

Public Notice

(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 1/2') 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, 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., Nov. 13, 2024)
(Dates of Pub.: Wed., Nov. 13, 20, 27, Dec. 4, 11, 18, 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 SOUTHWIND 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: \$156,710.15

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: January 02, 2025 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 July 2, 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: November 06, 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., Nov. 20, 2024)
(Dates of Pub.: Wed., Nov. 20, 2024)

NOTICE OF PUBLIC HEARING ON A PROPOSED SALE OF REAL PROPERTY OWNED BY THE CITY OF BALATON

NOTICE IS HEREBY GIVEN that a public hearing will be held before the City Council of the City of Balaton, Minnesota on the 9th day of December 2024, at the Balaton Community Center located at 134 Third Street, Balaton, Minnesota 56115, at 7:00 p.m. to consider the proposed sale of real property owned by City of Balaton with the following legal descriptions:

Lot Eleven (11), Block Four (4), Balaton Eastbay Addition to the City of Balaton, Lyon County, Minnesota

(Parcel # 21-116084-0)

AND

All that part of Lot 2, Block 4 of Balaton Eastbay Addition in the City of Balaton, as filed and recorded in the office of the County Recorder in and for Lyon County, Minnesota, being more particularly described as follows:

Commencing at the northeasterly corner of said Lot 2; thence South 51 degrees 14 minutes 22 seconds West, bearing based on the plat of said Balaton Eastbay Addition, along the northerly line of said Lot 2, a distance of 149.84 feet; thence South 04 degrees 43 minutes 00 seconds West

a distance of 122.30 feet; thence South 85 degrees 17 minutes 00 seconds East a distance of 54.00 feet; thence South 42 degrees 11 minutes 03 seconds West a distance of 222.94 feet to a corner of said Lot 2; thence North 48 degrees 31 minutes 40 seconds West, along the southwesterly line of said Lot 2, a distance of 157.82 feet; thence North 39 degrees 20 minutes 00 seconds West, along said southwesterly line, a distance of 190.31 feet to the point of beginning; thence North 52 degrees 51 minutes 19 seconds East a distance of 97.24 feet; thence North 81 degrees 50 minutes 09 seconds East a distance of 195.02 feet to a point on the easterly line of said Lot 2; thence North 38 degrees 45 minutes 37 seconds West, along said easterly line, a distance of 220.53 feet to the northerly most corner of said Lot 2; thence South 51 degrees 28 minutes 40 seconds West, along the northwesterly line of said Lot 2, a distance of 220.26 feet to the westerly most corner of said Lot 2; thence South 39 degrees 20 minutes 00 seconds East, along the southwesterly line of said Lot 2, a distance of 119.60 feet to the point of beginning.

(Parcel# 21-116075-4)

The terms and conditions of the proposed are available to the public at the Balaton City Clerk's office.

Dated this 12th day of November 2024.

SIGNED BY:
/s/ Kim Wall
City Clerk

(First Date of Pub.: Wed., Nov. 20, 2024)
(Dates of Pub.: Wed., Nov. 20, 27, Dec. 4, 11, 18, 25, 2024)

NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: December 4, 2020
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$101,600.00
MORTGAGOR(S): Braedyn Reilly, a single woman
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Homeowners Financial Group USA, LLC, its successors and assigns

DATE AND PLACE OF RECORDING: Recorded: December 4, 2020 Lyon County Recorder Document Number: ER10047

ASSIGNMENTS OF MORTGAGE: And assigned to: Seneca Mortgage Servicing LLC Dated: August 12, 2024 Recorded: August 15, 2024 Lyon County Recorder Document Number: ER18183

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1003775-1300207798-5
Lender/Broker/Mortgage Originator: Homeowners Financial Group USA, LLC
Residential Mortgage Servicer: Valon Mortgage, Inc.

COUNTY IN WHICH PROPERTY IS LOCATED: Lyon Property Address: 410 Lawrence St, Marshall, MN 56258
Tax Parcel ID Number: 27-302009-0

LEGAL DESCRIPTION OF PROPERTY: Lot Nine (9) in Block One (1) of Gray's Second Addition to the City of Marshall, according to the recorded plat thereof on file and of record AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$100,468.15
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 follows:

DATE AND TIME OF SALE:

January 09, 2025 at 10:00 AM
PLACE OF SALE: County Sheriff's office, in the lobby of the Law Enforcement Center, 611 West Main Street, Marshall, Minnesota
to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney fees allowed by law, subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on July 09, 2025, or the next business day if July 09, 2025 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

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DATED: November 13, 2024
MORTGAGEE: Seneca Mortgage Servicing LLC

Wilford, Geske & Cook, P.A.
Attorneys for Mortgagee
7616 Currell Boulevard, Suite 200
Woodbury, MN 55125
(651) 209-3300

File Number: 055136-F1

(Date of Pub.: Wed., Nov. 13, 2024)
(Dates of Pub.: Wed., Nov. 13, 20, 2024)

NOTICE OF PUBLIC HEARING To Whom It May Concern:

Notice is given that the City Council will meet in the Council Chambers of the Municipal Building at 6:30 p.m. on Monday, November 25, 2024 to consider a request from Andrew Hesse, 436 Rowland St, Tracy, MN to place a new shed. Such persons who desire to be heard with reference to the proposed variance may do so at this hearing.

Jeff Carpenter
City Administrator

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