Public Notice

(First Date of Pub.: Wed., July 15, 2015) (Dates of Pub.: Wed., July 15, 22,

> 29, Aug. 5, 12, 19, 2015) 14-097760

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: March 6, 2009

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$111,435.00

MORTGAGOR(S): Michelle M. Wood, a Single Woman

MORTGAGEE: JPMorgan Chase Bank, N.A

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE JPMorgan Chase MORTGAGE: Bank, N.A

SERVICER: JPMorgan Chase Bank, N.A.

DATE AND PLACE OF FILING: Filed March 11, 2009, Lyon County Recorder, as Document Number 180317, Thereafter modified by Loan Modification Agreement dated June 1st. 2013 recorded August 5th. 2013 as document number 200288 LEGAL DESCRIPTION OF

PROPERTY: That part of the NW 1/4 SE 1/4 Section 4, Township 111, Range 41, Lyon County, Minnesota, described as follows: Commencing at a point which is 273.8 feet Northwest of intersection of NE'ly line of Redwood Street and East and West 1/8 line and 232 feet NE'ly of NE'ly line of Redwood Street and running thence in NE'ly direction, and at right angles to NE'ly line of Redwood Street, to the South line of Block 4 of Liberty Park Addition to City of Marshall, designated as point "A"; thence commencing at point of beginning and running in SE'ly direction and parallel with NE'ly line of Redwood Street a distance of 157 feet 9 inches.thence in N'ly direction, and at right angles to east and west 1/8 line, to south line of Block 4 of Liberty Park Addition: thence west along south line of Block 4 to point

PROPERTY ADDRESS: 108 Walker Ln, Marshall, MN 56258 PROPERTY IDENTIFICATION NUMBER: 27-599064-0

COUNTY IN WHICH PROPERTY IS LOCATED: Lyon

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE

NOTICE: \$121,712.97 THAT all pre-foreclosure requirements have been complied with; that no action or proceeding

stabilization pond system.

shown below.

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: September 10, 2015, 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

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 March 10, 2016, or the next business day if March 10, 2016 falls on a Saturday, Sunday or legal

TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES 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 ABANDONED.

Dated: July 10, 2015

JPMorgan Chase Bank, National Association Mortgagee

SHAPIRO & ZIELKE, LLP

Lawrence P. Zielke - 152559 Diane F. Mach - 273788 Melissa L. B. Porter - 0337778 Randolph W. Dawdy - 2160X Garv J. Evers - 0134764 Tracy J. Halliday - 034610X Attorneys for Mortgagee 12550 West Frontage Road, Burnsville, MN 55337

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

(952) 831-4060

(First Date of Pub.: Wed., Aug. 5, 2015)

(Dates of Pub.: Wed., Aug. 5, 2015)

Notice of the Availability of an Environmental Assessment

The USDA, Rural Utilities Service has received an application for financial

assistance from the City of Tracy as required by the National Environmental

Policy Act and agency regulations, the Rural Utilities Service has prepared an

Environmental Assessment that evaluated the potential environmental effects

and consequences of the proposal. This notice announces the availability of

the Environmental Assessment for public review and comment. The proposal consists of the construction of a new controlled discharge stabilization pond

system to treat the City of Tracy's wastewater and decommission the existing

the north of the existing wastewater ponds which are located near the Tracy

parcel of prime farmland into non-farm use. There are no alternative sites

better suited for the proposed treatment ponds as other sites in the area will

Development, 1424 E College Drive, Suite 500, Marshall, MN 56258 for

further information Megan Gernentz (507)532-3234. Any person interested

in commenting on this proposal should submit comments to the address above by 11 September, 2015. A general location map of the proposal is

pond site

Kim

Chase

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David

Copies of the Environmental Assessment are available for review at Rural

be less desirable based on the soil types and groundwater levels.

Airport north of primary residential area of the city.

