

FORECLOSURES

**NOTICE OF MORTGAGE FORECLOSURE SALE**  
Minn. Stat. 580.025, 580.04  
Minnesota Uniform Conveyancing Blanks  
Form 60.2.1 (2009)  
DATE: November 21, 2025  
YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:  
INFORMATION REGARDING MORTGAGE TO BE FORECLOSED  
1. Date of Mortgage: August 3, 2015  
2. Mortgagors: Clare Leon Morrisette and Valerie Kay Morrisette, Husband and Wife.  
3. Mortgagees: Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Members Cooperative Credit Union.  
4. Recording Information:  
Recorded on August 24, 2015, as Document Number A452340, in the Office of the County Recorder of Isanti County, Minnesota.  
5. Assignments of Mortgage, if any:  
Assigned to Towne Mortgage Company DBA AmeriCU Mortgage by written assignment recorded on 10/24/2025, as Document Number A540628, in the recording office stated in paragraph 4.  
INFORMATION REGARDING MORTGAGED PREMISES  
6. Tax parcel identification number of the mortgaged premises: 07.003.0400 and 07-003-1000  
7. Legal description of the mortgaged premises:  
Parcel 1:  
The East 545 feet of the South 200 feet of the North 817.4 feet of the Northeast Quarter of the Northeast Quarter (NE 1/4 of NE 1/4) of Section 3, Township 35, Range 22, Isanti County, Minnesota; subject to the existing County State Aid Highway Number 21 along the East line thereof.  
AND  
Parcel 2:  
The South 400 feet of the North 1017.4 feet of the Northeast Quarter of the Northeast Quarter (NE 1/4 of NE 1/4) of Section 3, Township 35, Range 22, Isanti County, Minnesota, excepting therefrom the East 545 feet of the North 200 feet thereof. Subject to the existing County State Aid Highway Number 21 along the East line thereof.  
Check here if all or part of the described real property is Registered (Torrens)  
8. The physical street address, city, and zip code of the mortgaged premises: 32350 Cedar Crest Trl NE, North Branch, MN 55056.  
OTHER FORECLOSURE DATA  
9. The person holding the Mortgage:  
is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30.  
The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is/are Towne Mortgage Company DBA AmeriCU Mortgage.  
10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Members Cooperative Credit Union..  
INFORMATION REGARDING FORECLOSURE  
11. The requisites of Minn. Stat. 580.02 have been satisfied.  
12. The original principal amount secured by the Mortgage was \$ 183,673.00.  
13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: \$149,465.62.  
14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Isanti County, Minnesota, at public auction on 01/29/2026, 10:00 AM, at 2440 Main St S, Cambridge, MN 55008  
15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six (6) months after the date of sale.  
16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is 11:59 p.m. On 07/30/2026.  
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.  
Name of Mortgagee or Mortgage Assignee:  
Towne Mortgage Company d/b/a AmeriCU Mortgage  
Name and address of Attorney for Mortgagee or Mortgage Assignee:  
Schneiderman & Sherman P.C.  
8530 Eagle Point Blvd.  
Suite 100  
Lake Elmo, MN 55042  
25-003362-1  
Published in the Isanti-Chisago County STAR on December 4, 11, 18, 25; January 1, 8, 2025

**PROBATE**  
**STATE OF MINNESOTA ISANTI COUNTY DISTRICT COURT 10TH JUDICIAL DISTRICT COURT**  
File Number: 30-PR-25-99 Case Type: Informal Probate  
In re the Estate of Valerie Lynn Grover, Deceased  
**Notice of Informal Appointment of Personal Representative and Notice to Creditors (Without a Will)**  
**TO ALL INTERESTED PERSONS AND CREDITORS:**  
Notice is hereby given that an application for informal appointment of personal representative has been filed with the Probate Registrar. No will has been presented for probate. The application has been granted.  
Notice is also given that the Probate Registrar has informally appointed the following:  
**Self-Represented Litigant:**  
Sandra Dee Gallagher  
**Address:** 19445 Flamingo ST NW, Cedar MN 55011  
**Email:** sangalley@comcast.net  
**Phone Number:** 763-238-8248  
as Personal Representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as Personal Representative, or may object to the appointment of the Personal Representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the Personal Representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.  
Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the Personal Representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.  
Probate Registrar: \_\_\_\_\_  
Date: 12/10/2025  
Court Administrator: Erin Boettcher  
Date: 12/10/2025  
Published in the Isanti-Chisago County STAR on December 18, 25, 2025

