NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTIFICATION OF THE ORIGINAL CREDITOR WITHIN THE TIME PERIOD PROVIDED BY LAW IS NOT AFFECTED BY THIS ACTION.

NOTICE IS HEREBY GIVEN: That default has occurred in the conditions of the mortgage dated February 1, 2006, executed by Jessica A. Garnett and Russell F. Garnett, wife and husband, as mortgagors, to TCF National Bank, a national banking association, as mortgagee, recorded in the office of the County Recorder of Wright County, Minnesota, on February 16, 2006, as Document No. A 998532, which mortgage conveyed and mortgaged the following described property, situated in the County of Wright and State of Minnesota, which property has a street address of 3536 Woodside Drive, Monticello, Minnesota 55362, and tax identification number 155142004160:

Lot 16, Block 4, Groveland
3rd Addition, Wright
County, Minnesota

That the original principal amount secured by said mortgage was $50,000.00; that there has been compliance with any condition precedent to acceleration of the debt secured by said mortgage and foreclosure of said mortgage required by said mortgage, any note secured thereby, or any statute; that no action or proceeding to recover the debt remaining secured by said mortgage is pending, or any part thereof; that there is claimed to be due upon said mortgage and is due thereon at the date of this notice, the sum of $78,192.23 in principal and interest.

That as a result of the aforesaid default, and by virtue of the power of sale contained in said mortgage, the said mortgage will be foreclosed by the sale of the above described premises with appurtenances, which said sale will be made by the Sheriff of Wright County, Minnesota, at the Sheriff's office in the Law Enforcement Center, 3800 Braddock Avenue Northeast, Buffalo, Minnesota, on May 6, 2019, at 10:00 o'clock a.m., at public auction to the highest bidder, to pay the amount then due on said mortgage, together with the costs of foreclosure, including attorneys' fees as allowed by law, in accordance with the provisions of said mortgage. The time allowed by law for redemption by the mortgagors, their personal representatives or assigns, is six (6) months from the date of said sale.

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.

If the mortgage is not reinstated under Minn. Stat. §580.30 or redeemed under Minn. Stat. §580.23, the mortgagor must vacate the mortgaged property by 11:59 p.m. on November 6, 2019, unless the foreclosure is postponed pursuant to Minn. Stat. §580.07, or the redemption period is reduced to five (5) weeks under Minn. Stat. §582.032.

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

DATED: March 14, 2019
TCF National Bank
FOLEY & MANSFIELD, P.L.L.P.
By: Wyatt S. Partridge
Atty. No. 0391272
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