

**OFFICE OF THE MINNESOTA
SECRETARY OF STATE
CERTIFICATE OF ASSUMED NAME**

Pursuant to Chapter 333, Minnesota Statutes; the undersigned, who is or will be conducting or transacting a commercial business in the State of Minnesota under an assumed name, hereby certifies:

1. The assumed name under which the business is or will be conducted is: Expert Mortgage
2. The street address of the principal place of business is or will be: 3310 W BIG BEAVER RD STE 301 TROY MI 48084
3. The name and street address of all persons conducting business under the above Assumed Name, including any corporation that may be conducting this business.

Expert Mortgage Lending, LLC
3310 W BIG BEAVER RD STE 301 TROY MI 48084

I certify that I am authorized to sign this certificate and I further certify that I understand that by signing this certificate, I am subject to the penalties of perjury as set forth in section 609.48 as if I had signed this certificate under oath.

Dated: October 28, 2025

Signed: Peter Shaouni

Published two times in the Vadnais Heights Press on November 12 and 19, 2025.

IMPORTANT PROPERTY TAX HOMESTEAD NOTICE

*This will affect your 2026 property taxes and eligibility for
Property Tax Refund.*

Have you purchased or moved into a property in the past year?

Contact your county assessor to file a homestead application if you or a qualifying relative occupy the property as a homestead on or before December 31, 2025.

What is a qualifying relative?

For unoccupied agricultural property, a qualifying relative includes the child, grandchild, sibling, or parent of the owner or owner's spouse.

For occupied agricultural or residential property, a qualifying relative also includes the owner's uncle, aunt, nephew, or niece.

When do I apply?

You must apply on or before December 31, 2025.

Once homestead is granted, annual applications are not necessary unless they are requested by the county assessor.

Contact the assessor by December 31, 2025, if the use of the property you own or occupy as a qualifying relative has changed during the past year.

If you sell, move, or for any reason no longer qualify for the homestead classification, you are required to notify the county assessor within 30 days of the change in homestead status.

**Ramsey County Assessor's Office
Homestead Division
(651) 266-2040**

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**RAMSEY COUNTY, MINNESOTA
OFFICE OF THE COUNTY MANAGER
ST. PAUL, MINNESOTA
PUBLIC HEARING NOTICE**

NOTICE IS HEREBY GIVEN that the Ramsey County Board of Commissioners / Ramsey County Regional Railroad Authority / Ramsey County Housing and Redevelopment Authority will hold a public hearing at 6:00 p.m., or as soon thereafter as possible, on Thursday, December 11, 2025, at the Ramsey County Courthouse – 15 W. Kellogg Blvd, St. Paul, MN 55102. Additional details are available at ramseycounty.us/PublicHearings.

This public hearing will be conducted in order to afford the public an opportunity to comment on the proposed 2026-2027 biennial budget and property tax levy.

Complete details about the proposed budget can be found at ramseycounty.us/Budget, or obtained by contacting the Chief Clerk – County Board.

Persons who intend to testify are asked to sign up prior to Thursday, December 11, 2025.

If in-person testimony is not feasible, comments may alternatively be provided via the following methods:

Email: chiefclerk@ramseycounty.us | **Written Mail:** Chief Clerk, 15 W. Kellogg Blvd, Suite 250, Saint Paul, MN 55102

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**RAMSEY COUNTY, MINNESOTA
PUBLIC NOTICE
SOLICITATION OPPORTUNITIES**

Ramsey County releases solicitation opportunities on DemandStar as an alternative method of public notice pursuant to Section 331A.03 of the Minnesota Statutes. Individuals may go to the "How to Contract with Ramsey County" section of the "Doing Business with Ramsey County" webpage at ramseycounty.us/ContractWithRamsey to access registration information. If you are new to DemandStar, please follow the DemandStar registration instructions on the "How to Contract with Ramsey County" webpage. Access to all Ramsey County documents is free if the instructions that are posted are followed. You may call 651-266-8072 or email ProcurementTeam@ramseycounty.us if you need assistance.

Ramsey County is accepting only electronic Request for Bids (RFBs) responses submitted through DemandStar. Public openings are conducted digitally, as a video conference. See the link above for details.

