

Public Notice

(First Date of Pub.: Wed., Oct. 16, 2024)
(Dates of Pub.: Wed., Oct. 16, 23, 30, Nov. 6, 13, 20, 2024)

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, 2022
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$150,253.00
MORTGAGOR(S): Malorie E. Hudson as single person
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for First Independent Bank
DATE AND PLACE OF FILING: Recorded on June 21, 2022 and memorialized upon Certificate of Title No. 5590 as Document Number ERT00825 in the Office of the County Registrar of Titles of Lyon County, Minnesota.
ASSIGNMENTS OF MORTGAGE: Assigned to: Onslow Bay Financial LLC by assignment recorded on July 29, 2024 as Document Number ERT01038 in the Office of the County Registrar of Titles of Lyon County, Minnesota.
LEGAL DESCRIPTION OF PROPERTY: Lot Eighteen (18), of Block Four (4), of Eatros Place Addition to the City of Marshall, Minnesota, according to the plat thereof on file and of record in the office of the Register of Titles in and for said Lyon County, Minnesota.
REGISTERED PROPERTY
STREET ADDRESS OF PROPERTY: 604 SOUTHVIEW DR, MARSHALL, MN 56258
COUNTY IN WHICH PROPERTY IS LOCATED: Lyon County, Minnesota.
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$154,496.65
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
NAME OF MORTGAGE ORIGINATOR: First Independent Bank
RESIDENTIAL SERVICER: LoanCare, LLC
TAX PARCEL IDENTIFICATION NUMBER: 27-206071-0
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1002976-3000157712-5
THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by

such mortgage, or any part thereof, or, if the action or proceeding has been instituted, that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.
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: December 05, 2024 at 10:00 AM.
PLACE OF SALE: Lyon County Sheriff's Office, 611 West Main Street, Marshall, MN 56258.
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 six (6) months from the date of sale.
TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on June 5, 2025.
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.
MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

Dated: October 09, 2024
ONSLow BAY FINANCIAL LLC
Mortgagee

TROTT LAW, P.C.

By: _____/s/
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-1117-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

(First Date of Pub.: Wed., Oct. 16, 2024)
(Dates of Pub.: Wed., Oct. 16, 23, 20, Nov. 6, 13, 20, 2024)

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of that certain Mortgage, June 10, 2022, executed by Michael D. Ramos and Victoria E. Ramos, spouses married to each other, as Mortgagors, to First State Bank Southwest, a corporation organized and existing under the laws of Minnesota, as Mortgagee, filed with the Lyon County Recorder on June 10, 2022, as Document No. **ER13951**;
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 notice provisions and conditions precedent as required by law; and that the mortgagee or assignee has elected to declare the entire sum secured by the note and mortgage to be immediately due and payable as provided in the note and mortgage;
That the original or maximum principal amount secured by the mortgage was Sixty-One Thousand Seven Hundred Fifty and No/100 DOLLARS (\$61,750.00);
That there is due and claimed to be due on the mortgage, including interest to date hereof, the sum of Sixty-Three Thousand Three Hundred Forty and 88/100 DOLLARS (\$63,340.88);
And that pursuant to the power of sale therein contained, said mortgage will be foreclosed and the tract of land lying and being in the County of Lyon, State of Minnesota, described as follows, to-wit:
The West Seventy-Three and One Half Feet (73 ½) of Lots One (1), Two (2) and Three (3) in and of Block Nine (9) of the Plat entitled "Blocks Five (5) to Fourteen (14) inclusive" in the City of Garvin, according to the plat thereof on file in the office of the Register of Deeds in and for Lyon County, Minnesota.
The real property's street address is: 210 4th Street, Garvin, Minnesota 56132.
The real property's identification number is: 24-100045-0.
will be sold by the sheriff of said county at public auction on the **19th day of December, 2024, at 10:00 o'clock a.m., in the lobby of the Lyon County, Minnesota, Sheriff's Office** located in the Joint Law Enforcement Center, 611 West Main Street, in the City of Marshall, in said county and state, to pay the debt then secured by said mortgage on said premises and the costs and disbursements allowed by law, subject to redemption by the mortgagor, their personal representative or assigns within **six (6) months** from date of sale.
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 June 19, 2025.**

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.

Transaction agent: N/A.
Transaction agent's Mortgage identification number: N/A.
Mortgage originator: First State Bank Southwest.

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 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.