The proposed controlled discharge stabilization ponds are to be located to

The construction of the wastewater treatment ponds will convert 90 acre

(First Date of Pub.: Wed., July 15, 2015) (Dates of Pub.: Wed., July 15, 22,

> 29, Aug. 5, 12, 19, 2015) 14-097519

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: March 16, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$110,600.00 MORTGAGOR(S):

Wilson, a single person MORTGAGEE: Mortgage Electronic Registration Systems,

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1000739-8130679622-9 LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Bremer Bank National Association

SERVICER: JPMorgan Chase

DATE AND PLACE OF FILING: Filed March 19, 2012, Lyon County Recorder, as Document Number 194364

ASSIGNMENTS Assigned to: MORTGAGE: JPMorgan Chase Bank, National Association: Dated: April 11 2013 filed: April 16, 2013, recorded as document number ER02499

LEGAL DESCRIPTION OF PROPERTY:

All that part of Lots numbered Five (5) and Six (6) in and of Block number Seventeen (17) of the town (now City) of Marshall, according to the recorded plat of said town as follows: Beginning at the West corner of Lot Six (6) in and of Block Seventeen (17), and running thence Southeasterly along the Northeasterly line of the allev in said block a distance of five rods; thence at right angles in a Northeasterly direction a distance of four rods; thence at right angles in a Northwesterly direction parallel with the line of said allev a distance of five rods to the Northwesterly line of Lot Six (6); thence at right angles to last line and following the said Northwesterly line of Lot Six (6) a distance of four rods to place of

beginning PROPERTY ADDRESS: 204 North 6th St, Marshall, MN 56258 PROPERTY IDENTIFICATION

NUMBER: 27-677154-0 COUNTY IN WHICH PROPERTY

IS LOCATED: Lyon THE AMOUNT CLAIMED TO

BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$116,242.29 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

AND TIME DATE SALE: September 9, 2015, 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



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 March 9, 2016, or the next business day if March 9, 2016 falls on a Saturday, Sunday or legal holiday.

"THE TIME ALLOWED BY REDEMPTION LAW FOR 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: July 13, 2015

JPMorgan Chase Bank, National Association Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

Lawrence P. Zielke - 152559 Diane F. Mach - 273788 Melissa L. B. Porter - 0337778 Randolph W. Dawdy - 2160X Gary J. Evers - 0134764 Tracy J. Halliday - 034610X Attorneys for Mortgagee 12550 West Frontage Road, Ste. 200 Burnsville, MN 55337 (952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

(First Date of Pub.: Wed., Aug. 5, 2015) (Dates of Pub.: Wed., Aug. 5, 12,

ADVERTISEMENT FOR BIDS Judicial Ditch No. 31, Branch 9 Improvement Lyon and Lincoln County, MN

19, 2015)

RECEIPT AND OPENING OF PROPOSALS: Sealed proposals for the work described below will be received at the Office of the County Auditor, Lincoln County, MN, 319 No. Rebecca. Ivanhoe. MN 56142 until 2:00 P.M. on September 1, 2015 at which time the bids will be opened and publicly read.

DESCRIPTION OF WORK: The work includes the construction of approximately:

30 Tons Bituminous Surfacing 20 Each Drain Tile Connections 8,290 L.F. 12" to 30" Tile 90 L.F. 36" RC Culvert

1.1 Acre Seeding together with numerous related items of work, all in accordance with Plans and Specifications.

PLANHOLDERS LIST. BID AND ADDENDUMS TABULATION: The planholders list, addendums and bid tabulations will be available for download on-line at www.bolton-menk.com or www. questcdn.com . Any addendums may also be distributed by mail, fax

TO OBTAIN BID DOCUMENTS: Complete digital project bidding documents are available at www. bolton-menk.com or www.questcdn. com. You may view the digital plan documents for free by entering Quest project #4043696 on the

website's Project Search page. Documents may be downloaded for \$20.00. Please contact QuestCDN. com at 952-233-1632 or info@ questcdn.com for assistance in free membership registration, viewing, downloading, and working with this digital project information. An optional paper set of project documents is also available for a nonrefundable price of \$50.00 per set, which includes applicable sales tax and shipping. Please make your check to payable to Bolton & Menk, Inc. and send it to 140 First Avenue North, Sleepy Eve. MN, 56085. (507) 794-5541, fax (507) 794-5542

RELATED PROJECT: This project is adjacent to the Lincoln CD 24 Improved Outlet project for which bids will be opened the same day at the same location.

