

# public notices

## 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: Creative Catering
2. The street address of the principal place of business is or will be: 1494 Dale Street  
Saint Paul, MN 55117
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.  
Pape Enterprises, Inc.  
8002 Marsh Creek Road  
Woodbury, MN 55125

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: September 3, 2015  
Signed: Michael J. Pape, Chief Executive Officer  
Published two times in the White Bear Press on September 23 and 30, 2015.

## 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: Ideal Hall
2. The street address of the principal place of business is or will be: 1494 Dale Street  
Saint Paul, MN 55117
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.  
Pape Enterprises, Inc.  
8002 Marsh Creek Road  
Woodbury, MN 55125

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: September 3, 2015  
Signed: Michael J. Pape, Chief Executive Officer  
Published two times in the White Bear Press on September 23 and 30, 2015.

## 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: iWitness Mobile Closing and Notary Services
2. The street address of the principal place of business is or will be: 4921 Morehead Avenue  
White Bear Lake, MN 55110
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.  
Janice M. Johnson  
4921 Morehead Avenue  
White Bear Lake, MN 55110

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: September 3, 2015  
Signed: Janice M. Johnson  
Published two times in the White Bear Press on September 16 and 23, 2015.

## 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: Space Within
2. The street address of the principal place of business is or will be: 655 E. Belmont Lane  
Maplewood, MN 55117
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.  
Dianne M. Del Giorno  
655 E. Belmont Lane  
Maplewood, MN 55117  
Randall J. Fane  
2121 Kenwood Drive East  
Maplewood, MN 55117

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: August 18, 2015  
Signed: Dianne M. Del Giorno  
Published two times in the White Bear Press on September 16 and 23, 2015.

## CITY OF DELLWOOD PUBLIC HEARING

Notice is hereby given that a Public Hearing will be conducted before the Dellwood Planning Commission on Tuesday, October 6, 2015 at 6:30 p.m., in the Willernie City Hall, 111 Wildwood Road. Purpose of said hearing would be to consider the request from the residents of 56 Glen Edge Road to apply for a Conditional Use Permit to build an additional garage with screen porch. Legal description of said property is Pine Tree Hills, lot 4, block 4.

Joanne Frane  
City Clerk  
Published one time in the White Bear Press on September 23, 2015.

## CITY OF GEM LAKE, MINNESOTA ADVERTISEMENT FOR BIDS WATER MAIN EXTENSION IMPROVEMENTS SEH NO. GEMLK 130629

Notice is hereby given that sealed Bids will be received by the City of Gem Lake until 2:00 p.m., Thursday, October 15, 2015, at the Gem Lake City Hall located at 4200 Otter Lake Road, Gem Lake, MN 55110, at which time they will be publicly opened and read aloud, for the furnishing of all labor and material for the construction of Water Main Extension. Major quantities for the Work include:

Est. Qty.	Unit	Item
1,100	LF	12-INCH DIP WATER MAIN
90	LF	24-INCH STEEL CASING PIPE
5	EACH	HYDRANTS
1,300	SY	BITUMINOUS PAVEMENT REMOVAL AND PATCHING

Bids shall be on the form provided for that purpose and according to the Bidding Requirements prepared by Short Elliott Hendrickson Inc. (SEH®) dated September 10, 2015.

The Bidding Documents may be viewed for no cost at <http://www.sehinc.com> by selecting the Project Bid Information link at the bottom of the page and the View Plans option from the menu at the top of the selected project page.

Digital image copies of the Bidding Documents are available at <http://www.sehinc.com> for a fee of \$30. These documents may be downloaded by selecting this project from the PROJECT BID INFORMATION link and by entering eBidDocTM Number 4098879 on the SEARCH PROJECTS page. For assistance and free membership registration, contact QuestCDN at 952.233.1632 or [info@questcdn.com](mailto:info@questcdn.com).

Paper copies of the Bidding Documents may be obtained from Docunet Corp. located at 2435 Xenium Lane North, Plymouth, MN 55441 (763.475.9600) for a fee of \$70.

Bid security in the amount of 5 percent of the Bid must accompany each Bid in accordance with the Instructions to Bidders.

A Contractor responding to these Bidding Documents must submit to the City/Owner a signed statement under oath by an owner or officer verifying compliance with each of the minimum criteria in Minnesota Statutes, section 16C.285, subdivision 3.

Bids shall be directed to the City Administrator, securely sealed and endorsed upon the outside wrapper, "BID FOR WATER MAIN EXTENSION IMPROVEMENTS."

The City reserves the right to reject any and all Bids, to waive irregularities and informalities therein and to award the Contract in the best interests of the City.

