

# **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 conditions of the following described mortgage:

**DATE OF MORTGAGE:**

February 5, 2007

**MORTGAGOR:** Jane Haugaard and Eugene Haugaard, wife and husband.

**MORTGAGEE:** Mortgage Electronic Registration Systems, Inc. as nominee for America's Wholesale Lender its successors and assigns.

**DATE AND PLACE OF RECORDING:** Recorded February 21, 2007 Isanti County Recorder, Document No. 375927.

**ASSIGNMENTS OF MORTGAGE:** Assigned to: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-3 . Dated August 20, 2007 Recorded August 23, 2007, as Document No. 382086 as corrected by document recorded June 27, 2012 as document no. A426352 and by document dated September 22, 2011, recorded September 30, 2011 as document no. A419567.

**TRANSACTION AGENT:** Mortgage Electronic Registration Systems, Inc.

**TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE:**

100015700077493688

**LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE:**

America's Wholesale Lender

**RESIDENTIAL MORTGAGE SERVICER:** New Penn Financial LLC dba Shellpoint Mortgage Servicing

**MORTGAGED PROPERTY ADDRESS:**

508 2nd Street Southeast

Braham, MN 55006

**TAX PARCEL I.D. #:** 14.055.0030

**LEGAL DESCRIPTION OF PROPERTY:**

Lot 3, Block 1, Olson and Nordby Addition, Isanti County, Minnesota

**COUNTY IN WHICH PROPERTY IS LOCATED:** Isanti

**ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE:** \$267,750.00

**AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE:**

\$536,889.77

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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:**

January 3, 2019 at 10:00 AM

**PLACE OF SALE:** Sheriff's Office, Law Enforcement Center 2440 Main Street South, Cambridge, Minnesota

to pay the debt then 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

**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 July 3, 2019 unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

**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."

Dated: October 26, 2018

The Bank of New York Mellon f/k/a The Bank of New York, as Trustee

Mortgagee/Assignee of Mortgagee

USSET, WEINGARDEN AND LI-EBO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee

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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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