Public Notice

(First Date of Pub.: Thurs., April 17, 2025) (Dates of Pub.: Thurs., April 17, 24, May 1, 8, 15, 22, 2025)

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 the conditions of the following described mortgage:

DATE OF MORTGAGE: June 21, 2023 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$33,390.00

MORTGAGOR(S): Brayden Rohlfs, a single person MORTGAGEE: U.S. Bank National Association

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: U.S. Bank National Association

SERVICER: Select Portfolio Servicing, Inc. DATE AND PLACE OF FILING: Filed June 21, 2023, Lyon County

Recorder, as Document Number ER15950 ASSIGNMENTS OF MORTGAGE: Assigned to: Select Portfolio

Servicing, Inc.

LEGAL DESCRIPTION OF PROPERTY:

Lot Three (3), in Block Two (2), Moses' First Addition to the City of

PROPERTY ADDRESS: 225 Union Street, Tracy, MN 56175 PROPERTY IDENTIFICATION NUMBER: 31-112015-0 COUNTY IN WHICH PROPERTY IS LOCATED: Lyon THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$38,248.01

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

DATE AND TIME OF SALE: June 10, 2025, 10:00AM

PLACE OF SALE: Sheriff's Main Office, 611 West Main Street, Marshall, MN 56258

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 December 10, 2025, or the next business day if December 10, 2025 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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: April 11, 2025

Select Portfolio Servicing, Inc Assignee of Mortgagee

LOGS Legal Group LLP Tracy J. Halliday - 034610X LOGS Legal Group LLP

Attorneys for Mortgagee 1715 Yankee Doodle Road, Suite 210 Eagan, MN 55121 (952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

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Nathan & Valerie Stephens, owners

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Tracy Area

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444 Craig Ave, Tracy, MN 56175

629-4510, www.horvathfuneralservice.com

Quinn M. Horvath, Owner/Funeral Director

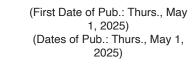
Michael R. Thomas D.D.S. & Associates

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507-532-3353



Request for Proposals

Notice is hereby given that Lyon County will accept proposals for private Minnesota Paid Family & Medical Leave until 3pm May 27, 2025.

Request for Proposal specifications may be obtained from Integrity Employee Benefits at 866-437-7977, or email integrity@integrityeb.com .

Lyon County reserves the right to reject any or all proposals, waive formalities, and to make the award that is in the best interests of the group.

Lyon County desires a long-term relationship for this program and will maintain so, as long as cost and services are satisfactory

(First Date of Pub.: Thurs., April 24, 2025) (Dates of Pub.: Thurs., April 24, May 1, 8, 2025)

NOTICE TO CONTRACTORS

Sealed Bids will be received until 2:00 p.m. on Monday, May 19th, 2025 in the Auditor/ Treasurers Office of the Lyon County Government Center, 607 West Main St., Marshall, MN by Aurora Heard, Lyon County Auditor/Treasurer on behalf of the Board of Commissioners for the following projects.

CONTRACT 2025-2: COUNTYWIDE BITUMINOUS

S.A.P. 042-608-033, S.A.P. 042-610-044, S.A.P. 042-624-

See the Lyon County website, www.lyonco.org, for complete Notice and bid information. Electronic version of the plans and proposal are available to view/download at our public dashboard OneOffice site at https://mn-co-lyon.app.rtvision. com/oneoffice. Look under "Bidding" tab.

Aaron VanMoer, P.E. Lyon County Engineer

Slayton Community Band practices start soon

If you play a concert band instrument and would like to join the Slayton Community Band for this season, contact Christie Gergen at 712-309-1040 or show up for practice.

Practices are May 13 and 20 at Gullord Park (MCC HS if there is a storm or too cold) at 7 p.m. Memorial Day: MCC Gym at 11 a.m. Gullord Park. Band Shell concerts at 7 p.m.: June 5, 12, 19, 26; July 3, 10.

Practices for each concert will be on the following dates at 7 p.m. at Gullord Park: June 4, 10, 17, 24 and July 1, 8.

Design Homes, rue

Xcel Energy offers bill assistance as MN Cold Weather Rule ended April 30

Customers are encouraged to contact the company for help with energy bills

may be struggling with their bills as spring arrives and Minnesota's Cold Weather Rule ends for the season. For those who may need financial assistance, there are a variety of programs that can help customers in need.

The Cold Weather Rule, which expires April 30, helps protect residential energy customers from electric or gas service disconnections if it affects their primary heating source. The rule runs each year from October 1 – April 30.

"If customers experience challenges paying their bills, we have financial assistance options that can help meet their needs," said Canda Henry, vice president, customer care. "We know that economic challenges and unfortunate circumstances can be difficult for our customers, and we want to remind them that we are here to help."

The Minnesota Energy Assistance Program pays an average of \$500 for heat and power costs, as well as emergencies such as repairing or replacing a broken furnace for eligible households. For more information, visit mn.gov/EnergyAssistance or call 1-800-657-3710. Income eligible households may also qualify for additional energy efficiency and conservation programs through Xcel Energy.

For more information on energy assistance, affordability programs, payment options and energy saving tips, customers can contact Xcel Energy at 1-800-895-4999 or visit xcelenergy. com/EnergyAssistance.

