

PUBLIC NOTICES

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: April 28, 2017

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$87,878.00

MORTGAGOR(S): Nichole Patrice Hayes, a single woman
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Flanagan State Bank

DATE AND PLACE OF FILING: Recorded on April 28, 2017 as Document Number 280221 in the Office of the County Recorder of Cottonwood County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation by assignment recorded on March 7, 2022 as Document Number 293830 in the Office of the County Recorder of Cottonwood County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot 11 in Block 1 of Hutton and Collins' Addition to the City of Windom, Cottonwood County, Minnesota; and also a strip of land 15 feet by 50 feet described as follows:

Beginning at the Northwest corner of said Lot 11; thence extending directly West 15 feet; thence South on a line parallel with the West boundary of said Lot 11, 50 feet; thence East 15 feet to the Southwest corner of said Lot 11; thence North along the West boundary line of said Lot 11 to the point of beginning.

STREET ADDRESS OF PROPERTY: 1445 6TH AVENUE N, WINDOM, MN 56101
COUNTY IN WHICH PROPERTY IS LOCATED: Cottonwood County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$88,813.04

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Flanagan State Bank

RESIDENTIAL SERVICER: Freedom Mortgage Corporation

TAX PARCEL IDENTIFICATION NUMBER: 25-351-0100
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 101040100112931312

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 09, 2022 at 10:00 AM.

PLACE OF SALE: Cottonwood County Sheriff's Office, Law Enforcement Center, 902 Fifth Ave, Windom, MN 56101.

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 9, 2023.

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 12, 2022
FREEDOM MORTGAGE CORPORATION
Mortgagee
TROTTLAW, 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
(22-0352-FC02)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

(813— Oct. 19, 26; Nov. 2, 9, 16, 23, 2022)

STATE OF MINNESOTA COUNTY OF COTTONWOOD FIFTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION
Court File No.: 17PR22439
Estate of Gene R. Larson, Decedent NOTICE AND ORDER FOR ADMINISTRATIVE HEARING ON PETITION FOR FORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

Due to Supreme Court Order ADM20-8001, It is Ordered and Notice is given that on November 28, 2022, at 2:15 p.m., the above matter will come before this Court, located at 900 Third Avenue, Windom, MN 56101, for administrative review, on a petition for the formal probate of an instrument purporting to be the decedent's Will dated June 30, 2006, and for the appointment of Tracy Harrell, whose address is 12920 Crooked Lake Lane NW, Coon Rapids, MN 55448, as Personal Representative of the decedent's estate in an unsupervised administration.

Any objections to the petition must be mailed, e-mailed or filed on the Court's electronic filing system, together with the filing fee, prior to the above date. If the petition is proper and no objections are filed, 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 estate.

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.

BY THE COURT
Dated: October 17, 2022 /S/ Michelle Dietrich
Judge of District Court
Sheila Pierson
Court Administrator
(COURT SEAL)

Objections to the petition for appointment of the personal representative must be filed prior to the hearing with the Cottonwood County Court Administration office by: e-filing (electronic filing); email: 5thCottonwoodCourt-Admin@courts.state.mn.us; mail at P.O. Box 97, Windom, MN 56101. Any interested person planning on attending the hearing should contact Court Administration at 507-831-7003.

This document drafted by: Pamela D. Steinle (License #392478)
Steinle Law PLLC
520 First Avenue South Suite 6
St. James, MN 56081
Telephone: (507) 942-2276
Fax: (507) 942-2278
pamela@steinlelawpllc.com
Attorney for Petitioner (816— Oct. 26; Nov. 2, 2022)

STATE OF MINNESOTA COUNTY OF COTTONWOOD FIFTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION
Court File No.: 17PR22440
Estate of Ramona Larson, Decedent NOTICE AND ORDER

FOR ADMINISTRATIVE HEARING ON PETITION FOR FORMAL PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

Due to Supreme Court Order ADM20-8001, It is Ordered and Notice is given that on November 28, 2022, at 2:15 p.m., the above matter will come before this Court, located at 900 Third Avenue, Windom, MN 56101, for administrative review, on a petition for the formal probate of an instrument purporting to be the decedent's Will dated June 30, 2006, and for the appointment of Tracy Harrell, whose address is 12920 Crooked Lake Lane NW, Coon Rapids, MN 55448, as Personal Representative of the decedent's estate in an unsupervised administration.