BID SECURITY: A certified check or proposal bond in the amount of not less than 5 percent of the total amount bid, drawn in favor of Lyon and Lincoln County, MN shall accompany each bid.

OWNER'S RIGHTS RESERVED: The Owner reserves the right to reject any or all bids and to waive any irregularities and informalities therein and to award the Contract to other than the lowest bidder if, in their discretion, the interest of the Owner would be best served thereby. Dated: July 31, 2015

/s/Deb Vierhuf County Auditor



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Schedule an appointment today at 507-537-9007 or visit Avera.org/marshall-jointpain to find an orthopedic physician near you.

LYON COUNTY FARMLAND

To be held at Town Hall in Amiret, MN on

Wednesday, August 19, 2015 • 1:00 p.m. 120 DEEDED ACRES

DESCRIPTION: N 1/2 of N 1/2, SE 1/4 and S 1/2 of NE 1/4 Section 31, Amiret Township, Lyon County, MN. 120 deeded acres land located 1-1/2 miles South of Amiret, MN on County Road 9. W.S.O.R. Selling 120 Deeded acres times the price.

80.23 Cropland 38.04 Non Cropland (trees & grass) Corn PLC Yield 108 Soybeans PLC Yield 33

\$2,928 Due and payable in 2015. Payed by Seller. Taxes due and payable 2016 paid by buyer.

10% non-refundable funds down day of sale. Balance due at closing on October 1, 2015. Land sold as is. Possession as crops are removed. Day of Sale takes precedence over written materials. Closing Attorney Paul Stoneberg.

Accidents



Pagel Family Heirs, Owners



Any statements made Dave Bosacker, Slayton, Lic. #51-37 at the auction will take (507) 829-5280 precedence over any printed information. Usual Auction Terms

Dale Pavlis, Hadley, Lic. #51-35

Tracy, MN • (507) 629-3023 • Cell (507) 829-5280 • www.tracyauctioncenter.com

MEMBER OF



Prints



Public Notice

(First Date of Pub.: Wed., Aug. 5, 2015) (Dates of Pub.: Wed., Aug. 5 & 12, 2015)

STATE OF MINNESOTA **COUNTY OF LYON** DISTRICT COURT FIFTH JUDICIAL DISTRICT Court File No.: 42-PR-15-760

In Re: Estate of Anna I Rolling Decedent

NOTICE OF AND ORDER FOR HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE **TO CREDITORS**

It is Ordered and Notice is given that on August 26, 2015, at 1:00 p.m. a hearing will be held in this Court at the Lyon County Courthouse, 607 West Main Street, Marshall, Minnesota, on a petition for the formal probate of an instrument purporting to be the decedent's Will dated March 27, 1985, and for the appointment of Robert D. Rolling, whose address is 225 Mississippi Drive, Monticello, MN 55362, as personal representative of the decedent's estate in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the decedent's estate, including the power to collect all assets; pay all legal debts, claims, taxes, and expenses; sell real and personal property; and do all necessary acts for the decedent's

Notice is further given that, subject to Minn. Stat. §524.3-801, all creditors having claims against the decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated: 7/24/15

James L. Garvin

BY THE COURT Leland Bush Judge of District Court

Attorney at Law 243 Morgan St. P.O. Box 1186 Tracy, MN 56175 Phone: (507) 629-4940 Atty. Reg. No.: 0033698 (First Date of Pub.: Wed., Aug. 5, 2015) (Dates of Pub.: Wed., Aug. 5, 2015)

NOTICE OF PUBLIC HEARING

Notice is hereby given that Lyon County Commissioners, acting as the drainage authority for the applicable drainage system, will hold public hearings regarding ditch assessments to be payable in 2016 on Tuesday, August 18, 2015, at 1:00 p.m. for County Ditches and at 2:00 p.m. for Judicial/Joint Ditches in Commissioner Rooms 1 & 2 of the Lyon County Government Center, 607 West Main Street, Marshall, MN 56258.