Robert Uzpen, Mayor  
Gem Lake, Minnesota  
Published three times in the White Bear Press on September 23, 30, and October 7, 2015.

## CITY OF WHITE BEAR LAKE ORDINANCE NO. 15-09-1100

### REZONING A PORTION OF 4636 CENTERVILLE ROAD FROM P, PUBLIC FACILITIES, TO PZ, PERFORMANCE ZONE (CASE NO. 15-5-Z)

#### THE CITY OF WHITE BEAR LAKE CITY COUNCIL DOES HEREBY ORDAIN:

**SECTION I.** The White Bear Lake Zoning Map is hereby amended as follows:

By changing the zoning district classification from P, Public Facilities, to PZ, Performance Zone, with respect to a portion of the parcel known as 4636 Centerville Road, legally described as follows:

That part of the North 240 feet of the South 420 feet of the North Half of the Southwest Quarter of the Southeast Quarter of Section 16, Township 30, Range 22 lying West of Interstate Highway 35-E except the West 330 feet of the North 210 feet, described as:

Commencing at the intersection of the east line of the West 330 feet of the North Half of the Southwest Quarter of the Southeast Quarter of Section 16, Township 30, Range 22 with the North line of the North 240 feet of the South 420 feet of said Southwest Quarter of the Southeast Quarter; thence North 89 degrees 46 minutes 01 seconds East 15.98 feet, assumed bearing, along said North line to the point of beginning; thence continuing North 89 degrees 46 minutes 01 seconds East 134.70 feet; thence South 66 degrees 25 minutes 51 seconds East 73.32 feet; thence South 34 degrees 14 minutes 39 seconds East 43.50 feet; thence South 07 degrees 46 minutes 57 seconds West 86.05 feet; thence South 90 degrees 00 minutes 00 seconds West 167.19 feet to a non-tangential curve; thence northwesterly 83.11 feet along said curve concave to the northeast, having a radius of 64.05 feet, delta angle of 74 degrees 20 minutes 52 seconds and a chord that bears North 37 degrees 08 minutes 21 seconds West; thence North 00 degrees 31 minutes 56 seconds West 88.30 feet to the point of beginning.

**SECTION II.** This Ordinance shall become effective upon its passage, after second reading and publication.

First Reading: August 12, 2015  
First Publication: August 26, 2015  
Second Reading: September 8, 2015  
Final Publication: September 23, 2015  
Jo Emerson, Mayor