**NOTICES**  
**NORTH BRANCH TOWNSHIP, MN OFFICER FILING NOTICE**  
Any eligible resident of North Branch Township wishing to file for township office for the March 10, 2026, election may file an affidavit of candidacy with the Clerk. Office is open for one three-year term for the office of Supervisor. Filing begins at 9:00 a.m. on Tuesday, December 30, 2025 and closes at 5:00 p.m. on Tuesday, January 13, 2026. Affidavits of Candidacy shall be filed by making an appointment with the Town Clerk by calling 763-286-3733 or emailing shawnw@twp.northbranch.mn.us. Filing fee is \$2.00.  
Shawn Williams  
North Branch Township Clerk  
Published in the Isanti-Chisago County STAR on December 18, 25, 2025

**SUMMARY PUBLICATION OF THE PROCEEDINGS OF THE CAMBRIDGE CITY COUNCIL REGULAR MEETING – NOVEMBER 17, 2025**  
The complete minutes are available for public inspection at the office of the City Administrator, 300 3rd Ave. NE, Cambridge, Minnesota.  
Members Present: Mayor James Godfrey; Councilmembers Aaron Berg, Bob Shogren, Molly Christian, and Mark Ziebarth.  
• Called meeting to order at 6:00 pm  
• Approved Consent Agenda Items A - M  
• Swore in Officer Block  
• Recognized Employees for Years of Service  
• Discussed Continuing a Membership in NLX Alliance Board for 2026  
• Discussed and Approved 2026 Class & Comp Adjustments  
• Discussed Panhandling  
• Approved Contract with Traut Companies for emergency well repairs  
• Approved ORD 810 Rezoning area near Main St. S., Central Ave SW, and Fern St. S.  
• Approved Resolution R25-107 a PUD Amendment for Cambridge Junction  
• Approved Resolution R25-108 a Preliminary Plat for Cambridge Junction  
• Approved Resolution R25-109 a Final Plat for Cambridge Junction  
• Approved ORD 811 Zoning Map Amendment (Rolling Meadows West) (PIN: 15.031.0700)  
• Approved ORD 812 a Future Land Use Map Amendment (Rolling Meadows West) (PIN: 15.031.0700)  
• Approved Resolution R25-110 a Preliminary Plat of Rolling Meadows West  
• Approved Resolution R25-111 a Final Plat of Rolling Meadows West  
• Held closed session to consider strategy for labor negotiations, including negotiation strategies or developments or discussion and review of labor negotiation proposals  
Published in the Isanti-Chisago County STAR on December 25, 2025

**ANNUAL MEETING NOTICE CHISAGO COUNTY HRA-EDA**  
The Annual Meeting of the

• Held 2026 Street Project Improvement Hearing and Assessment Hearing  
• Reviewed the Personnel Policy  
• Discussed the State Wide/Local Affordable Housing Aid  
• Approved the Construction Contract for Airport Pavement Crack Sealing  
• Approved Digester Cover Plans and Specifications, and Ordered Advertisement for Bids  
• Approved Resolution R25-093 Interim Use Permit for Cannabis Retail Business at 626 Main St. N.  
• Approved Resolution R25-094 Interim Use Permit for Cannabis Retail Business at 130 Cleveland St. N.  
Published in the Isanti-Chisago County STAR on December 25, 2025

