

# NOTICE OF MORTGAGE

## FORECLOSURE SALE

DATE: March 26, 2017

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:

May 29, 2008

2. Mortgagor: Ted F. Larson and Heidi B. Larson, husband and wife

3. Mortgagee: Riverwood Bank, f/k/a First Federal Saving Bank

4. Recording Information:

Recorded on June 11, 2008 as Document No. 1090608, as modified by that certain Modification of Mortgage dated January 28, 2011 and recorded on February 11, 2011 as Document No. 1169353, as further modified by that certain Modification of Mortgage dated December 23, 2011 and recorded on January 3, 2012 as Document No. A1191514, as further modified by that certain Modification of Mortgage dated January 5, 2015 and recorded on January 22, 2015 as Document No. A1279652, all in the office of the County Recorder for Wright County, Minnesota (as modified, the "Mortgage").

5. Assignments of Mortgage, if any: NONE.

### INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 155-097-002090

7. Legal description of the mortgaged premises:

Lot 9, Block 2, Briar Oakes Estate Plat 2, Wright County, Minnesota.

(Abstract Property)

8. The physical street address, city, and zip code of the mortgaged premises: 2509 Briar Oakes Blvd., Monticello, MN 55362

### 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(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Riverwood Bank, f/k/a First Federal Saving Bank.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Riverwood Bank, f/k/a First Federal Saving Bank.

### INFORMATION REGARDING FORECLOSURE

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

12. The original principal amount secured by the Mortgage, as modified, was \$253,111.31.

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 \$266,003.91.

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 Wright County, Minnesota, at public auction on May 10, 2018, at 10:00 a.m., at the Wright County Sheriff's Office, 3800 Brad-dock Ave. NE, Buffalo, MN 55313.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six 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. The notice must state that the time to vacate the property is 11:59 p.m. on the specified date." If this statute applies, then the time to vacate the property is 11:59 p.m. on November 10, 2018.

17. 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.

18. Each holder of a junior lien may redeem in the order and manner provided in Minn. Stat. §580.24, beginning after the expiration of the mortgagor's redemption period under Minn. Stat. §580.23.

19. THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

20. THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME ALLOWED BY LAW IS NOT AFFECTED BY THIS ACTION.

Name and address of Attorney for Mortgagee:

Timothy J. Prindiville

PRINDIVILLE LAW, PA

413 Wacouta Street, Suite 550

St. Paul, MN 55101

Tel. 612-746-1043

Published in the

Monticello Times

March 29, April 5, 12, 19, 26,

May 3, 2018

798437