**ATTEST:**  
Ellen Richter, City Clerk  
Published one time in the White Bear Press on September 23, 2015.

## INDEPENDENT SCHOOL DISTRICT NO. 832 MAHTOMEDI, MN 55115 SCHOOL BOARD MINUTES AUGUST 13 2015

A Regular meeting of the Board of Education of the Mahtomedi Public Schools was held August 13, 2015, beginning at 7:00 PM in the Mahtomedi District Education Center - Community Room. CALL TO ORDER – Meeting called to order at 7:03 p.m. by Chair Judy Schwartz. ROLL CALL OF ATTENDANCE – Present: Mike Chevalier; Mary Jo Deters; Kevin Donovan; Lucy Payne; Judy Schwartz; and Superintendent Mark Larson, ex officio. Absent: Julie McGraw. APPROVAL OF THE AGENDA – Donovan moved, Deters seconded, approval of the agenda. Carried. APPROVAL OF THE CONSENT AGENDA – Deters moved, Chevalier seconded, approval of the actions recommended on the consent agenda. Carried. PUBLIC COMMENT – The following members of the audience spoke to the school board about: Open Enrollment: Jan Lucke. APPROVAL OF MINUTES – Payne moved, Chevalier seconded, approval of the minutes from the July 13, 2015, school board meeting. Carried. DISCUSSION/INFORMATION ITEMS – A) The calendar of events was reviewed. B) MCA Results and Workshop Week Schedule (August 24-September 3) - Lynne Vikar, Director of Teaching and Learning and Support Services, reported on the MCA data which included the comparison from 2014 to 2015 of the top metro districts and neighboring districts in math, reading, and science and the 2015 Mahtomedi results. Vikar also reviewed the August 24-September 4 workshop schedule for licensed staff and paraprofessionals. C) Title Report and Special Education Updates - Beth Sneden, Assistant Director of Special Education, reported on continuum of support services, this is E-8 for reading, math, and behavior. D) Building Capacity Study - Superintendent Mark Larson reported on the building capacity study that was done by Nexus. Larson spoke about what affects capacity, how capacity is calculated, and what the capacity is for Wildwood Elementary, O. H. Anderson Elementary, Mahtomedi Middle School, and Mahtomedi High School. E) 2016 School Board Meeting Schedule - Superintendent Mark Larson reviewed the 2016 school board meetings dates where all regular meetings will be held on the second Thursday of the month except in January and November. The January regular meeting and study session will be combined into one meeting to be held on Thursday, January 21. The study session will be from 5:00-6:45 p.m. and the regular meeting will start at 7:00 p.m. The November meeting will be held on Thursday, November 17, due to November school board elections and canvassing. F) Second Reading of Policies - A second reading was done for policies in section 500 (Students). G) Strategic Plan and Goals - Superintendent Mark Larson recapped the strategic planning process and the plan and goals along with the mission and vision will be approved in September. ACTION ITEMS – A) Approval of 2016 School Board Meeting Schedule - Donovan moved, Chevalier seconded, approval of the 2016 school board meeting schedule. Carried. B) Approval of Resolution Relating to 2015-2016 Open Enrollment (Closing All Grades) - Payne moved, Deters seconded, approval of Resolution Relating to 2015-2016 Open Enrollment Closing All Grades. Voting in favor thereof: Deters, Donovan, Payne, and Schwartz. Voting against: Chevalier. Carried. C) Approval of Policies - Donovan moved, Chevalier seconded approval of the following policies: Policy 401 - Equal Employment Opportunity, Policy 402 - Disability Nondiscrimination Policy, Policy 403 - Discipline, Suspension and Dismissal of School District Employees, Policy 404 - Employment Background Checks, Policy 405 - Veteran's Preference, Policy 406 - Public and Private Personnel Data, Policy 407 - Employee Right to Know - Exposure to Hazardous Substances, Policy 408 - Subpoena of a School District Employee, Policy 409 - Employee Publications, Instructional Materials, Inventions and Creations, Policy 412 - Expense Reimbursement, Policy 416 - Drug and Alcohol Testing, Policy 417 - Chemical Use and Abuse, Policy 418 - Drug-Free Workplace/Drug-Free School, Policy 419 - Tobacco-Free Environment, Policy 420 - Students and Employees with Sexually Transmitted Infections and Diseases and Certain Other Communicable Diseases and Infectious Conditions, Policy 421 - Gifts to Employees, Policy 422 - Policies Incorporated by Reference, Policy 423 - Employee-Student Relationships, Policy 424 - License Status, Policy 427 - Workload Limits for Certain Special Education Teachers, Policy 399 - Administrator Performance Appraisal. Carried. ADJOURNMENT – Donovan moved, Deters seconded, adjournment. Meeting adjourned at 8:45 p.m. Carried. Submitted by Lucy Payne, Clerk.

A full version of the minutes are available at [www.mahtomedi.k12.mn.us](http://www.mahtomedi.k12.mn.us).

Published one time in the White Bear Press on September 23, 2015.

## INDEPENDENT SCHOOL DISTRICT NO. 832 MAHTOMEDI, MN 55115 STUDY SESSION MINUTES AUGUST 27, 2015

A Study Session of the Board of Education of the Mahtomedi Public Schools was held Thursday, August 27, 2015, beginning at 7:00 PM in the Mahtomedi District Education Center - Community Room.

CALL TO ORDER Meeting called to order at 7:08 p.m. by Acting Chair Lucy Payne

ROLL CALL OF ATTENDANCE Present: Mike Chevalier; Mary Jo Deters; Kevin Donovan; Julie McGraw, Lucy Payne; and Superintendent Mark Larson, ex officio. Absent: Judy Schwartz. Also present: Rachel Manders, Director of Business Services

APPROVAL OF THE AGENDA Donovan moved, Deters seconded, approval of agenda. Carried.

**ACTION ITEMS**  
Approval of 10-Year Facility Plan  
Rochel Manders, Director of Business Services, recommended the approval of the Minnesota Department of Education (MDE) required ten-year facility plan with submission to MDE. The Facilities Committee has been presented with the five-year plan, with other facility needs listed in a "beyond" category and recommended that it go to the full school board for approval. Chevalier moved, McGraw seconded, approval of the ten-year facility plan by the full school board. Carried.

Approval of Abatement Bond Review and Comment

Rochel Manders, Director of Business Services, explained the purposes of the bonds, the permitted projects requirements, the processes and the scope. The Facilities Committee has had several meeting in which the information was shared and the full board had a preliminary presentation on April 23, 2015. The areas that will have the site construction include OH Anderson, Mahtomedi Middle and High School, and the District Education Center. The bond cost is \$8.175 M to be financed over a fifteen-year period. Donovan moved, Chevalier seconded approval of the abatement bond review and comment. Carried.

