# NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: November 20, 2014

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $150,130.00

MORTGAGOR(S): Mary F Elmer, a single person, and Sheri M LaClare, a married person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Flagstar Bank, FSB, a federally chartered savings bank, its successors and/or assigns

DATE AND PLACE OF RECORDING:

Recorded: December 17, 2014 Mille Lacs County Recorder

Document Number: A387912

LOAN MODIFICATION:

Dated: September 11, 2017

Recorded: October 27, 2017

Document Number: A403240

ASSIGNMENTS OF MORTGAGE:

And assigned to: Flagstar Bank, FSB

Dated: January 28, 2016

Recorded: January 29, 2016 Mille Lacs County Recorder

Document Number: A393668

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 100052550419516819

Lender or Broker: Flagstar Bank, FSB, a federally chartered savings bank

Residential Mortgage Servicer: Flagstar Bank, FSB

Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Mille Lacs

Property Address: 16075 125th Ave, Milaca, MN 56353-3322

Tax Parcel ID Number: 11-880-0070

LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 1, Valley View, Mille Lacs County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: $120,717.32

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: November 13, 2018 at 10:00 AM

PLACE OF SALE: 640 3rd Street S.E., South Door of Sheriff's Office, Milaca, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney 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.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 13, 2019, or the next business day if May 13, 2019 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

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.

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 27, 2018

ASSIGNEE OF MORTGAGEE: Flagstar Bank, FSB

Wilford, Geske & Cook P.A.
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File Number: 040529F01

Published in the Union-Times September 27, October 4, 11, 18, 25, November 1, 2018
860172