

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 11, 2005

MORTGAGOR: Shannon L Vickerman, and Shirley K Vickerman, f/k/a Shirley K. Tewes, husband and wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc..

DATE AND PLACE OF RECORDING:

Recorded January 30, 2006 Houston County Recorder, Document No. 241485.

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 August 27, 2010 Recorded October 13, 2010, as Document No. A263004, and by document dated January 31, 2012, recorded February 6, 2012 as document no. A268441. And thereafter assigned to: Green Tree Servicing LLC now known as Ditech Financial LLC. Dated April 10, 2013 Recorded April 29, 2013, as Document No. A273863.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100015700056163005

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: First Financial Mortgage Corp., Inc.

RESIDENTIAL MORTGAGE SERVICER: Ditech Financial LLC

MORTGAGED PROPERTY ADDRESS: 403 North Pine Street, Caledonia, MN 55921

TAX PARCEL I.D. #: 210222000

LEGAL DESCRIPTION OF PROPERTY:

Lot 25 and the South 5 feet of Lot 26 of Cooper's Addition to Caledonia, according to the recorded plat thereof.

COUNTY IN WHICH PROPERTY IS LOCATED: Houston

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$110,160.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$87,155.08

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: December 19, 2018 at 10:00 AM

PLACE OF SALE: Houston County Sheriff's Office, 306 South Marshall, Suite 1100, Caledonia, MN

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 June 19, 2019 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: October 15, 2018

Ditech Financial LLC

Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LIEBO, 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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