**SUMMARY PUBLICATION OF THE PROCEEDINGS OF THE CAMBRIDGE CITY COUNCIL REGULAR MEETING – DECEMBER 1, 2025**  
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Members Present: Mayor James Godfrey; Councilmembers Aaron Berg, Bob Shogren, Molly Christian, and Mark Ziebarth.  
• Called meeting to order at 6:00 pm  
• Approved Consent Agenda Items A - E  
• Held Truth in Taxation Public Hearing  
• Approved Resolution R25-100 Setting the 2026 Final Property Tax Levy  
• Approved Resolution R25-101 Adopting the 2026 General Fund Budget  
• Approved Resolution R25-102 Adopting the 2026 Airport Operating Special Revenue Fund Budget  
• Approved Resolution R25-103 Adopting the 2026 Debt Service Fund Budgets  
• Approved Resolution R25-104 Adopting the 2026 Capital Fund Budgets  
• Approved Resolution R25-105 Adopting the 2026 Enterprise Fund Budgets  
• Discussed and Approved the Personnel Policy  
• Discussed the Submitted Cannabis Applications and Approved One Application  
Published in the Isanti-Chisago County STAR on December 25, 2025

**SUMMARY PUBLICATION OF THE PROCEEDINGS OF THE CAMBRIDGE CITY COUNCIL REGULAR MEETING – DECEMBER 15, 2025**  
The complete minutes are available for public inspection at the office of the City Administrator, 300 3rd Ave. NE, Cambridge, Minnesota.  
Members Present: Mayor James Godfrey; Councilmembers Aaron Berg, Bob Shogren, Molly Christian, and Mark Ziebarth.  
• Called meeting to order at 6:00 pm  
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• Discussed Continuing a Membership in NLX Alliance Board for 2026  
• Discussed and Approved 2026 Class & Comp Adjustments  
• Discussed Panhandling  
• Approved Contract with Traut Companies for emergency well repairs  
• Approved ORD 810 Rezoning area near Main St. S., Central Ave SW, and Fern St. S.  
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• Called meeting to order at 6:00 pm  
• Approved Consent Agenda Items A - J  
• Approved the consent agenda items A – J

Chisago County Housing & Redevelopment Authority-Economic Development Authority (HRA-EDA) Board has been scheduled for Tuesday, January 6, 2026, beginning at 3:00pm at the Chisago County HRA-EDA Offices, 38871 - 7th Avenue, North Branch, MN. The HRA-EDA meets monthly, the first Tuesday of the month, at 3pm, at their office located in North Branch. Meetings may also be held on other dates as well as various locations throughout the county, as designated by the Executive Director.  
/s/Nancy Hoffman  
Executive Director  
Dated: December 18, 2025  
Published in the Isanti-Chisago County STAR on December 25, 2025

**SUMMARY PUBLICATION OF ORDINANCE**  
Ordinance 810 amended the Zoning Map for multiple parcels of real property in the SE ¼ of Section 5, Isanti Township, Isanti County, Minnesota. Said properties are located east of Main Street South in and adjacent to the Oak Terrace Addition. These properties changed from BT (Business Transition) to R-1 (Low Density Residential). A complete copy of the ordinance is available at City Hall, 300 3rd Avenue NE, Cambridge for inspection.  
ATTEST:  
Monica Seiberlich,  
City Clerk/Assistant to the City Administrator  
Published in the Isanti-Chisago County STAR on December 25, 2025