**DISCUSSION/INFORMATION ITEMS**  
Superintendent Evaluation - Format and Timeline  
Mark Larson, Superintendent, discussed his goals connected to the vision statement with engage, challenge, inspire as cornerstones. In addition, the MSBA superintendent evaluation process will be followed.

School Board Goals Tabled until September 24, 2015

Strategic Plan and Goals

Mark Larson, Superintendent, discussed and the board accepted the mission and vision statements. Some of the belief statements were re-worked and will be presented at the September 10, 2015 meeting.

Capacity, Demographics, Projected Enrollment Update

Mark Larson, Superintendent, shared information that combined the recent capacity study, the demographic study from February 2015 and the district's projected enrollment.

Submitted by Kevin Donovan, Acting Clerk  
Published one time in the White Bear Press on September 23, 2015.



## WHITE BEAR TOWNSHIP PUBLIC NOTICE

NOTICE IS HEREBY GIVEN, That the Town Board of Supervisors of the Town of White Bear, Minnesota, will meet at Heritage Hall, 4200 Otter Lake Road, in said Town on Monday, October 5, 2015, beginning at 7:40 p.m., to consider the following items:

- Ordinance No. 35 Amendment – Section 4 (Zoning Map) & Section 7-4 (Airspace Zones)

- Major Subdivision
- Conditional Use Permit – Planned Unit Development pertaining to the following described property lying and being in the Town of White Bear Ramsey County, Minnesota:

Parcel 1:  
That part of the North Half of the Southeast Quarter (N ½ of SE ¼) of Section 1, Township 30 North, Range 22 West, described as follows: Commencing at the intersection of the center line of Portland Avenue with the South line of the said North Half, thence Westerly along said South line 250 feet to a point; thence North parallel to and 250 feet Westerly from said center line of Portland Avenue 233 feet to the point of beginning; thence continuing on the same line produced northerly 420 feet, more or less, to a line that is parallel to and 660 feet southerly from the northerly line of said Southeast Quarter; thence Westerly 210 feet along said 660 foot line to a point; thence South 420 feet, more or less, to a point that is 210 feet Westerly from the point of beginning; thence Easterly on a line that is parallel to and 233 feet Northerly from the said Southerly line 210 feet to the point of beginning; also the northerly 60 feet of the Southerly 540 feet lying between the easterly line of the above described parcel and the center line of said Portland Avenue.

Parcel 2:  
All that part of the North Half of the Southeast Quarter (N ½ of SE ¼) of Section 1, Township 30, Range 22 West, Ramsey County, described as follows:  
Commencing at the intersection of the centerline of Portland Avenue with the South line of the said North Half of the Southeast Quarter thence West along said South line 250 feet to the point of beginning thence North parallel to center line of Portland Avenue 233 feet to a point; thence West parallel to said South line, 210 feet to a point thence North parallel to said Portland Avenue centerline and produced 420 feet, more or less, to an intersection with a line that is 660 feet South of and parallel of the North line of said Southeast Quarter thence along said parallel line West to the West line of said Southeast Quarter; thence South along said West line to the Southwest corner of said North Half; thence East to the point of beginning.

(5685 Portland Avenue)  
and to pass upon objections and recommendations, if any, and to conduct any and all business incident thereto.

Given under my hand this 9th day of September, 2015.  
BY ORDER OF THE TOWN BOARD OF SUPERVISORS  
WILLIAM F. SHORT, Clerk-Treasurer  
Published one time in the White Bear Press on September 23, 2015.



## WHITE BEAR TOWNSHIP

### NOTICE OF HEARING REQUEST FOR A VARIANCE FROM ORDINANCE NO. 35 (ZONING) OF THE TOWN OF WHITE BEAR, RAMSEY COUNTY, MINNESOTA

NOTICE IS HEREBY GIVEN, That the Town Board of Supervisors of the Town of White Bear, Ramsey County, Minnesota, will meet at Heritage Hall, 4200 Otter Lake Road, in said Town on Monday, October 5, 2015, at 7:30 o'clock p.m., to consider the request for a 23.1' right-of-way setback variance to allow construction of a 576 square foot garage on the following described property lying and being in the Town of White Bear, Ramsey County, Minnesota:

Lots 13 and 14, Block 4, Milner's Lake Addition, Ramsey County, Minnesota

(1835 Stillwater Street)  
and to hear and pass upon objections and recommendations, if any, and to conduct any and all business incident thereto.

