

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

17-108418
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:
DATE OF MORTGAGE: April 25, 2017
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$342,000.00
MORTGAGOR(S): Emmaline B. Dowd and Jeffrey E. Dowd, spouses married to each other
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
MIN#: 1003502-910081190-7
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Mortgage Research Center, LLC DBA Veterans United Home Loans
SERVICER: Cenlar FSB
DATE AND PLACE OF FILING: Filed May 10, 2017, Chisago County Recorder, as Document Number A598619
ASSIGNMENTS OF MORTGAGE: Assigned to: Mortgage Research Center, LLC DBA Veterans United Home Loans
LEGAL DESCRIPTION OF PROPERTY: That part of Lots 1 and 2, Block 5, Bernheimer's 1st Addition to the Village of Chisago, described as follows: Commencing at an iron stake on the West line of West Street, 309.5 feet from the Northeast corner of said Block 5; thence South 66 degrees 00 minutes West, parallel with the North line of Lots 1 and 2, Block 5, a distance of 100 feet to the Easterly line of said Lot 2; thence continuing South 66 degrees 00 minutes West, 32.70 feet to the point of beginning of the parcel to be described; thence North 66 degrees 00 minutes East, retracing the last course, 32.70 feet to the Easterly line of Lot 2; thence North 24 degrees 00 minutes West, along said Easterly line, 184.5 feet more or less, to a point distant 125 feet from the Northeast corner of said Lot 2, thence North 66 degrees 00 minutes East, 15 feet; thence North 24 degrees 00 minutes West, 125 feet to the North line of Lot 1 Block 5; thence South 66 degrees 00 minutes West, 115 feet to the Northwest corner of Lot 2, Block 5 thence South 24 degrees 00 minutes East along the Westerly line of said Lot 2, to the Shoreline of Green Lake, thence Easterly, along said shoreline to the point of intersection with a line drawn South 3 degrees 00 minutes West from the point of beginning; thence North 31 degrees 00 minutes East to the point of beginning, Chisago County, Minnesota

PROPERTY ADDRESS: 10495 Wyoming Ave, Chisago City, MN 55013
PROPERTY IDENTIFICATION NUMBER: 13.00188.00
COUNTY IN WHICH PROPERTY IS LOCATED: Chisago
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$352,537.82
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 29, 2018, 10:00am
PLACE OF SALE: Sheriff's Main Office, 313 North Main Street Room 100, 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 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 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 September 29, 2018, or the next business day if September 29, 2018 falls on a Saturday, Sunday or legal holiday.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 30, 2018
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
BY /s/ Lawrence P. Zielke - 152559
Diane F. Mach - 273788
Melissa L. B. Porter - 0337778
Randolph W. Dawdy - 2160X
Gary J. Evers - 0134764
Tracy J. Halliday - 034610X
Attorneys for Mortgagee Shapiro & Zielke, LLP
12550 West Frontage Road, Suite 200
Burnsville, MN 55337
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR
Published in the ECM Post Review
February 7, 14, 21, 28,
March 7, 14, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for March 29, 2018, at 10:00 AM, has been postponed to May 2, 2018, at 10:00 AM, and will be held at sheriffs main address 313 North Main Street Room 100, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by November 2, 2018. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: March 15, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
March 21, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for May 2, 2018, at 10:00 AM, has been postponed to June 1, 2018, at 10:00 AM, and will be held at sheriffs main address 313 North Main Street Room 100, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by December 1, 2018. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: April 5, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
April 11, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for June 1, 2018, at 10:00 AM, has been postponed to June 29, 2018, at 10:00 AM, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by December 29, 2018. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: May 31, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
June 6, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for June 29, 2018, at 10:00 AM, has been postponed to August 15, 2018, at 10:00 AM, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by February 15, 2019. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: June 20, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
June 27, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for August 15, 2018, at 10:00 am, has been postponed to October 3, 2018, at 10:00 am, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by May 7, 2019. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: September 28, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
October 3, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for October 3, 2018, at 10:00 am, has been postponed to November 7, 2018, at 10:00 am, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by May 7, 2019. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: August 14, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
August 22, 2018

**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for October 3, 2018, at 10:00 am, has been postponed to November 7, 2018, at 10:00 am, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by May 7, 2019. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: September 28, 2018.
Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP
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17-108418
Attorney for Assignee of Mortgagee
Published in the ECM Post Review
October 3, 2018