

NOTICE OF MORTGAGE

FORECLOSURE SALE

DATE: February 13, 2019

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage:

September 20, 2005

2. Mortgagors:

Gordon M. Christiansen and Elizabeth J. Christiansen, husband and wife

3. Mortgagees:

MidWestOne Bank, as successor by merger to Central Bank and successor in interest to Mainstreet Bank

4. Recording Information:

Recorded on October 14, 2005 as Document Number 2370690, in the Office of the Recorder of Dakota County, Minnesota.

5. Assignments of Mortgage, if any: Assigned to Central Bank by written assignment recorded on April 16, 2010, as Document Number 2725233 in the recording office stated in paragraph 4.

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises:

36-75100-02-060

7. Legal description of the mortgaged premises:

Lot 6, Block 2, Tarbox Addition to South St. Paul, according to the plat thereof now on file and of record in the office of the Register of Deeds within and for said County of Dakota and State of Minnesota.

8. The physical street address, city, and zip code of the mortgaged premises: 525 8th Avenue South, South St. Paul, MN 55075.

OTHER FORECLOSURE DATA

9. The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is MidWestOne Bank, as successor by merger to Central Bank and successor in interest to Mainstreet Bank.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Mainstreet Bank.

INFORMATION REGARDING FORECLOSURE

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was \$35,000.00.

13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$7,863.77.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Dakota County, Minnesota, at public auction on April 18, 2019 at 10:00 a.m., at the Dakota County Sheriff's Office, Civil Unit, 1580 Highway 55, Hastings, Minnesota 55033.

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is 12 months after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23."

If this statute applies, the time to vacate the property is 11:59 p.m. on April 18, 2020, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

17. 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.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Name and address of Attorney for Mortgagee Mortgage Assignee:

Joseph M. Paiement

221 East Myrtle Street

Stillwater, MN 55082

Name of Mortgagee or Mortgage Assignee:

MidWestOne Bank

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