Given under my hand this 9th day of September, 2015.  
BY ORDER OF THE TOWN BOARD OF SUPERVISORS  
WILLIAM F. SHORT, Clerk-Treasurer  
Published one time in the White Bear Press on September 23, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE PUBLIC NOTICE

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: March 8, 2005 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$105,000.00 MORTGAGOR(S): Barbara Barrington Chase fka Barbara Jean Miller-Reed, a single person MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Voyager Bank TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1000389-0001000255-3 SERVICER: Bayview Loan Servicing L.L.C. LENDER: Voyager Bank. DATE AND PLACE OF FILING: Ramsey County Minnesota, Recorder , on April 7, 2005, as Document No. 3847070. AS SIGNED TO: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-20CB) Dated: September 21, 2011, and recorded September 30, 2011 by Document No. 4298225 . LEGAL DESCRIPTION OF PROPERTY: The Westerly 40 feet of East 80 feet of Lots 17, 18, 19, 20, 21, 22, 23 and 24, Block 5, Joy's Rice Street Addition to Saint Paul, Ramsey County, Minnesota. PROPERTY ADDRESS: 271 Minnesota Ave., Roseville, MN 55113 PROPERTY I.D: 12.29.23.42.0050 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Twenty-Two Thousand Eighteen and 88/100 (\$122,018.88) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on October 29, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section 580.30 or the property is not redeemed under Minn. Stat. Section 580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on April 29, 2016, or the next business day if April 29, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED." Dated: September 9, 2015 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2005-20CB) Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgage Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 14MN00166-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4540629 09/09/2015, 09/16/2015 09/23/2015, 09/30/2015, 10/07/2015, 10/14/2015

Published six times in the White Bear Press on September 9, 16, 23, 30 and October 7 and 14, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE PUBLIC NOTICE

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: January 9, 2014 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$125,100.00 MORTGAGOR(S): Michael R Cobb, a unmarried man MORTGAGEE: U.S. Bank N.A. SERVICER: U.S. Bank National Association LENDER: U.S. Bank N.A.. DATE AND PLACE OF FILING: Ramsey County Minnesota, Recorder , on January 23, 2014, as Document No. 4441496. , LEGAL DESCRIPTION OF PROPERTY: Lot 3, Block 7 Farrell's Addition, Ramsey County, Minnesota PROPERTY ADDRESS: 5013 Ferndale St N, Maplewood, MN 55119 PROPERTY I.D: 36.29.22.14.0037 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Thirty-Four Thousand Six Hundred Eighty-Four and 64/100 (\$134,684.64) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on November 5, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section 580.30 or the property is not redeemed under Minn. Stat. Section 580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 5, 2016, or the next business day if May 5, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION AND ARE ABANDONED." Dated: September 16, 2015 U.S. BANK NATIONAL ASSOCIATION Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgage Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 15MN00061-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4541730 09/16/2015, 09/23/2015, 09/30/2015, 10/07/2015 10/14/2015, 10/21/2015

Published six times in the White Bear Press on September 16, 23, 30 and October 7, 14 and 21, 2015.

## CITY OF VADNAIS HEIGHTS

### ORDINANCE NO. 682

#### AN INTERIM ORDINANCE ESTABLISHING A MORATORIUM ON APPLICATIONS FOR ANY LAWFUL GAMBLING PERMITS WITHIN THE CITY OF VADNAIS HEIGHTS

The City Council of the City of Vadnais Heights ordains:

##### SECTION 1 – BACKGROUND

1.01 The City of Vadnais Heights (“City”) regulates lawful gambling within the City limits pursuant to Minnesota Statute Section 349.213.

1.02 The City Council is concerned about the regulation and compliance of lawful gambling operations. The City finds it necessary to temporarily preserve the status quo pending completion of a planning study considering the need for any additions or amendments to Chapter 127 of the City Code and the Zoning Code.

1.03 The City is considering the amendment or adoption of official controls relating to regulation and licensing of lawful gambling operations. The City Administrator’s Office is authorized and instructed to conduct a study concerning lawful gambling operations, regulation, reporting, and applications, and to report its recommendations to the City Council and Planning Commission.

1.04 Minnesota Statute Section 462.355, subd. 4, authorizes the City to adopt interim zoning ordinances applicable to all or a part of the City for the purpose of protecting the health, safety, and welfare of its citizens, which ordinance may regulate, restrict, or prohibit any use or development within the City for a maximum period not to exceed one year, with a possible extension up to an additional period of 18 months.

##### SECTION 2 – FINDINGS

2.01 The Council finds that the City has concerns about the regulation and compliance of lawful gambling operations in the City.