To view current solicitations, please go to: <https://bit.ly/3W8XWan>

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**STATE OF MINNESOTA, COUNTY OF RAMSEY
DISTRICT COURT, SECOND JUDICIAL DISTRICT
COURT FILE NO. 62-PR-25-810
CASE TYPE: INFORMAL PROBATE
NOTICE OF INFORMAL APPOINTMENT OF
PERSONAL REPRESENTATIVE
(WITHOUT A WILL)**

Estate of
Ronald Thomas Swenson,
Decedent

TO ALL INTERESTED PERSONS:

Notice is hereby given that an Amended Application filed on October 20, 2025 for informal appointment of personal representative has been filed with the Court. No will has been presented for probate. The Amended Application has been granted.

Notice is also given that the Probate Registrar has informally appointed the following: Angela Christine Swenson, 1004 South Oak Street, Lake City, MN 55401, 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.

Laura J. Stevens, Probate Registrar
Michael F. Upton, Court Administrator
Date: October 23, 2025
Attorney for Personal Representative
WILLIAM L BODENSTEINER
Attorney License No.: 149093

202 West Oakland Avenue
Austin MN 55912
Telephone: 507-437-7686

E-Mail: william@bodensteinerlaw.com

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**STATE OF MINNESOTA, COUNTY OF RAMSEY
DISTRICT COURT, SECOND JUDICIAL DISTRICT
PROBATE COURT DIVISION
COURT FILE NO. 62-PR-25-962
NOTICE OF REMOTE HEARING ON PETITION FOR FORMAL PROBATE
OF WILL, APPOINTMENT OF PERSONAL REPRESENTATIVE AND
NOTICE TO CREDITORS**

Estate of
Joseph R. Becker, a/k/a Joseph Richard Becker,
Decedent

NOTICE is given that on **Wednesday, December 31, 2025 from 3:15 p.m. until 3:30 p.m.** a hearing using remote technology will be held by this Court for the formal probate of an instrument purporting to be the Decedent's last will dated November 13, 2023 ("Will"), and for the appointment of Theresa Kilgore, whose address is 13840 Geneva Avenue North, Hugo, Minnesota, 55038, as personal representative of the Estate of the Decedent in an unsupervised administration.

Information on how to participate in the remote hearing can be obtained by

calling the Court at 651-266-8145.

Any objections to the Petition or Will must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the personal representative will be appointed with full power to administer the estate including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real estate and personal property, and to do all necessary acts for the estate. If objections are filed, another hearing may be scheduled.

Any charitable beneficiary may request notice of the probate proceeding be given to the attorney general pursuant to Minnesota Statute Section 501B.41, Subdivision 5.

NOTICE SHALL BE GIVEN by publishing this Notice as provided by law and by mailing a copy of this Notice at least 14 days prior to the hearing date to all interested persons and persons who have filed a demand for notice.

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 months after the date of this Notice or the claims will be barred.

BY THE COURT:

Date: November 7, 2025
Michael Upton, Court Administrator
BY: Benjamin Linker, Deputy Court Administrator
Attorney for Petitioner
John P. Ahlgren
Ahlgren Law Office, LLC
One North Lake Street
Mora, MN 5505
Attorney License No: I2039X
Telephone: (320) 679-1754
FAX: (320) 679-1378
Email: john@ahlgrenlawoffice.com

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**STATE OF MINNESOTA, COUNTY OF RAMSEY
DISTRICT COURT, SECOND JUDICIAL DISTRICT
COURT FILE NO. 62-PR-25-936
CASE TYPE: INFORMAL PROBATE
NOTICE OF INFORMAL APPOINTMENT OF
PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS
(WITHOUT A WILL)**

Estate of
Todd Mitchell Spreck,
Decedent

TO ALL INTERESTED PERSONS AND CREDITORS:

Notice is hereby given that an application for informal appointment of personal representative has been filed with the Court. 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: Lisa A. Spreck, 5106 Otter Lake Road, White Bear Lake, MN 55110, 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.

Laura J. Stevens, Probate Registrar
Michael F. Upton, Court Administrator
Date: November 6, 2025
Attorney for Personal Representative
JENNIFER SUSAN STEVENS
Attorney License No.: 343894

Proactive Estate Planning Legal Services PLLC
14500 Burnhaven Drive, Suite 100-A, Burnsville MN 55306
Telephone: 952-270-0642

Email: jstevens@proactiveestateplanning.com

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