

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:

07/19/2016

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$165,552.00

MORTGAGOR(S): Mark Novotny and Laura Novotny, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Waterstone Mortgage Corporation

DATE AND PLACE OF FILING: 11/17/2016 as Doc. No A1329969 in the Office of the County Recorder, Wright County, Minnesota

The mortgage was assigned for value as follows:

Assignee: Freedom Mortgage Corporation

Assignment dated: 03/14/2018

Assignment recorded:

05/07/2018

Assignment recording information: Document No. A1369616

All in the records of the County Recorder in and for Wright County, Minnesota.

TAX PARCEL I.D. NO.:

213-100-353305

LEGAL DESCRIPTION OF PROPERTY: That part of the Southwest Quarter (SW 1/4) of Section 35, Township 121, Range 25, Wright County, Minnesota described as follows: Beginning at a point on the south line of the said Southwest Quarter distant 466.00 feet east of the Southwest corner of said Southwest Quarter (SW 1/4); thence west along the said south line a distance of 200.00 feet; thence North parallel with the west line of the said Southwest Quarter (SW 1/4) a distance of 333.00 feet; thence east parallel with the south line of said Southwest Quarter (SW 1/4) a distance of 200.00 feet; thence south parallel with the said west line a distance of 333.00 feet to the point of beginning. Containing 1.53 acres and subject to the right-of-way of a township road along the south 33.00 feet thereof.

Together with;

A non-exclusive easement for ingress and egress over the following described tract:

That part of the Southwest Quarter of Section 35, Township 121, Range 25, Wright County, Minnesota, described as follows:

Commencing at the southwest corner of said Southwest Quarter, thence on a assumed bearing of South 89 degrees 45 minutes 22 seconds East, along the south line of said Southwest Quarter, a distance of 200.00 feet to the point of beginning; thence North 00 degrees 01 minute 26 seconds West, parallel with the west line of said Southwest Quarter, a distance of 333.00 feet; thence South 89 degrees 45 minutes 22 seconds East, parallel with the south line of said Southwest Quarter, a distance of 66.00 feet; thence South 00 degrees 01 minute 26 seconds East, parallel with the west line of said Southwest Quarter, a distance of 333.00 feet to the south line of said Southwest Quarter; thence North 89 degrees 45 minutes 22 seconds West, along said south line a distance of 66.00 feet to the point of beginning.

Abstract Property

STREET ADDRESS OF PROPERTY: 4070 60th St NE, Monticello, MN 55362

COUNTY IN WHICH PROPERTY IS LOCATED: Wright

LENDER OR BROKER AND MORTGAGE ORIGINATOR: Waterstone Mortgage Corporation

RESIDENTIAL MORTGAGE SERVICER:

Freedom Mortgage Corporation

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE: \$170,308.40 AS OF 7/27/2018.

THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes. Pursuant to the power of sale contained in said Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Wright County, Minnesota at public auction as follows:

DATE AND TIME OF SALE:

09/13/2018 at 10:00am

PLACE OF SALE: Wright County Sheriff's Office, 3800 Braddock Ave NE, Buffalo, MN 55313 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said Mortgagor(s) or Mortgagor's personal representatives or assigns is six (6) months from the date of sale.

TIME AND DATE TO VACATE PROPERTY: If the mortgage is not reinstated under Minn. Stat. §580.30 or redeemed under Minn. Stat. §580.23, the mortgagor must vacate the mortgaged property by 11:59 p.m. on 03/13/2019, or the next business day if 03/13/2019 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 MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Freedom Mortgage Corporation, Mortgagee/Mortgage Assignee
The Sayer Law Group, P.C.,
By Brian G. Sayer,
Attorney for Mortgagee/Mortgage Assignee

925 E 4th St.,

Waterloo, IA 50703

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

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