**SUMMARY PUBLICATION OF ORDINANCE**  
Ordinance 811 amended the Zoning Map for certain real property described as The North Half of the Northwest Quarter (N ½ of NW ¼) of Section 31, Township 36, Range 23, excepting therefrom the West 390 feet of the Northwest quarter of the Northwest quarter thereof, Isanti County, Minnesota (PIN: 15.031.0700). This property changed from RA Rural Residence/ Agricultural to R-1 One Family Residence district. A complete copy of the ordinance is available at City Hall, 300 3rd Avenue NE, Cambridge for inspection.  
ATTEST:  
Monica Seiberlich,  
City Clerk/Assistant to the City Administrator  
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**SUMMARY PUBLICATION OF ORDINANCE**  
Ordinance 812 amended the Future Land Use Map for certain real property described as The North Half of the Northwest Quarter (N ½ of NW ¼) of Section 31, Township 36, Range 23, excepting therefrom the West 390 feet of the Northwest quarter of the Northwest quarter thereof, Isanti County, Minnesota (PIN: 15.031.0700). This property changed from Rural Residence to Low Density Residential. A complete copy of the ordinance is available at City Hall, 300 3rd Avenue NE, Cambridge for inspection.  
ATTEST:  
Monica Seiberlich,  
City Clerk/Assistant to the City Administrator  
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**SUMMARY PUBLICATION OF ORDINANCE**  
The Cambridge City Council adopted Ordinance 813 which provides a fee schedule to all licenses, fees, and permits issued by the City of Cambridge.  
ATTEST:  
Monica Seiberlich  
City Clerk/Assistant to the City Administrator  
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Business Items: November 18, 2025, County Board Meeting Minutes and Minutes Summary, Personnel Action Items, Community Health Board Action Items, Personnel Policy Updates, Set Public Hearing for Isanti County Capital Improvement Plan, Utility Permits, Claims and Warrants.  
• Approval for bid from Huffcutt Concrete in the amount of \$56,615 to construct and place a restroom at Springvale County Park. This project is funded through a Park Legacy Grant.  
• Approved 2026 calendar year contracts between Isanti County Health and Human Services and the following: Avivo, Canvas Health, Ohana Guardianship Services, Adult Mental Health Initiative and Bridging, Adult Mental Health Initiative and MN DHS, Isanti County Attorney's Office with MN Department of Children, Youth, and Families, Child Support Division for 2026 and 2027, and the Grant Acceptance Contract between Isanti County Health and Human Services and MN Department of Human Services.  
• Approved the Final Plats for Lilenthal Addition, Springer Woodlands, and Schowalter Acres.  
• Approved the Resolution requesting MN Legislative Authorization to impose a local option sales tax of 0.25% on non-essential items, as defined by the MN Department of Revenue. The funds would be allocated to the Isanti County Highway Department Facility Project.  
Approved the Resolution supporting the County's LRIP application for CSAH 5 segment from SCAH 12N to County Road 48 and committing to required local responsibilities.

