

NOTICE OF ASSESSMENT LIEN FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the terms and conditions of the Garden Gate Declaration, dated January 26, 2004, and recorded in the Office of the County Recorder for Washington County, Minnesota on January 30, 2004, as Document No. 3419406, and/or Minn. Stat §515B .3-116 covering the following property:

Legal Description:

Lot 4, Block 4, Garden Gate, Washington County, Minnesota

Street Address: 955 Drew Drive, Woodbury, MN 55129

Tax Parcel No. 02.028.21.44.0041

2. Pursuant to said Declaration, there is claimed to be due and owing as of November 21, 2024, from Stephen I Alo and Celest A Singleton, title holders, to Garden Gate Community Association, a Minnesota non-profit corporation, the amount of **\$4,726.00** for unpaid association assessments, late fees, attorney's fees and costs of collection arising on or after November 21, 2024, plus any other such amounts that will accrue after November 21, 2024, including additional assessments and reasonable attorneys' fees and costs of collection and foreclosure which will be added to the amount claimed due and owing at the time of the sale herein.

3. No action is now pending at law or otherwise to recover said debt or any part thereof.

4. All preforeclosure requirements have been met.

5. The owners have not been released from the owners' financial obligation to pay said amount.

6. The Declaration, referenced above, provides for a continuing lien against the property.

7. Pursuant to the power of sale contained in the same Declaration and granted by the owner in taking title to the premises subject to said Declaration, said Lien will be foreclosed by the sale of said property by the Sheriff of Washington County at the Law Enforcement Center located at 15015 62nd Street North, Stillwater, MN 55082, on **February 12 at 10:00 a.m.** at public auction to the highest bidder, to pay the amount then due for said assessments, together with the costs of foreclosure, including attorneys' fees as allowed by law.

8. The time allowed by law for redemption by the unit owner, the unit owner's personal representatives or assigns is six (6) months from the date of sale.

9. The date and time to vacate the property is 11:59 p.m. on August 12, 2025, if the account is not reinstated or the owner does not redeem from the foreclosure sale.

REDEMPTION NOTICE

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.

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

Dated November 21, 2024

Attorney for Garden Gate Community Association

Smith Jadin Johnson, PLLC

By: /s/ Kelly K. Heenan

Kelly K. Heenan (0400103)

7900 Xerxes Avenue S,

Suite 2020

Bloomington, MN 55431

(952) 600-7014

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