2.02 The Council finds that there have been complaints about certain lawful gambling operations in the City.

2.03 The Council finds that lawful gambling operations are not presently sufficiently regulated by the City’s official controls and have never previously been studied by City staff for purposes of determining whether amendments or additions to the City’s official controls may be necessary to protect the health, safety, or welfare of City residents.

##### SECTION 3 – PLANNING AND ZONING STUDY: MORATORIUM

3.01 The City Council hereby authorizes a study to be conducted by City staff to determine whether amendments need to be made to the City’s official controls as they relate to lawful gambling operations.

3.02 Pending completion of the study and, if necessary, adoption of amendments to the City’s official controls, the City will not accept any applications for issuance or approval of any license, zoning certificate, building permit, or other land use official control for any lawful gambling operation.

3.03 The City hereby imposes a prohibition on the issuance or authorization of any license, permit, or land use concerning a lawful gambling operation pending completion of the planning study and any related official controls described in Section 1.

3.04 The City exempts from this moratorium applications for one day gambling related permits.

##### SECTION 4 – ENFORCEMENT

The City may enforce any provision of this ordinance by mandamus, injunction, or other appropriate civil remedy in any court of competent jurisdiction.

##### SECTION 5 – TERM

Unless terminated by action of the City Council, this ordinance shall be effective for one year from its date of adoption and publication and may be further extended for such additional periods as the City Council may deem appropriate, but in no event be extended beyond 18 months from the effective date herein pursuant to Minn. Stat. § 466.355, subd. 4.

This Ordinance shall take effect and be enforced from and after its passage and publication.

PASSED by the City Council of the City of Vadnais Heights, Minnesota, this 2nd day of September, 2015.

Marc A. Johannsen, Mayor

ATTEST:

Kevin Watson, City Administrator

Published one time in the Vadnais Heights Press on September 23, 2015.

## CITY OF WHITE BEAR LAKE

### ORDINANCE NO. 15-19-1099 REGULATING MASSAGE THERAPISTS AND MASSAGE THERAPY BUSINESSES

The City of White Bear Lake City Council adopted the aforementioned title and summary for approved Ordinance No. 15-09-1099 as listed below:

The ordinance requires that all massage therapists and massage therapy businesses as defined therein obtain a license from the City of White Bear Lake to conduct business within the City limits. The ordinance further defines the licensing requirements, the process for application and subsequent review, the permitted locations and hours of business, an allowance for inspection by city officials, penalties for non-compliance, unlawful acts, and grounds for adverse license action.

First Reading: July 14, 2015

Second Reading: September 8, 2015

Effective date: January 1, 2016

Ellen Richter, City Clerk

Published one time in the White Bear Press on September 23, 2015.

## RAMSEY COUNTY, MINNESOTA

### PUBLIC NOTICE

#### SOLICITATION OPPORTUNITIES

Ramsey County releases solicitation opportunities on Onvia DemandStar its official web site as an alternative method of public notice pursuant to Section 331A.03 of the Minnesota Statutes. Individuals may go to the Onvia DemandStar section of the Ramsey County Purchasing Webpage [www.co.ramsey.mn.us/ba/procure.htm](http://www.co.ramsey.mn.us/ba/procure.htm) to access registration information.

**SOLICITATION: RFB-PUBW16818-KB**

**OPENING DATE: 10/08/2015**

**PROJECT DESCRIPTION:** RAMSEY COUNTY SEEKS A QUALIFIED CONTRACTOR TO PERFORM CONSTRUCTION ACTIVITIES TO REALIGN A PORTION OF RICE CREEK NEAR COUNTY ROAD H IN THE CITY OF ARDEN HILLS. THE CONTRACT INCLUDES REMOVALS, EROSION CONTROL, GRADING, RESTORATION CULVERT WORK AND INSTALLATION OF UTILITY CASINGS.

**PRE-SOLICITATION-RESPONSE CONFERENCE:** 1425 PAUL KIRKWOOD DR, ARDEN HILLS, MN. 9/24/2015 AT 9:00 A.M. CST.

**SOLICITATION: RFB-LOR-1761-MS**

**OPENING DATE: 10/22/2015**

**PROJECT DESCRIPTION:** RAMSEY COUNTY, THROUGH THE LAKE OWASSO RESIDENTS (LOR) DEPARTMENT, SEEKS A CONTRACTOR TO PROVIDE AND DELIVER MILK PRODUCTS TO THE RESIDENTS AT LAKE OWASSO RESIDENCE.