**Published in the Isanti-Chisago County STAR on December 25, 2025**

**ORDINANCE NO. 840**  
AN ORDINANCE AMENDING ORDINANCE NO. 831 ADOPTED ON JANUARY 6, 2025, ORDINANCE NO. 823 ADOPTED ON DECEMBER 17, 2024; ORDINANCE NO. 809 ADOPTED ON MAY 7, 2024; ORDINANCE NO. 797 ADOPTED ON 9-19-2023; ORDINANCE NO. 765 ADOPTED ON 12-21-2021; ORDINANCE NO. 727 ADOPTED ON 4-7-2020 TITLED ENUMERATION OF FEES.  
THE CITY COUNCIL OF THE CITY OF ISANTI DOES ORDAIN AS FOLLOWS:  
Section 1 – Amendment.  
Ordinance No. 831; Ordinance No. 823; Ordinance No. 809; Ordinance No. 797; Ordinance No. 765; Ordinance No. 727 Enumeration of Fees, A. Administration and F. Parks and Recreation shall be hereby amended as follows:  
§ 160-2. Enumeration of fees.  
A. Administration.  
(1) Administrative hearing filing fee: \$75.  
(2) Adult use fee: \$2,500.  
(3) Adult use investigation fee: \$300.  
(4) Affidavit of candidacy: \$15.  
(5) Cannabinoid registration: \$125.  
(6) Cannabis registration:  
(a) Cannabis Microbusiness: No fee  
(b) Cannabis Mezzobusiness: \$500  
(c) Cannabis Cultivator: \$500  
(d) Cannabis Manufacturer: \$500  
(e) Cannabis Retailer: \$500  
(f) Cannabis Wholesaler: \$500  
(g) Cannabis Transporter: \$250  
(h) Cannabis Testing Facility: \$500  
(i) Cannabis Delivery Service: \$250  
(j) Cannabis Event Organizer: No fee  
(k) Lower-Potency Hemp Edible Manufacturer: \$500  
(l) Lower-Potency Hemp Edible Retailer: \$125  
(m) Lower-Potency Hemp Edible Wholesaler: \$500  
(n) Medical Cannabis Combination Business: \$500  
(7) Cannabis registration renewal:  
(a) Cannabis Microbusiness: \$1,000  
(b) Cannabis Mezzobusiness: \$1,000  
(c) Cannabis Cultivator: \$1,000  
(d) Cannabis Manufacturer: \$1,000  
(e) Cannabis Retailer: \$1,000  
(f) Cannabis Wholesaler: \$1,000  
(g) Cannabis Transporter: \$500  
(h) Cannabis Testing Facility: \$1,000  
(i) Cannabis Delivery Service: \$500  
(j) Cannabis Event Organizer: No fee  
(k) Lower-Potency Hemp Edible Manufacturer: \$500  
(l) Lower-Potency Hemp Edible Retailer: \$125  
(m) Lower-Potency Hemp Edible

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(b) Cannabis Mezzobusiness: \$500  
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(i) Cannabis Delivery Service: \$250  
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(k) Lower-Potency Hemp Edible Manufacturer: \$500  
(l) Lower-Potency Hemp Edible Retailer: \$125  
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(e) Cannabis Retailer: \$500  
(f) Cannabis Wholesaler: \$500  
(g) Cannabis Transporter: \$250  
(h) Cannabis Testing Facility: \$500  
(i) Cannabis Delivery Service: \$250  
(j) Cannabis Event Organizer: No fee  
(k) Lower-Potency Hemp Edible Manufacturer: \$500  
(l) Lower-Potency Hemp Edible Retailer: \$125  
(m) Lower-Potency Hemp Edible

