

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 conditions of the following described mortgage:

DATE OF MORTGAGE:

August 27, 2002

MORTGAGOR: Greg K. Kraml and Shelley I. Kraml, husband and wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc..

DATE AND PLACE OF RECORDING: Recorded September 6, 2002 Carver County Recorder, Document No. A324242.

ASSIGNMENTS OF MORTGAGE: Assigned to: Bank of America, N.A. successor by merger to BAC Home Loans Servicing LP f/k/a Countrywide Home Loans Servicing LP. Dated April 24, 2012 Recorded April 30, 2012, as Document No. A554022. And thereafter assigned to: Green Tree Servicing LLC now known as Ditech Financial LLC. Dated May 22, 2013 Recorded June 10, 2013, as Document No. A578352.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION

NUMBER ON MORTGAGE:

100182904420000219

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED

ON MORTGAGE:

First National Bank of Waconia

RESIDENTIAL MORTGAGE SERVICER: Ditech Financial LLC

MORTGAGED PROPERTY ADDRESS: 1304 Benton Creek Avenue, Cologne, MN 55322

TAX PARCEL I.D. #: 401110210

LEGAL DESCRIPTION OF PROPERTY:

Lot 21, Block 1, Benton Creek Estates 3rd Addition

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$153,600.00

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

\$120,656.29

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required 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:

May 22, 2018 at 10:00 AM

PLACE OF SALE: 606 East 4th Street, Chaska, MN 55318

to pay the debt then secured by said Mortgage, and taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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 unless reduced to Five (5) weeks under MN Stat. §580.07.

TIME AND DATE TO VACATE PROPERTY: If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under section 580.30 or the property is not redeemed under section 580.23 is 11:59 p.m. on November 23, 2018 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION

ON MORTGAGE: None

"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: March 19, 2018

Ditech Financial LLC

Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LI-EBO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee

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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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