**SOLICITATION: RFP-RAA0775-0-2015/KB**

**OPENING DATE: 10/15/2015**

**PROJECT DESCRIPTION:** RAMSEY COUNTY REGIONAL RAILROAD AUTHORITY (RRA) SEEKS PROPOSALS FROM QUALIFIED INDIVIDUALS OR FIRMS TO PROVIDE PROFESSIONAL FEDERAL GOVERNMENT RELATIONS (LOBBYING) SERVICES.

**SOLICITATION: RFP-RAA0776-0-2015/KB**

**OPENING DATE: 10/15/2015**

**PROJECT DESCRIPTION:** RAMSEY COUNTY REGIONAL RAILROAD AUTHORITY SEEKS PROPOSALS FROM A QUALIFIED CONSULTANT OR CONSULTING FIRM TO PROVIDE PROFESSIONAL STATE INTERGOVERNMENTAL RELATIONS OR LOBBYING SERVICES.

**SOLICITATION: RFP-RAA0766-0-2015/KB**

**OPENING DATE: 10/22/2015**

**PROJECT DESCRIPTION:** THE RAMSEY COUNTY REGIONAL RAILROAD AUTHORITY (RRA) SEEKS PROFESSIONAL ENGINEERING SERVICES FOR UNION DEPOT TO ASSIST WITH BUILDING MAINTENANCE AND CONSTRUCTION AS WELL AS RAILROAD TRACK AND SIGNAL CONSTRUCTION AND MAINTENANCE.

Published one time in the Vadnais Heights Press on September 23, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: December 22, 2003 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$77,000.00 MORTGAGOR(S): Greg Griffin, a single person MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Lakeland Mortgage Corporation TRANSACTION AGENT: Mortgage Electronic Registration Systems Inc. MIN#: 100137510000122293 SERVICER: Bayview Loan Servicing LLC LENDER: Lakeland Mortgage Corporation. DATE AND PLACE OF FILING: Ramsey County Minnesota, Recorder , on January 23, 2004, as Document No. 3721990. ASSIGNED TO: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-2CB) Dated: September 13, 2013 , and recorded September 20, 2013 by Document No. 4424907 . LEGAL DESCRIPTION OF PROPERTY: Apt. Own No. 66 Executive Manor Unit No. C305-B and Garage Unit 36 PROPERTY ADDRESS: 3155 Old Highway 8 #C305B, Roseville, MN 55418 PROPERTY I.D: 05.29.23.32.0067 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: Seventy-One Thousand Three Hundred Twenty-Nine and 79/100 (\$71,329.79) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on November 12, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 12, 2016, or the next business day if May 12, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.” Dated: September 23, 2015 THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE (CWALT 2004-2CB) Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 14MNO0151-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4542714 09/23/2015, 09/30/2015, 10/07/2015, 10/14/2015, 10/21/2015, 10/28/2015

Published six times in the White Bear Press on September 23, 30, October 7, 14, 21 and 28, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: September 30, 2011 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$155,846.00 MORTGAGOR(S): Melanie Moberg, single woman MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Waterstone Mortgage Corporation, a Corporation TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1003715-0000016178-4 SERVICER: U.S. Bank National Association LENDER: Waterstone Mortgage Corporation, a Corporation. DATE AND PLACE OF FILING: Ramsey County Minnesota, Recorder , on October 19, 2011, as Document No. 4301184 and re-recorded on June 18, 2013, as Document No. 4407509. ASSIGNED TO: U.S. BANK NATIONAL ASSOCIATION Dated: December 20, 2013 , and recorded December 30, 2013 by Document No. 4438520 . LEGAL DESCRIPTION OF PROPERTY: Lots 1 and 2, Block 11, Second Addition to New Brighton, Ramsey County, Minnesota, except that portion of said Lot 1 conveyed to the County of Ramsey as set forth in Warranty Deed filed in Book 769 of Deeds, Page 234, as Document No. 670644 PROPERTY ADDRESS: 205 6th St NW, New Brighton, MN 55112 PROPERTY I.D: 29-30-23-14-0010 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Sixty-Two Thousand Eight Hundred Twenty-Six and 82/100 (\$162,826.82) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on November 5, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 5, 2016, or the next business day if May 5, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.” Dated: September 16, 2015 U.S. BANK NATIONAL ASSOCIATION Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 14MNO0282-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4541508 09/16/2015, 09/23/2015, 09/30/2015, 10/07/2015, 10/14/2015, 10/21/2015

