

# **NOTICE OF MORTGAGE FORECLOSURE SALE**

17-108261

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:

February 8, 2016

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$392,712.00

MORTGAGOR(S): Andrew R Kaeding and Elisa V Kaeding, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1000730-0093226884-0

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE:

Freedom Mortgage Corporation

SERVICER: Cenlar FSB

DATE AND PLACE OF FILING: Filed February 16, 2016, Washington County Recorder, as Document Number 4057483

ASSIGNMENTS OF MORTGAGE: Assigned to: Pingora Loan Servicing, LLC

LEGAL DESCRIPTION OF PROPERTY:

Lot 2, Block 9, Inspiration

PROPERTY ADDRESS:

1002 Inspiration Pkwy N,

Bayport, MN 55003

PROPERTY IDENTIFICATION NUMBER: 10.029.20.13.0005

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

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

\$400,571.14

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 16, 2018, 10:00am

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, 15015 62nd Street N, Stillwater, MN 55082

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 16, 2018, or the next business day if August 16, 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: December 18, 2017

Pingora Loan Servicing, LLC

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY /s/

Lawrence P. Zielke - 152559

Diane F. Mach - 273788

Melissa L. B. Porter - 0337778

Randolph W. Dawdy - 2160X

Gary J. Evers - 0134764

Tracy J. Halliday - 034610X

Attorneys for Mortgagee

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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Published in the

Forest Lake Times

December 28, 2017

January 4, 11, 18, 25,

February 1, 2018

## **NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

The above referenced sale scheduled for February 16, 2018, at 10:00 AM, has been postponed to April 17, 2018, at 10:00 AM, and will be held at sheriffs main address Law Enforcement Center, 15015 62nd Street N, Stillwater, MN 55082.

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 October 17, 2018. 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: February 2, 2018.

Pingora Loan Servicing, LLC

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

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17-108261

Attorney for Assignee of Mortgagee

Published in the

Forest Lake Times

February 8, 2018

## **NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE**

The above referenced sale scheduled for April 17, 2018, at 10:00 AM, has been postponed to June 1, 2018, at 10:00 AM, and will be held at sheriffs main address Law Enforcement Center, 15015 62nd Street N, Stillwater, MN 55082.

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 December 1, 2018. 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: April 4, 2018.

Pingora Loan Servicing, LLC

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

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Published in the

Forest Lake Times

April 12, 2018

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