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**ORDINANCE NO. 840**  
AN ORDINANCE AMENDING ORDINANCE NO. 831 ADOPTED ON JANUARY 6, 2025, ORDINANCE NO. 823 ADOPTED ON DECEMBER 17, 2024; ORDINANCE NO. 809 ADOPTED ON MAY 7, 2024; ORDINANCE NO. 797 ADOPTED ON 9-19-2023; ORDINANCE NO. 765 ADOPTED ON 12-21-2021; ORDINANCE NO. 727 ADOPTED ON 4-7-2020 TITLED ENUMERATION OF FEES.  
THE CITY COUNCIL OF THE CITY OF ISANTI DOES ORDAIN AS FOLLOWS:  
Section 1 – Amendment.  
Ordinance No. 831; Ordinance No. 823; Ordinance No. 809; Ordinance No. 797; Ordinance No. 765; Ordinance No. 727 Enumeration of Fees, A. Administration and F. Parks and Recreation shall be hereby amended as follows:  
§ 160-2. Enumeration of fees.  
A. Administration.  
(1) Administrative hearing filing fee: \$75.  
(2) Adult use fee: \$2,500.  
(3) Adult use investigation fee: \$300.  
(4) Affidavit of candidacy: \$15.  
(5) Cannabinoid registration: \$125.  
(6) Cannabis registration:  
(a) Cannabis Microbusiness: No fee  
(b) Cannabis Mezzobusiness: \$500  
(c) Cannabis Cultivator: \$500  
(d) Cannabis Manufacturer: \$500  
(e) Cannabis Retailer: \$500  
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**Wholesaler: \$1,000**  
(a) Medical Cannabis Combination Business: \$1,000  
(8) Copies - standard printed: \$0.25 per page.  
(9) Copies - large format printed: \$5 per page; \$20 per plan set.  
(10) Copies - USB drive: \$5.  
(11) Dog bite: actual cost including containment.  
(12) Dog boarding (at impound): per contract.  
(13) Dog impound 1st time: per contract.  
(14) Dog impound 2nd time: per contract.  
(15) Dog impound 3rd time: per contract.  
(a) Additional fee for pickup (7:00 p.m. - 8:00 a.m. and holidays): per contract.  
(16) Euthanasia/disposal: actual cost.  
(17) FAX - in: \$0.25 per page.  
(18) FAX - out: \$0.25 per page.  
(19) Gambling permits - application and gambling investigative fee: \$50.  
(20) Investigation/background fee: \$35.  
(21) Kennel license (commercial): \$100 per year.  
(22) Kennel license (residential): \$50 per year.  
(23) Mowing abatement: per mowing contract.  
(24) Noncompliance fee: \$25.  
(25) Notary: \$5 per document.  
(26) Pawnbroker/shop: \$1,500.  
(27) Pawnshop investigation fee; initial application only, does not apply to renewal: \$1,500.  
(28) Pawnshop transaction fee: \$1.30.  
(29) Peddler license:  
(a) Day: \$25.  
(b) Month: \$75.  
(c) Seasonal (six months or less): \$200.  
(30) Peddler investigation fee: \$35.  
(31) Peddler license and investigation fee - nonprofit: no charge.  
(32) Retail fireworks permit - application fee: \$15.  
(33) Retail fireworks permit - permit fee: \$25.  
(34) Returned checks: \$30.  
(35) Secondhand goods dealer: \$1,500.  
(36) Secondhand goods dealer investigation fee; initial application only, not for renewals: \$1,500.  
(37) Secondhand goods dealer, temporary: \$750.  
(38) Secondhand goods dealer transaction fee: \$1.30.  
(39) Small cell wireless.  
(a) Annual fee per support structure/pole: \$150.  
(b) Annual maintenance fee per support structure/pole: \$25.  
(40) Small cell wireless facility electrical service fee.  
(a) Per radio node less than or equal to 100 watts: \$73 annually.  
(b) Per radio node over 100 max watts: \$182 annually; or actual cost of electricity annually, if costs exceed either of the preceding amounts.  
(41) Small cell wireless/pole attachment permit fee: \$250 plus actual engineering costs if additional review is required.  
(42) Special assessment fee; unpaid utility bills, code enforcement violations, etc.: \$30 per assessment.  
(43) Special meeting request: \$500.  
(44) Special vehicle permit: \$25.  
(45) Staff time (not specified elsewhere): actual hourly wage multiplied by 145%.  
F. Parks and Recreation.  
(1) Bluebird Amphitheater.  
(a) Full-day rental: \$350.  
(b) Full-day rental - nonprofit: \$175.  
(c) Half-day rental: \$150 (four hours or less).  
(d) Half-day rental - nonprofit: \$75 (four hours or less).  
(e) Refundable damage deposit: \$250.  
(f) Speakers w/ tripod (two): \$25.  
(g) Microphone: \$10.  
(h) Podium: \$15.  
(i) Damage cleaning fee: \$75 per hour.  
(j) Stains/structural damage fee: \$75 per hour.  
(k) Other damage fee: based on replacement cost.  
(2) Printed copy of Comprehensive Park Plan: \$10.  
(3) Community garden - ground plot (season fee): \$15.  
(4) Community garden - raised bed (season fee): \$20.  
(5) Park dedication fee (residential): \$1,800 per unit.  
(6) Park dedication fee - multifamily with recreational amenities: up to 10% reduction of \$1,800 per-unit fee.  
(7) Park dedication fee (all others): \$1,800 per commercial/industrial acre.  
(8) Park shelter electric box deposit: \$50.  
(9) Park shelter fee.

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**Application  
Deadline  
s Jan. 18, 2026.**