

Public Notice

(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 SOUTHWIEN 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

ON SLOW 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, 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

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.

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: 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

(First Date of Pub.: Wed., Dec. 4, 2024)
(Dates of Pub., Wed., Dec. 4, 2024)

- I. Meeting called to order by School Board Chair **Rod Benson** at 6:00 p.m. Guests include: (Per Peterson: Headlight Herald). Board Members Present: Rod Benson, Ben Ludeman, Jody Bauer, Ryan Verlinde, Jay Fultz & Matt Surprenant. Absent: Nicole Swanson Administration present: Superintendent Anderson, Elementary Principal Michael Munson, Secondary Principal Miller, Business Manager Tonya Duscher. Absent: Bill Tauer
- II. Motion by **Surprenant**, second by **Fultz** to approve the agenda. **(MC 6-0)**
- III. Motion by **Bauer** second by **Ludeman** to approve the meeting minutes from Monday, November 12, 2024. **(MC 6-0)**
- IV. Motion by **Fultz**, second by **Verlinde** to approve the TAPS monthly report, Treasurer Report, Revenues, vs Disbursements, Report, and the vendor payments which include check numbers **23421 - 23565**, wire payments dated **October 22 - November 18** Student Activities Check Numbers **19074 - 19084** for a grand total of \$2,064,150.10 **(MC 6-0)**
- V. Visitor Reports/Comments: Kyle Krueger with Hoffman and Brobst presented the FY24 Audit Report.
- VI. Administrative Reports: Community Education, Bill Tauer: Presented by Chad Anderson. Secondary Principal, Tony Miller: Elementary Principal, Michael Munson: Superintendent, Chad Anderson: Policy Review, Construction Update, MSBA Leadership Conference, TAPS Staff Christmas Party, TAHS Gym Sound System Audit and Construction Budget Update.
- VII. Old Business:
 - A. Motion by **Surprenant**, second by **Bauer** to approve Policy #208: Development, Adoption, and Implementation of Policies. **(MC 6-0)**
- VIII. New Business:
 - A. Recognize Enrolment: Total K-12 is 658.
 - B. Motion by **Fultz**, second by **Verlinde** to approve the WBWF Action Plan for 2024-2025. **(MC 6-0)**
 - C. Motion by **Ludeman** second by **Bauer** to approve the FY24 Audit Report as presented by Kyle Krueger (Hoffman & Brobst). **(MC 6-0)**
 - D. Motion by **Bauer**, second by **Surprenant**, to approve the Superintendent Contract with Chad Anderson for 2025-2026, 2026-2027 & 2027-2028 School Years. **(MC 6-0)**
 - E. Motion by **Ludeman**, second by **Verlinde**, to approve the Elementary Principal Michael Munson contract for 2024-2025 & 2025-2026 School year. **(MC 6-0)**
 - F. Motion by **Fultz**, second by **Surprenant**, to approve the Secondary Principal Tony Miller Contract for 2024-2025 & 2025-2026 School Year. **(MC 6-0)**
 - G. Motion by **Bauer**, second by **Fultz**, to approve the 24-25 Seniority List **(MC 6-0)**
 - H. Motion by **Surprenant**, second by **Ludeman**, to approve the Memorandum of Understanding between ISD #2904 and Tracy Education Association regarding Compensation earned for READ Act Training. (LETRS/CORE). **(MC 6-0)**
 - I. Motion by **Bauer**, second by **Fultz**, to approve the Child Care Leave for Casie Bangasser. **(MC 6-0)**
 - J. Motion by **Ludeman**, second by **Surprenant**, to approve hire Kari Fransen as the One Act Play Director for the 2024-2025 School Year. **(MC 6-0)**
 - K. Member **Bauer**, introduced the following resolution and moved its adoption: **Resolution Accepting Donations to TAPS**. The motion for the adoption of the foregoing resolution was duly seconded by **Verlinde** and upon vote being taken thereon, the following voted in favor thereof: **Verlinde, Bauer, Ludeman, Surprenant, Fultz & Benson**. and the following voted against the same: **None**. Absent: **Swanson**. Whereupon the resolution was declared duly passed and adopted.
 - L. Discussion/No Action: Second Reading of Policy Updates.
- IX. Other Business: None
- X. Adjourn
 - A. Motion by **Verlinde**, second by **Ludeman** to adjourn the meeting at 7:00 p.m. **(MC 6-0)** The above is an unofficial summary of meeting proceedings. Complete approved minutes are available at www.tracy.k12.mn.us and available in the Superintendent's Office, 934 Pine Street, Tracy, MN.

(First Date of Pub.: Wed., Dec. 4, 2024)
(Dates of Pub.: Wed., Dec. 4, 2024)

NOTICE OF INTENT TO OPERATE AERATION SYSTEMS

Permits to install and operate aeration systems have been obtained from the Department of Natural Resources for the 2024-2025 season for the following lakes:

Clear Lake, Cottonwood Lake, East Goose Lake, Lady Slipper Lake, Rock Lake, School Grove Lake, West Twin Lake and Lake Yankton.

Installation of the aeration systems will be in December 2024 or January 2024. Date of commencement of the aeration systems will depend on oxygen levels of each lake. Aerators will be used as needed to prevent winterkill on area lakes. Obey all signs and rules.

Any questions call:
John Biren
Lyon County Aerator Inspector
507-532-8207 Extension 3

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Legal Notice

Request for Quotes: Community Transit of United Community Action Partnership is seeking quotes for the 2025 year from qualified vendors for Maintenance on their Public Transit Buses. Maintenance requirements can be received by contacting 507-537-7628 ext. 1126, Quotes will be accepted until December 27th 2024 at 4:30 pm. They can be mailed or dropped off at UCAP, 1400 South Saratoga Street, Marshall, MN. 56258. ATTN: Randy Seiler. UCAP reserves the right to reject any of all quotations and is a non-profit organization exempt from sales tax.

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

Notice of Proposed Total Budget and Property Taxes Public Hearing

All Tracy City residents are invited to attend the public hearing of the City Council to express their opinions on the budget and on the proposed amount of 2025 property taxes. The hearing will be held on: Monday, December 9, 2024 at 6:30 p.m.
Tracy City Hall, Council Chambers
336 Morgan Street
Tracy, MN

If the discussion of the budget cannot be completed, a time and place for continuing the discussion will be announced at the hearing.

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Professional Directory

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

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Horvath Funeral Service
444 Craig Ave, Tracy, MN 56175
629-4510, www.horvathfuneralservice.com
Quinn M. Horvath, Owner/Funeral Director

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