

# 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 the conditions of the following described mortgage:

DATE OF MORTGAGE:

March 16, 2016.

MORTGAGOR(S):

Heidi Jo Davis, a single person.

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE

MORTGAGE: TRUSTONE FINANCIAL CREDIT UNION, successor in interest to TRUSTONE FINANCIAL FEDERAL CREDIT UNION.

MORTGAGEE: TRUSTONE FINANCIAL CREDIT UNION, successor in interest to TRUSTONE FINANCIAL FEDERAL CREDIT UNION.

SERVICER: TRUSTONE FINANCIAL CREDIT UNION, successor in interest to TRUSTONE FINANCIAL FEDERAL CREDIT UNION.

DATE AND PLACE OF RECORDING: Recorded on March 29, 2016, Office of the County Recorder, County of Dakota, State of Minnesota as Document No. 3120505.

LEGAL DESCRIPTION:

LOT 9, BLOCK 4,

CHARLESWOOD 3<sup>RD</sup>

ADDITION, DAKOTA COUNTY,

MINNESOTA

PID# 14-16502-04-090

Street Address:

19869 Evensong Court

Farmington, MN 55024

COUNTY IN WHICH PROPERTY IS LOCATED:

Dakota

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$18,300.00

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

\$20,069.50

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:

December 3, 2024 at 10:00 a.m.

PLACE OF SALE:

Dakota County Sheriff's Office,

Lobby of Law

Enforcement Center,

Dakota County Civil Unit,

1580 Highway 55, Hastings, MN

to pay the debt then secured by said mortgage and taxes, if any, on said premises, and the costs and disbursements, including attorney fee's 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 Minnesota Statute 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 June 3, 2025 or the next business day if June 3, 2025 falls on a Saturday, Sunday, or legal holiday.

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: October 7, 2024

TRUSTONE FINANCIAL CREDIT UNION successor in interest to TRUSTONE FINANCIAL FEDERAL CREDIT UNION,

Mortgagee

David W. Olson, Esq.

(Atty. ID #0221478)

Attorney for Mortgagee

P.O. Box 240417

Apple Valley, MN 55124

952-953-0093

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

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