Dated the 8th day of October, 2024.
First State Bank Southwest, Mortgagee

/s/ Michael S. Dove
Michael S. Dove #214310
GISLASON & HUNTER LLP
2700 South Broadway
P. O. Box 458
New Ulm, MN 56073-0458
Phone: 507-354-3111
Fax: 507-354-8447

Attorneys for Mortgagee

(First Date of Pub.: Wed., Oct. 16, 2024)
(Dates of Pub.: Wed., Oct. 16, 23, 2024)

STATE OF MINNESOTA
COUNTY OF LYON
FIFTH JUDICIAL DISTRICT
DISTRICT COURT
PROBATE DIVISION
Court File No. 42-PR-24-1021

Estates of Elaine M. Schentzel and Dean L. Schentzel, Decedent

NOTICE AND ORDER FOR HEARING ON PETITION FOR DESCENT OF PROPERTY (MULTIPLE DECEDENTS)

Multiple Petitions for Determination of Descent have been filed with this Court. The Petitions represent that each of the Decedents died more than three years ago and that the Decedents died leaving property in Minnesota. The Petitions request the probate of each of Decedents' last Will, if any, and the descent of such property be determined and assigned by this Court to the persons entitled to the property in a consolidated proceeding.
IT IS ORDERED that the proceedings are consolidated into a single proceeding. Any objections to the Petitions must be filed with the Court prior to or raised at the hearing. If proper, and no objections are filed or raised, the Petitions may be granted.
IT IS ORDERED and Notice is further given, that the Petitions will be heard remotely on 11/13/24, at 1:00 (p.m.), by this Court at Lyon County Government Center, 607 West Main, Marshall, MN 56258, Minnesota.

- Notice shall be given to all interested persons (MINN. STAT. § 524.1-401) and persons who have filed a demand for notice pursuant to Minnesota Statutes section 524.3-204.
- Notice shall be given by publishing this Notice and Order as provided by law and by: Mailing a copy of this Notice and Order at least 14 days prior to the hearing date.

Dated: October 3, 2024

BY THE COURT
/s/ Michelle Dietrich
Judge of District Court

- To join by internet:
- Type <https://zoomgov.com/join> in your browser's address bar.
 - Enter the Meeting ID and Meeting Passcode (if asked):

Meeting ID: 160 326 1481
Passcode: 611676

Attorney for Petitioner:
Name: Ashley J.P. Schmit
Firm: Focused Law Firm
Street: 410 Springfield Parkway
City, State, ZIP: Jackson, MN 56143
Attorney License No: 0394771
Telephone: (507) 847-3239
FAX: (507) 847-3959
Email: ashley@focusedlawfirm.com

(First Date of Pub.: Wed., Oct. 23, 2024)
(Dates of Pub.: Wed., Oct. 23, 2024)

LYON COUNTY BOARD OF COMMISSIONERS Tuesday, October 1, 2024

A Summary of the Proceedings of the Lyon County Board
9:00 a.m. pursuant to notice the Lyon County Commissioners met with the following members present: Commissioners Anderson, Andries, Crowley, Draper, and Graupmann. Also present: Administrator Stomberg and County Attorney Wikelius.

MSP to approve the agenda with the addition of 4.3 resolution of forfeited land.

MSP to approve the consent agenda as presented.
MSP to recommend Janice Moen, Ryan Blom, and Jeff Davis to the LPRW Board of Commissioners, to Judge Tricia Zimmer for the final appointment.

MSP to accept the resolution to submit, adopt & implement the Cottonwood-Middle Minnesota River Comprehensive Watershed Management Plan.

MSP to approve the resolution to approve the applications for cancellation of forfeiture.
MSP to approve the winter storage agreement with Dave Gifford.
MSP to approve the computer refurbishing agreement with Zach Linz.
MSP to allow the Environmental Administrator to request quotes for a landfill loader.
MSP to approve Environmental Administrator to request quotes for a new HHW truck, and declare the current landfill truck as surplus equipment.
MSP to approve the Environmental Administrator to request quotes to push waste into a new cell.
MSP to allow the Environmental Administrator to request quotes for the landfill pond road realignment.

Meeting adjourned at 11:21 a.m.

A copy of these proceedings are available in the County Administrator Office of Lyon County and also available at www.lyonco.org.

Professional Directory

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1155 Morgan St. • Tracy, MN • 507-629-4680
Nathan & Valerie Stephens, owners

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Quinn M. Horvath, Owner/Funeral Director

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