

# NOTICE OF MORTGAGE

## FORECLOSURE SALE

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

DATE OF MORTGAGE:

July 17, 2015

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$191,369.00

MORTGAGOR(S): Alvin Augusta Carey, Jr., a single man and Niya Odessa Thomas, a single woman

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Fairway Independent Mortgage Corporation, its successors and/or assigns

DATE AND PLACE OF RECORDING:

Recorded: September 08, 2015

Chisago County Recorder

Document Number: A-581092

ASSIGNMENTS OF MORTGAGE:

And assigned to: U.S. BANK NATIONAL ASSOCIATION

Dated: November 17, 2016

Recorded: November 17, 2016

Chisago County Recorder

Document Number: A-593964

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number:

100392411200643693

Lender or Broker: Fairway Independent Mortgage Corporation

Residential Mortgage Servicer: U.S. Bank National Association

Mortgage Originator:

Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Chisago

Property Address: 6047 Oak Cir, North Branch, MN 55056-5095

Tax Parcel ID Number:

16.00526.00

LEGAL DESCRIPTION OF PROPERTY: The land referred to herein is situated in the state of Minnesota, Chisago County described as follows:

Lot 6, NORTH OAKS and an undivided 1/12th interest in and to Lots 13 and 14, North Oaks

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$194,745.99

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 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 August 07, 2019, or the next business day if August 07, 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: December 26, 2018

ASSIGNEE OF MORTGAGEE: U.S. BANK NATIONAL ASSOCIATION

Wilford, Geske & Cook P.A.

Attorneys for Assignee of Mortgagee

7616 Currell Blvd; Ste 200

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