

# NOTICE OF MORTGAGE FORECLOSURE SALE

17-108418

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 25, 2017

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$342,000.00

MORTGAGOR(S): Emmaine B. Dowd and Jeffrey E. Dowd, spouses married to each other

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT:

Mortgage Electronic Registration Systems, Inc.

MIN#: 1003502-9100811190-7

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Mortgage Research Center, LLC DBA Veterans United Home Loans

SERVICER: Cehlar FSB

DATE AND PLACE OF FILING: Filed May 10, 2017, Chisago County Recorder, as Document Number A598619

ASSIGNMENTS OF MORTGAGE: Assigned to: Mortgage Research Center, LLC DBA Veterans United Home Loans

LEGAL DESCRIPTION OF PROPERTY:

That part of Lots 1 and 2, Block 5, Bernheimer's 1st Addition to the Village of Chisago, described as follows: Commencing at an iron stake on the West line of West Street, 309.5 feet from the Northeast corner of said Block 5; thence South 66 degrees 00 minutes West, parallel with the North line of Lots 1 and 2, Block 5, a distance of 100 feet to the Easterly line of said Lot 2; thence continuing South 66 degrees 00 minutes West, 32.70 feet to the point of beginning of the parcel to be described; thence North 66 degrees 00 minutes East, retracing the last course, 32.70 feet to the Easterly line of Lot 2; thence North 24 degrees 00 minutes West, along said Easterly line, 184.5 feet more or less, to a point distant 125 feet from the Northeast corner of said Lot 2, thence North 66 degrees 00 minutes East, 15 feet; thence North 24 degrees 00 minutes West, 125 feet to the North line of Lot 1, Block 5; thence South 66 degrees 00 minutes West, 115 feet to the Northwest corner of Lot 2, Block 5; thence South 24 degrees 00 minutes East along the Westerly line of said Lot 2, to the Shoreline of Green Lake, thence Easterly, along said Shoreline to the point of intersection with a line drawn South 31 degrees 00 minutes West from the point of beginning; thence North 31 degrees 00 minutes East to the point of beginning, Chisago County, Minnesota

PROPERTY ADDRESS:

10495 Wyoming Ave,

Chisago City, MN 55013

PROPERTY IDENTIFICATION NUMBER: 13.00188.00

COUNTY IN WHICH PROPERTY IS LOCATED: Chisago

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

\$352,537.82

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:

March 29, 2018, 10:00am

PLACE OF SALE: Sheriff's Main Office, 313 North Main Street Room 100, 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 September 23, 2018, or the next business day if September 29, 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 580.32 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: January 30, 2018

Mortgage Research Center, LLC d/b/a Veterans United Home Loans Assignee of Mortgagee SHAPIRO & ZIELKE, LLP

By/s/ Lawrence P. Zielke - 152559

Diane F. Mach - 273782

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Attorneys for Mortgagee

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