The purpose of these hearings is to review balances and determine ditch assessments for payable year 2016. Members/landowners of each ditch system and the general public who are interested or have concerns are encouraged to attend.

It has been determined that the following described ditches in the County of Lyon, State of Minnesota, have deficit balances or insufficient funds for proper maintenance, repair and other costs:

County Ditch No. 4 Repair County Ditch No. 64 County Ditch No. 11 County Ditch No. 67 County Ditch No. 12 County Ditch No. 70 County Ditch No. 15 Judicial Ditch No. 2 Lyon County Ditch No. 18 Joint Ditch No. 3 L, Y & R County Ditch No. 21 Judicial Ditch No. 3 Y & L County Ditch No. 24 Joint Ditch No. 9 R & L County Ditch No. 29 Judicial Ditch No. 9, BR11, FK 4 County Ditch No. 33 Judicial Ditch No. 10 & 23 County Ditch No. 37 Joint Ditch No. 10 Y & L County Ditch No. 37 Lat A Joint Ditch No. 12 L & Y County Ditch No. 41 Joint Ditch No. 12 R & L BR 1 County Ditch No. 42 Joint Ditch No. 14 R & L County Ditch No. 48 Joint Ditch No. 15 R & L County Ditch No. 51 Joint Ditch No. 24 L & Y County Ditch No. 55 Joint Ditch No. 27 M & L County Ditch No. 56 Redetermination Joint Ditch No. 34 R & L County Ditch No. 63 Joint Ditch No. 37 R & L

The Lyon County Board of Commissioners therefore deems it necessary to assess a percentage of the benefits or assess a specific dollar amount on all lands benefited by said ditches for the purpose of creating a sufficient balance in said ditch accounts for past and future maintenance, repair and other costs of the aforementioned ditches.

Please contact Lyon County Ditch Inspector Todd Hammer at 507-532-8208 if you have any questions or desire additional information.

E.J. Moberg Lyon County Auditor/Treasurer

(First Date of Pub.: Wed., July 29, 2015) (Dates of Pub.: Wed., July 29, Aug. 5, 2015)

Public Notification of Intent to File Application

The City of Tracy has filed an application for financial assistance with USDA Rural Development. The specific purpose of this application is to provide funding for wastewater treatment system improvements.

Any written comments regarding this application should be provided within (15) days of this publication to USADA Rural Development, 1424 E College Dr. Suite 500, Marshall, MN. 56258. Requests to receive a copy of this application should be directed to this office.

Michael Votca City Administrator (First Date of Pub.: Wed., Aug. 5, 2015) (Dates of Pub.: Wed., Aug. 5, 2015)

PUBLIC NOTICE

Notice is hereby given that Lyon County Commissioners will meet for the purpose of approving for sale and classifying tax-forfeited lands, at 10:00 AM on Tuesday, September 1st, 2015, in Commissioner Rooms 1 & 2 of the Lyon County Government Center, 607 West Main Street, Marshall, MN 56258.

As described in Minnesota Statute § 282.01, parcels of land becoming the property of the state in trust under law declaring the forfeiture of lands to the state for taxes must be classified by the county board as conservation or

At the meeting, the county board will allow any person or agency possessing pertinent information to make or submit comments and recommendations about the pending classification for the parcels listed below. In addition, representatives of governmental entities in attendance will be allowed to describe plans, ideas, or projects that may involve use or acquisition of the property by that or another governmental entity. After allowing testimony, the board may classify, reclassify or delay taking action on any parcel or parcels.

