

NOTICE OF MORTGAGE FORECLOSURE SALE

11-073503

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:

April 30, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$94,500.00

MORTGAGOR(S):

Michael L. Cloud, a single man

MORTGAGEE:

Washington Mutual Bank, FA

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE:

Washington Mutual Bank, FA

SERVICER: New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing

DATE AND PLACE OF FILING:

Filed July 14, 2008, Chisago County Recorder, as Document Number A-500262

ASSIGNMENTS OF MORTGAGE:

Assigned to: JPMorgan Chase Bank, National Association, thereafter assigned to New Penn Financial, LLC D/B/A Shellpoint Mortgage Servicing.

LEGAL DESCRIPTION OF PROPERTY:

All that part of the South 540 feet of the Southeast Quarter of the Southeast Quarter (SE 1/4 of the SE 1/4) of Section Twenty (20), Township Thirty-six (36) North, Range Twenty-one (21) West, lying West of the East 875 feet thereof, as measured at right angles to and parallel with the East line thereof; end lying Northerly and Easterly of the centerline of C.S.A.H., No. 9 as constructed in 1970

PROPERTY ADDRESS: 44095 Galaxy Ave, Harris, MN 55032

PROPERTY IDENTIFICATION NUMBER: 14 00141 10

COUNTY IN WHICH PROPERTY IS LOCATED: Chisago

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE:

\$113,121.79

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:

June 27, 2018, 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 December 27, 2018, or the next business day if December 27, 2018 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: May 2, 2018

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing Assignee of Mortgagee SHAPIRO & ZIELKE, LLP

BY /s/

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

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(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

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May 9, 16, 23, 30,

June 6, 13, 2018

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

The above referenced sale scheduled for June 27, 2018, at 10:00 AM, has been postponed to July 27, 2018, at 10:00 AM, and will be held at sheriffs main address Public Safety Center, 15230 Per Road, Center City, MN 55012.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by January 27, 2019. If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: June 21, 2018.

New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing Assignee of Mortgagee SHAPIRO & ZIELKE, LLP

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Attorney for Assignee of Mortgagee

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