

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 31, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$67,756.96

MORTGAGOR(S): Phillip M. Cross a/k/a Philip M. Cross and Vicki E. Milbrandt, husband and wife

MORTGAGEE:

Wells Fargo Bank, N.A.

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Wells Fargo Bank, N.A.

SERVICER:

Specialized Loan Servicing LLC

DATE AND PLACE OF FILING:

Filed April 3, 2012, Chisago County Recorder, as Document Number A-543013

ASSIGNMENTS OF MORTGAGE: Assigned to: Specialized Loan Servicing LLC; Dated: February 27, 2018 filed: February 27, 2018, recorded as document number A-607031

LEGAL DESCRIPTION OF PROPERTY:

All that part of Lot Three (3) in Block Twenty-Nine (29), of Daniel Lindstrom's Second Addition to the City of Lindstrom, according to the plat thereof on file and of record in the Register of Deeds' Office in and for said County described as follows:

Commencing at the Southwesterly corner of Lot 4, said Block 29; thence in a Northeasterly direction along the boundary line of Lot 3 and Lot 4 in said Block 100 feet; thence in a Southeasterly direction and parallel with Westerly front line of said Lot 3, 38 feet, thence in a Southwesterly direction parallel with the said boundary line between said Lots 3 and 4, a distance of 100 feet, thence in a Northwesterly direction along the Westerly front line of said Lot 3 to the place of beginning.

And

All that part of Lot 4 in Block 29 of Daniel Lindstrom's Second Addition to the City of Lindstrom, according to the plat thereof on file and of record in the Office of the Register of Deeds in and for County of Chisago, described as follows:

Commencing at the South corner of said Lot 4, thence in a Northeasterly direction along the boundary line between said Lot 4 and Lot 3 in said Block, 100 feet; thence in a Northwesterly direction and parallel with the front line of said Lot 4, 66 feet to the boundary line between said Lot 4 and Lot 5 in said Block; thence in a Southwesterly direction along said last mentioned boundary line to the West corner of said Lot 4, thence in a Southeasterly direction along the front line of said Lot 4 to the place of beginning, being the Westerly 100 feet of said Lot 4. State of Minnesota

PROPERTY ADDRESS: 12960 Pleasant Ave, Lindstrom, MN 55045

PROPERTY IDENTIFICATION NUMBER: 15.00341.00

COUNTY IN WHICH PROPERTY IS LOCATED: Chisago

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$66,371.86

THAT all pre-foreclosure requirements have been complied with; 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 6, 2019, 10:00am

PLACE OF SALE: Sheriff's Main Office, Public Safety Center, 15230 Per Road, Center City, MN 55012

to pay the debt 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 6 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

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 6, 2019, or the next business day if August 6, 2019 falls on a Saturday, Sunday or legal holiday.

"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: December 10, 2018

Specialized Loan Servicing LLC

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY

Lawrence P. Zielke - 152559

Melissa L. B. Porter - 0337778

Randolph W. Dawdy - 2160X

Gary J. Evers - 0134764

Tracy J. Halliday - 034610X

Attorneys for Mortgagee

Shapiro & Zielke, LLP

12550 West Frontage Road,

Suite 200

Burnsville, MN 55337

(952) 831-4060

THIS IS A COMMUNICATION

FROM A DEBT COLLECTOR

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