

# **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: June 25, 1997, modified on June 1, 2010

MORTGAGOR: Stephen K. Foley and Patricia L. Foley, husband and wife

MORTGAGEE: Flagship Bank Minnesota successor by merger to Landmark Bank, N.A.

DATE AND PLACE OF RECORDING: Recorded July 3, 1997, in the office of the County Recorder, as Document No. 245553, Isanti County, Minnesota. Modification of Mortgage recorded on June 14, 2010, in the office of the County Recorder, as Document No. 409126, Isanti County, Minnesota.

MORTGAGED PROPERTY ADDRESS: 29662 Jackson Street NE, Isanti, MN 55040

TAX PARCEL I.D. NOS. 05.019.0900

LEGAL DESCRIPTION OF

PROPERTY: That part of the North Half of the Northwest Quarter of the Southeast Quarter of Section 19, Township 35, Range 23, Isanti County, Minnesota, described as follows:

Commencing at the South Quarter corner of said Section 19; thence South 89 degrees 28 minutes 15 seconds East, along the South line of the Southeast Quarter of said Section 19, a distance of 1,329.32 feet to the Southeast corner of the West Half of the Southeast Quarter of said Section 19; thence due North along the center line of Town Road, as laid out and constructed, a distance of 2649.30 feet to the point of beginning of the parcel to be herein described, said point is to be hereinafter known as point "A"; thence North 89 degrees 53 minutes 30 seconds West, a distance of 1180.72 feet; thence South 0 degrees 25 minutes 07 seconds West, a distance of 292.48 feet; thence South 89 degrees 04 minutes 53 seconds East a distance of 75.00 feet; thence South 0 degrees 25 minutes 07 seconds West, a distance of 361.46 feet to the South line of said North Half of the Northwest Quarter of the Southeast Quarter of Section 19; thence 89 degrees 31 minutes 10 seconds East, along said South line, a distance of 1110.54 feet to the point of intersection with a line that bears due South from the point of beginning, (said line is along the centerline of the Town Road, as laid out and constructed); thence due North, along said line, a distance of 662.21 feet to the point of beginning.

Subject to a 66 foot roadway easement. The center line of said easement is described as follows:

Commencing at the previously described point "A"; thence due South, along the center line of the Town Road, as laid out and constructed, a distance of 309.21 feet to the point of beginning of the line to be described; thence North 89 degrees 04 minutes 53 seconds West, a distance of 1183.0 feet and there terminating.

Also subject to road easements over the North 33 feet of the East 550.19 feet thereof and over the Easterly 33 feet thereof.

Including all that part of said North Half of the Northwest Quarter of the Southeast Quarter of Section 19, lying Easterly of the East line of the above-described tract and lying Southerly of the Easterly projection of the North line of said tract.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$200,371.04

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE:

\$357,086.35

INTEREST RATE AND PER DIEM: Current interest rate is 6.25%, with a daily per diem of \$56.29.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements by statute; 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: December 18, 2018, at 10:00 am.

PLACE OF SALE: Isanti County Sheriff's Office, 2440 Main Street South, Cambridge, MN 55008, to pay the debt then secured by said Mortgage, taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: June 18, 2019, at 11:59 pm.

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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: October 26, 2018

BERNICK LIFSON, P.A.

By: /s/Creig Andreasen

Creig Andreasen (Lic. #0334832)

5500 Wayzata Blvd, Suite 1200

Minneapolis, MN 55416

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Attorney in Fact for Mortgagee

IMPORTANT NOTICE

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

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