To set up pay arrangements, customers can talk with one of our dedicated customer care agents or use the automated phone system by calling 1-800-895-4999. Customers also have the option to go online and login to My Account by visiting xcelenergy.com/MyAccount.

Be aware of scams

Xcel Energy also wants to remind customers to be aware of scams that typically ramp up during the change in seasons.

In most scenarios, the scammer tells the customer their account is past due and service

Xcel Energy is ready to help customers who will be disconnected if a large payment isn't made – usually within the hour. The scammer then instructs the customer to purchase a prepaid debit or credit card - widely available at retail stores - and demands the customer call back to supposedly make a payment to the utility. These scammers often sound professional and may also manipulate caller ID so numbers look like they're coming from Xcel

Even when a caller sounds legitimate, here are some quick warning signs for customers:

- Customers should be suspicious if a caller requires a single form of payment, such as requiring the use of a prepaid debit card. Xcel Energy offers many options for payment and will never ask or require a customer with a past due account to purchase a prepaid debit card to avoid disconnection.
- Xcel Energy customers will initially be contacted by U.S. Mail about past due bills, not over the phone. You will also be sent a disconnection notice in writing before your power is turned off.
- Customers should never wire money, provide bank card numbers or social security numbers to an unverified source.

Customers with any doubt about the authenticity of someone claiming to be from Xcel Energy and asking for payment should hang up immediately. They should then call Xcel Energy Customer Service at 1-800-895-4999 or our Business Solutions Center at 1-800-481-4700 (M-F, 8 a.m.-5 p.m.) to report the experience. By calling these numbers, customers can count on the help of a legitimate representative.

Xcel Energy will share information about suspected scams with federal authorities for possible criminal investigation. Affected customers should also contact local authorities to file a criminal complaint.

Xcel Energy's website has more information to help people avoid phone, email, in person and employment scams.

Talking tick season with University of Minnesota

This spring, Minnesotans are eager to get out and enjoy the beautiful outdoors. Unfortunately, weather also ushers in pests like ticks. Many ticks can carry bacteria, viruses and parasites that can harm humans, including Lyme disease and anaplasmosis.

Associate Professor Jon Oliver with the University of Minnesota School of Public Health answers questions about the outlook for this how people can avoid ticks and what to do if they find one on themselves.

Q: Will there be a lot of ticks this year?

Prof. Oliver: It is always a good bet that there will be plenty of deer ticks in Minnesota in the spring and summer. We see fewer

ticks during years with dry weather and low humidity. Wet weather in summer 2024 means that immature ticks were able to thrive. This year, those ticks will have grown to be adults, also called nymphs. Based on last year's numbers and the typical winter temperatures we experienced this year, I expect we will have a fairly average year for deer ticks and that means there will be plenty of them around. year's tick season, including adult ticks are already out and about, especially when daytime temperatures exceed 60 degrees.

Q: What types of ticks are most common in Minnesota?

Prof. Oliver: Deer ticks and American dog ticks are common in Minnesota and both commonly bite people and pets. Although both species can potentially transmit diseases, deer ticks are more concerning because they are often infected with the bacteria that cause Lyme disease.

Q: Where are ticks most prevalent?

Prof. Oliver: Deer ticks require a refuge with a high humidity level, such as the forest leaf layer, so they are most often found in forested areas. Deer ticks are now found in every forested county in the state, so people should be vigilant while enjoying the outdoors. Adult deer ticks are active April through June and September through November when temperatures are above freezing and there is no snow. Immature ticks are considered more of a disease risk because they are smaller and harder to notice, so they often remain attached and feed for longer.

Immature ticks are mostly active in May through July in Minnesota.

Q: What can people do to avoid getting ticks on themselves and what should someone do if they find one?

Prof. Oliver: Tick-borne diseases are more easily prevented than cured. Insect repellents that contain DEET other EPA-approved repellent chemicals are Warm days in April mean that effective at repelling ticks. If you spend a lot of time in tick habitats, it may be worth treating a suit of clothes with permethrin, a repellent/ insecticide that works on ticks. Tucking pants legs into your socks can help keep ticks on the outside of your clothes making them easier to spot. The bacteria that cause Lyme disease and other tick-borne diseases usually take hours to enter your body after a tick attaches to feed. Daily tick checks will greatly reduce your chance of getting Lyme disease even if you are bitten.

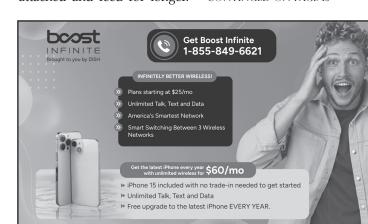
If you find a tick biting you: • Use tweezers to grab the

- tick by its mouthparts where they enter your skin.
- Pull the tick straight off. Avoid crushing its body.
- After a tick bite, be mindful of your body's health. If you develop a rash or flulike symptoms, visit your doctor about the tick bite.

Q: What are you doing to advance research on ticks?

Prof. Oliver: My research focuses on the interactions of ticks and the bacteria they carry, as well as the distribution of ticks on the landscape of the Upper Midwest. New pathogens are

TICKS CONTINUED ON PAGE 13





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