21-100048-0

The Southeasterly 50 feet of Lot Twenty (20), Block Three (3), Original Plat of the City of Balaton, Lyon County, Minnesota

24-100003-0

Lot Two (2) in Block One (1), EXCEPT a part thereof described as follows: Commencing at the Northeast corner of said Lot Two (2), running thence West on the North line of said Lot Two (2), 25 feet, thence South at right angles with said North line of said Lot Two (2), 38 feet, thence East on a line parallel with the North line of said Lot Two (2), 25 feet to the East line of Lot Two (2), thence North on the East line of Lot Two (2), 38 feet to the point of beginning, Village of Garvin, Lyon County, Minnesota Subject to the following exceptions:

a. Easements, rights-of-way, licenses, and restrictions of record

b. Said property was a petroleum products facility in the past. All known underground petroleum tanks have now been removed. It is expressly sold as is. Grantor has no knowledge of any contamination or any claims thereof. Grantor makes no express or implied warranties as to the condition of this property or as to any liability other than this Contract For Deed as to title

Lot Three (3), Block One (1) in the Town of Terry, now the town or Village of Garvin, Lyon County, Minnesota Subject to the following exceptions: a. Easements, rights-of-way, licenses, and restrictions of record

b. Said property was a petroleum products facility in the past. All known underground petroleum tanks have now been removed. It is expressly sold as is. Grantor has no knowledge of any contamination or any claims thereof. Grantor makes no express or implied warranties as to the condition of this property or as to any liability other than this Contract For Deed as to title

31-104101-0

Lots One (1) and Two (2) Except the Northeasterly Sixty-Five (65) Feet Thereof, Block Eighteen (18) Second Railway Addition City of Tracy, Lyon County, Minnesota

31-104300-0

Lot 5, Block 37, Second Railway Addition to the City of Tracy, Lyon County, Minnesota, according to the recorded plat thereof

31-182033-0

A small rectangular tract of land running 12 feet North and South and 36 feet east and west, located in and included in the following description: That part of the Southwest Quarter of the Northeast Quarter(SW1/4,NE1/4) and of the Northwest Quarter of the Southeast Quarter (NW1/4,SE1/4)of Section Twenty-Three(23),Township One Hundred Nine(109) North, Range Forty(40)West of the Fifth Principal Meridian, bounded and described as follows, to-wit: Beginning at a point in the extended Southeasterly line of Fourth Street, distant, Three Hundred ninety(390)feet Southwesterly, at right angles from the center line of the main tract of the Marshall Branch of the Chicago and North Western Railway Company; thence Southeasterly parallel with the said railway center line, Two Hundred(200)feet; thence Northeasterly, at right angles, One Hundred Eighty-two(182)feet to a point distant, Two Hundred Eight(208)feet Southwesterly, at right angles from said railway center line; thence Northwesterly parallel with said railway center line, Two Hundred(200)feet to the Southeasterly line of Fourth Street, or the same extended; thence Southwesterly along the Southeasterly line of Fourth Street, or the same extended One Hundred Eight Two(182)feet to the point of beginning, according to the map or plat thereof on file and of record in the office of the Register of Deeds of Lyon Co. Minn. "Said rectangular tract of land being further described as beginning at a point Fifty-three(53)feet South of the Northeast corner of the above described tract running thence West Thirty-six(36) feet parallel with the North line of said Tract, thence South twelve(12)feet parallel with the east line of said tract, thence east thirty-six(36)feet parallel with the north line of said tract thence along the east line of said tract, twelve(12) feet to the point of beginning.

E.J. Moberg Lyon County Auditor/Treasurer

Business & Professional Directory





Nathan & Valerie Stephens, owners



MARIA SCHLEPPENBACH-GROGAN, PHARM. D

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(First Date of Pub.: Wed., July 29, 2015) (Dates of Pub.: Wed., July 29, Aug.

(First Date of Pub.: Wed., July 29,

2015)

(Dates of Pub.: Wed., July 29,

Aug. 5, 2015)

Notice of Hearing on

Improvement

City Council of Tracy will meet in

the council chambers of the city hall

at 7:00 p.m. on Monday August 10,

2015. This will be an informational

meeting to discuss wastewater

treatment project, including

economic and environmental

impacts, service area, alternatives

to the project, and potential funding

sources, including USDA Rural

Development. All residents and

property owners in Tracy are

encouraged to attend.

