

NOTICE OF MORTGAGE

FORECLOSURE SALE

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

DATE OF MORTGAGE:

December 29, 2017

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$267,073.00

MORTGAGOR(S): Christopher Klein and Amy Murphy, spouses married to each other

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for American Mortgage & Equity Consultants, Inc., its successors and/or assigns

DATE AND PLACE OF RECORDING:

Recorded: February 12, 2018

Chisago County Recorder

Document Number: A606670

ASSIGNMENTS OF MORTGAGE:

And assigned to: U.S. BANK NATIONAL ASSOCIATION

Dated: August 22, 2018

Recorded: August 22, 2018

Chisago County Recorder

Document Number: A-611902

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number:

100867-0000088133-2

Lender or Broker: American Mortgage & Equity Consultants, Inc.

Residential Mortgage Servicer: U.S. Bank National Association

Mortgage Originator:

Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Chisago

Property Address: 44626 Cedarcrest Trl, Harris, MN 55032-3768

Tax Parcel ID Number:

03.00284.00

LEGAL DESCRIPTION OF PROPERTY: The East 873 feet of the North 285 feet of the South 690 feet of the Southeast Quarter of the Northeast Quarter (SE 1/4 of NE 1/4) of Section Twenty-two (22), Township Thirty-six (36), Range Twenty-two (22), Chisago County, Minnesota. And also the East 733 feet of the North 75 feet of the South 405 feet of the Southeast Quarter of the Northeast Quarter (SE1/4 of NE 1/4) of Section Twenty-two (22), Township Thirty-six (36), Range Twenty-two (22), Chisago County, Minnesota. Both subject to the existing Cedarcrest Trail (also known as County State Aid Highway No. 8) along the East Line thereof.

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$274,666.84

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:

March 07, 2019 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, 15230 Per Road, Center City, MN 55012

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 September 09, 2019, or the next business day if September 09, 2019 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 23, 2019

ASSIGNEE OF MORTGAGEE:

U.S. BANK NATIONAL ASSOCIATION

Wilford, Geske & Cook P.A.

Attorneys for Assignee of Mortgagee

7616 Currell Blvd; Ste 200

Woodbury, MN 55125-2296

(651) 209-3300

File Number: 041302F01

Published in the

ECM Post Review

January 23, 30,

February 6, 13, 20, 27, 2019

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