

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:

MORTGAGOR:

James C. Ketcham, single

MORTGAGEE:

First Bank Elk River, a Minnesota state chartered bank

Dated: April 30, 1999

Recorded: June 9, 1999 Sherburne County Recorder Document No. 391564, thereafter modified by Modification of Mortgage recorded August 5, 2003 as Document No. 516936, thereafter modified by a Modification of Mortgage recorded July 24, 2008, as Document No. 677081, thereafter subordinated to a loan from Wells Fargo Bank NA by a Subordination Agreement recorded April 16, 2013 as Document No. 769398.

Transaction Agent: N/A

Transaction Agent Mortgage Identification Number: N/A

Lender or Broker: First Bank Elk River, a Minnesota state chartered bank

Residential Mortgage Servicer: First Bank Elk River

Mortgage Originator:

First Bank Elk River

Assignments of Mortgage: None

LEGAL DESCRIPTION OF PROPERTY:

Lot 1, Block 1, Countryside Estates 1st Addition, Sherburne County, Minnesota.

TAX PARCEL NUMBER:

95-00418-0110

ADDRESS OF PROPERTY:

12910 3rd Avenue N.,

Zimmerman, Minnesota

55398-9386

COUNTY IN WHICH THE PROPERTY IS LOCATED:

Sherburne County

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$9,600.00

AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$21,503.76

DATE AND TIME OF SALE:

October 2, 2024, 10:00 am

Place of Sale:

Sherburne County

Sheriff's Office, Main Lobby,

13880 Business Center

Drive NW,

Suite 100,

Elk River, MN 55330-4668

to pay the debt 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 6 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

Time and Date to Vacate the Property: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property

redeemed under Minnesota Statutes section 580.23 is April 2, 2025.

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: August 7, 2024

First Bank Elk River, a Minnesota state chartered bank

MORTGAGEE

Attorney(s) for Mortgagee or

Assignee of Mortgage:

BARNA, GUZY & STEFFEN, LTD.

By: /s/ Charles M. Seykora

400 Northtown Financial Plaza

200 Coon Rapids Blvd.

Coon Rapids, MN 55433

763-780-8500

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

Published in the Star News

August 10, 17, 24, 31, September 7, 14, 2024

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, the above referenced Mortgage Foreclosure Sale originally scheduled for November 13, 2024, has

been postponed to November 13, 2024 at 10:00 a.m. at the office of the Sheriff, 13880 Business Center Drive NW, Suite 100, Elk River, MN 55330-4668. If the Mortgage is not reinstated under Minn. Stat. Sec. 580.30 or if the property is not redeemed under Minn. Stat. Sec. 580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 13, 2025.

Dated: September 9, 2024

First Bank Elk River, a Minnesota state chartered bank

MORTGAGEE

Attorney(s) for Mortgagee or

Assignee of Mortgage:

BARNA, GUZY & STEFFEN, LTD.

By: /s/ Charles M. Seykora

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Published in the Star News

September 14, 2024

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

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been postponed to January 8, 2025 at 10:00 a.m. at the office of the Sheriff, 13880 Business Center Drive NW, Suite 100, Elk River, MN 55330-4668. If the Mortgage is not reinstated under Minn. Stat. Sec. 580.30 or if the property is not redeemed under Minn. Stat. Sec. 580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on July 8, 2025.

Dated: November 12, 2024

First Bank Elk River, a Minnesota state chartered bank

MORTGAGEE

Attorney(s) for Mortgagee or

Assignee of Mortgage:

BARNA, GUZY & STEFFEN, LTD.

By: /s/ Charles M. Seykora

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Published in the Star News

November 16, 2024

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

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