: January 11, 2018

**ASSIGNEE OF MORTGAGEE:** Pacific Union Financial, LLC

Wilford, Geske & Cook P.A.

Attorneys for Assignee of Mortgagee

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