Michael Votca

City Administrator

Notice is hereby given that the

5, 12, 19, 26, Sept. 2, 2015)

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: March 2. 2004

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$162,000.00

MORTGAGOR(S): Gale L. Sanow and Debora L. Sanow, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems,

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1000157-0003471438-2

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: America's Wholesale Lender

SERVICER: Bank of America,

DATE AND PLACE OF FILING: Filed March 3, 2004, Lyon County Registrar of Titles, as Document Number T10687

ASSIGNMENTS MORTGAGE: Assigned to: BAC Home Loans Servicing, LP

LEGAL DESCRIPTION OF PROPERTY: Lot 20, Block 3, of Fre-Mar Second Addition to the City of Marshall, Minnesota.

PROPERTY ADDRESS: 704 Oak Street, Marshall, MN 56258 PROPERTY IDENTIFICATION

REGISTERED PROPERTY

NUMBER: 27-257018-0 COT#

COUNTY IN WHICH PROPERTY IS LOCATED: Lyon

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF NOTICE: \$169,403.44

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: AND TIME OF DATE September 24, 2015, SALE: 10:00am

PLACE OF SALE: Sheriff's 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

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 March 24, 2016, or the next business day if March 24, 2016 falls on a Saturday, Sunday or legal holiday.

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES 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: July 22, 2015

Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

Lawrence P. Zielke - 152559 Diane F. Mach - 273788 Melissa L. B. Porter - 0337778 Randolph W. Dawdy - 2160X Gary J. Evers - 0134764 Tracy J. Halliday - 034610X Attorneys for Mortgagee 12550 West Frontage Road, Ste.

Burnsville, MN 55337 (952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

(First Date of Pub.: Wed., July 1, 2015) (Dates of Pub.: Wed., July 1, 8, 15,

22, 29, Aug. 5, 2015)

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: July 20, ORIGINAL PRINCIPAL AMOUNT

OF MORTGAGE: \$99,595.53 MORTGAGOR(S): Kathleen M.

Heck and Bernard B. Heck, wife and husband .I/T MORTGAGEE: Beneficial Loan

and Thrift Co.

DATE AND PLACE OF RECORDING:

Recorded: September 17, 2007 Lyon County Recorder Document Number: 172988

ASSIGNMENTS MORTGAGE:

And assigned to: LSF8 Master

Participation Trust Dated: June 03, 2014

Recorded: June 06, 2014 Lyon County Recorder Document Number: 203195

And assigned to: U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust

Dated: May 29, 2015 Recorded: June 25, 2015 Lyon County Recorder

Document Number: ER03824 Transaction Agent: Not Applicable Transaction Agent Mortgage Identification Number: Not

Applicable Lender or Broker: Beneficial Loan

and Thrift Co. Residential Mortgage Servicer: Caliber Home Loans, Inc.

Mortgage Originator: Not Applicable **COUNTY IN WHICH PROPERTY**

IS LOCATED: Lyon Property Address: 154 E Prairie St, Cottonwood, MN 56229-2268 Tax Parcel ID Number: 22-

110006-0

LEGAL DESCRIPTION OF PROPERTY: Lots Seven (7), Eight (8) and Nine (9) of Block Two (2) Park Addition, to the City of Cottonwood, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$120,317.92

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 August 13, 2015 at 10:00 AM PLACE OF SALE: Sheriff's Main

Office, 611 W. 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 February 15, 2016, or the next business day if February 15, 2016 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 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: June 05, 2015 ASSIGNEE OF MORTGAGEE: U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust

Wilford, Geske & Cook P.A. Attorneys for Assignee of Mortgagee 7616 Currell Blvd Ste 200 Woodbury, MN 55125-2296 (651) 209-3300

File Number: 033614F01