

NOTICE OF MORTGAGE

FORECLOSURE SALE

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: April 10, 2020
2. Mortgagors: Sarah M. Burfield, a single person.
3. Mortgagees: Altra Federal Credit Union
4. Recording Information:
Recorded on April 15, 2020, as Document Number 297686 in the Office of the County Recorder of Houston County, Minnesota.
5. Assignments of Mortgage, if any: N/A

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: 01.0064.000 & 01.0067.000
7. Legal description of the mortgaged premises:

The East Half of the South Half of the Northeast Quarter of the Northeast Quarter (E $\frac{1}{2}$ of S $\frac{1}{2}$ of NE $\frac{1}{4}$ of NE $\frac{1}{4}$); and All that land lying North of Blackhammer Town Road in the East Half of the Southeast Quarter (E $\frac{1}{2}$ of SE $\frac{1}{4}$) and the Southeast Quarter of the Northeast Quarter (SE $\frac{1}{4}$ of NE $\frac{1}{4}$), all in Section Six (6), Township One Hundred Two (102) North, of Range Seven (7), West of the Fifth Principal Meridian, Houston County, Minnesota.

Excepting a piece of land commencing at the Northwest corner of the SE $\frac{1}{4}$ of the NE $\frac{1}{4}$; running South 100 rods; thence Northeasterly direction to a point 40 rods East of said Northwest corner of the SE $\frac{1}{4}$ of the NE $\frac{1}{4}$; thence 40 rods West to place of beginning.

Reserving, however, an easement for all ingress-egress purposes for themselves and the heirs and assigns of the parties of the first part in and to a strip of land one rod wide, being the West one rod of said E $\frac{1}{2}$ of the S $\frac{1}{2}$ of the NE $\frac{1}{4}$ of the NE $\frac{1}{4}$, said reserved easement being an appurtenance running with another tract of land not a part of the subject matter of this transaction owned by parties of the first part, the dominant tenement being the NW $\frac{1}{4}$ of the NW $\frac{1}{4}$ of Section 5, Township 102 North, of Range 7, West of the Fifth Principal Meridian, Houston County, Minnesota.

01.0064.000 & 01.0067.000

8. The physical street address, city, and zip code of the mortgaged premises: 12936 Irish Ridge Road, Spring Grove, MN 55974

OTHER FORECLOSURE DATA

9. The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Altra Federal Credit Union.
10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Altra Federal Credit Union.

INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was \$30,000.00.

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$31,599.97.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Houston County, Minnesota, at public auction on November 6, 2024 at 10:00 a.m. at the Houston County Sheriffs Department, 306 South Marshall, Caledonia, MN 55921.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is twelve (12) months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. on November 6, 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 30, 2024

Name and address of Attorney for Mortgagee or Mortgage Assignee:

Al Wieser, III (MN #330371)

Wieser Law Office

33 S. Walnut Street, Suite 200

La Crescent, MN 55947

Name of Mortgagee or Mortgage Assignee: Altra Federal Credit Union

Published in

The Caledonia Argus

September 11, 18, 25,

October 7, 14, 21, 2024

1419992