

# 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:

July 16, 2015

MORTGAGOR:

Steven Gatchell, married man.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Waterstone Mortgage Corporation.

DATE AND PLACE OF RECORDING: Recorded July 30, 2015 Isanti County Recorder, Document No. A451740.

ASSIGNMENTS OF MORTGAGE: Assigned to: Bayview Loan Servicing, LLC. Dated May 14, 2018 Recorded May 25, 2018, as Document No. A475333.

TRANSACTION AGENT:

Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE:

1003715-0000415937-0

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Waterstone Mortgage Corporation

RESIDENTIAL MORTGAGE SERVICER:

Bayview Loan Servicing, LLC

MORTGAGED PROPERTY ADDRESS: 5197 253rd Avenue Northeast, Stacy, MN 55079

TAX PARCEL I.D. #: 08.018.0100

LEGAL DESCRIPTION OF PROPERTY:

West 2 acres of the South 20 rods of the Southeast Quarter of Southwest Quarter (SE 1/4 of SW 1/4) of Section Eighteen (18), Township Thirty-four (34), Range Twenty-two (22), Isanti County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Isanti

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$125,000.00

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

\$124,820.85

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:

February 12, 2019 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 2440 Main Street South, Cambridge, Minnesota

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 August 12, 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: December 7, 2018  
Bayview Loan Servicing, LLC  
Mortgagee/Assignee of Mortgagee  
USSET, WEINGARDEN AND LI-  
EBO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee  
4500 Park Glen Road #300  
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137 - 18-008441 FC  
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
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