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## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: May 4, 2007 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$202,500.00 MORTGAGOR(S): Brent S Neveau and Karie M Neveau, Husband and Wife MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Minnesota Lending Company LLC TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 100021268000862215 SERVICER: U.S. Bank National Association LENDER: Minnesota Lending Company LLC. DATE AND PLACE OF FILING: Ramsey County Minnesota, Registrar of Title , on May 11, 2007, as Document No. 2004442. ASSIGNED TO: U.S. BANK NATIONAL ASSOCIATION Dated: March 12, 2014 , and recorded March 20, 2014 by Document No. T02500699 . LEGAL DESCRIPTION OF PROPERTY: Lot 5, Berger’s Rearrangement of Block 21 of Banning and Oliviers Addition, Ramsey County, Minnesota. PROPERTY ADDRESS: 659 Nanomin Avenue, Saint Paul, MN 55107 PROPERTY I.D: 07-28-22-32-0074 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: Two Hundred Thirteen Thousand One Hundred Nineteen and 28/100 (\$213,119.28) THAT no action or proceeding has been instituted at law to recover the debt secured

by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on November 12, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on May 12, 2016, or the next business day if May 12, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.” Dated: September 23, 2015 U.S. BANK NATIONAL ASSOCIATION Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 15MNO0150-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4541907 09/23/2015, 09/30/2015, 10/07/2015, 10/14/2015, 10/21/2015, 10/28/2015

Published six times in the White Bear Press on September 23, 30, October 7, 14, 21 and 28, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: June 22, 2011 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$155,944.00 MORTGAGOR(S): Katherine A. Reilly, Single Woman MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for PHH Home Loans, LLC, A Limited Liability Company TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1001875-0000038034-7 SERVICER: U.S. Bank National Association LENDER: PHH Home Loans, LLC, A Limited Liability Company. DATE AND PLACE OF FILING: Ramsey County Minnesota, Registrar of Title , on June 30, 2011, as Document No. 2145554. ASSIGNED TO: U.S. BANK NATIONAL ASSOCIATION Dated: October 24, 2013 , and recorded October 31, 2013 by Document No. 2225920 . LEGAL DESCRIPTION OF PROPERTY: Lot 14, Block 8, Phalen Heights Park, Ramsey County, Minnesota. Lot 15, Block 8, Phalen Heights Park, Ramsey County, Minnesota, except the Southerly 30 feet. PROPERTY ADDRESS: 1220 Earl St, Saint Paul, MN 55106 PROPERTY I.D: 21-29-22-43-0145 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Fifty-Four Thousand One Hundred Twenty-One and 70/100 (\$154,121.70) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on October 29, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on April 29, 2016, or the next business day if April 29, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.” Dated: September 9, 2015 U.S. BANK NATIONAL ASSOCIATION Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 15MNO0272-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4541222 09/09/2015, 09/16/2015, 09/23/2015, 09/30/2015, 10/07/2015, 10/14/2015

Published six times in the White Bear Press on September 9, 16, 23, 30, October 7 and 14, 2015.

## NOTICE OF MORTGAGE FORECLOSURE SALE

### PUBLIC NOTICE

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: June 15, 2006 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$181,465.00 MORTGAGOR(S): Cheryl E. Walker, a single person MORTGAGEE: Wells Fargo Bank, N.A. SERVICER: U.S. Bank National Association LENDER: Wells Fargo Bank, N.A.. DATE AND PLACE OF FILING: Ramsey County Minnesota, Recorder , on June 30, 2006, as Document No. 3960722. Said mortgage has been modified by a Loan Modification Agreement dated March 25, 2013 and recorded August 9, 2013 as Document No. 4416972. ASSIGNED TO: U.S. BANK NATIONAL ASSOCIATION Dated: June 15, 2006, and recorded June 30, 2006 by Document No. 3960723 . LEGAL DESCRIPTION OF PROPERTY: Lot 18, Block 2, Essex Park, Ramsey County, Minnesota PROPERTY ADDRESS: 860 North Howard Street, St. Paul, MN 55119 PROPERTY I.D: 262922410051 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Eighty-Two Thousand Eight Hundred Ninety-Five and 80/100 (\$182,895.80) THAT no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on October 8, 2015 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is 6.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on April 8, 2016, or the next business day if April 8, 2016 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.” Dated: August 19, 2015 U.S. BANK NATIONAL ASSOCIATION Randall S. Miller and Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Canadian Pacific Plaza, 120 South Sixth Street, Suite 2050 Minneapolis, MN 55402 Phone: 952-232-0052 Our File No. 15MNO0209-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. A-4538840 08/19/2015, 08/26/2015, 09/02/2015, 09/09/2015, 09/16/2015, 09/23/2015

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