

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: August 26, 2015

MORTGAGOR: Michael W. Pelto and Melissa E. Pelto, Husband and Wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for TCF National Bank its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded September 1, 2015 Washington County Recorder, Document No. 4039751.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation. Dated September 20, 2018 Recorded September 21, 2018, as Document No. 4169315. And thereafter assigned to: US Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust. Dated July 29, 2024 Recorded July 31, 2024, as Document No. 4443888.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 1000730-0091778084-3

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: TCF National Bank

RESIDENTIAL MORTGAGE SERVICER: NewRez LLC d/b/a Shellpoint Mortgage Servicing

MORTGAGED PROPERTY ADDRESS: 20589 Enfield Avenue North, Forest Lake, MN 55025

TAX PARCEL I.D. #: 19.032.21.24.0011

LEGAL DESCRIPTION OF PROPERTY: Lot 5, Block 1, Mallard Point, Washington County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$310,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$343,852.45

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: November 5, 2024 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

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 May 5, 2025, 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: September 3, 2024
U.S. Bank Trust National Association, as Trustee
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
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IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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**NOTICE OF
POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until January 21, 2025, at 10:00 AM at the Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN, in said county and state.

Dated: November 5, 2024
U.S. Bank Trust National Association, as Trustee Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
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