Any objections to the petition must be mailed, e-mailed or filed on the Court's electronic filing system, together with the filing fee, prior to the above date. If the petition is proper and no objections are filed, 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 estate.

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.

BY THE COURT
Dated: October 17, 2022 /S/ Michelle Dietrich
Judge of District Court
Sheila Pierson
Court Administrator
(COURT SEAL)

Objections to the petition for appointment of the personal representative must be filed prior to the hearing with the Cottonwood County Court Administration office by: e-filing (electronic filing); email: 5thCottonwoodCourt-Admin@courts.state.mn.us; mail at P.O. Box 97, Windom, MN 56101. Any interested person planning on attending the hearing should contact Court Administration at 507-831-7003.

This document drafted by: Pamela D. Steinle (License #392478)
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pamela@steinlelawpllc.com
Attorney for Petitioner (817— Oct. 26; Nov. 2, 2022)

STATE OF MINNESOTA COUNTY OF COTTONWOOD IN DISTRICT COURT PROBATE DIVISION FIFTH JUDICIAL DISTRICT
Court File No.: 17-PR-22-407
In Re: Estate of Harlen Russel Fisk, aka Harlen R. Fisk, Decedent. NOTICE OF INFORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS TO ALL INTERESTED PERSONS AND CREDITORS:

NOTICE IS HEREBY GIVEN OF THE FOLLOWING:

1. An Application for the informal appointment of a personal representative of the above-named decedent ("Decedent") has been filed with the Registrar.

2. The Application has been granted.

3. The Registrar has informally appointed Marlin Hamilton, whose address is 108 S. County Road, Jeffers, MN 56145, as personal representative of the Decedent's estate ("Estate").

4. Any heir, devisee, or other interested person may be entitled to appointment as personal representative or may object to the appointment of the personal representative.

5. Unless objections are filed with the Court (pursuant to Minn. Stat. Section 524.3-607) and the Court otherwise orders, the personal representative has full power to administer the Estate including—after 30 days from the date of issuance of the personal representative's

letters—the power to sell encumber, lease, or distribute real estate.

6. Any objections to the appointment of the personal representative must be filed with this Court and will be heard by the Court after filing of a proper petition and proper notice of hearing.

7. Subject to Minn. Stat. 524.3-801, **ALL CREDITORS having claims** against the Estate are required to present the same to the personal representative or to the Court Administrator within four months after the date of this notice or the claims will be barred.

Dated: October 18, 2022
Sheila Pierson
Court Administrator
/s/ Sharon L. Tellinghuisen
Sharon Tellinghuisen, Registrar
Bradley W. Anderson
BRADLEY W. ANDERSON
Attorney for the Personal Representatives
309 Sherman Street
P.O. Box 225
Jackson, MN 56143-0225
507-847-2052
(818— Oct. 26; Nov. 2, 2022)

STATE OF MINNESOTA COUNTY OF COTTONWOOD FIFTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION
Court File No. 17-PR-22-434

Estate of Joshua A. Lewis a/k/a Joshua Allen Lewis Decedent

NOTICE AND ORDER OF HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY, DETERMINATION OF HEIRSHIP, APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on November 28, 2022 at 2:15 p.m. a hearing will be held in this Court at 900 3rd Avenue, Windom, Minnesota, 56101, for the adjudication of intestacy and determination of heirship of the Decedent, and for the appointment of Nikkole M. Lewis whose address is 4227 Peabody Street, Duluth, MN 55804 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration. Any objections to the petition must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate, including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate.

Objections to the petition for appointment of the personal representative must be filed prior to the hearing with the Cottonwood County Court Administration office by:

e-filing (electronic filing); email: 5thCottonwoodCourt-Admin@courts.state.mn.us; or mail at P.O. Box 97, Windom, MN 56101. Any interested person planning on attending the hearing should contact Court Administration at 507-831-4551

BY THE COURT
Michelle Dietrich
Judge of District Court
October 17, 2022
Sheila Pierson
Court Administrator
October 17, 2022
Attorney for Petitioner
Ronald J. Schramel
Schramel Law Office
910 Fourth Avenue
PO Box 505
Windom, MN, 56101
Attorney License No: 254757
Telephone: (507) 831-1301
FAX: (507) 831-4200
Email: schramellaw@windomnet.com
(820— Oct. 26; Nov. 2, 2022)

STATE OF MINNESOTA COUNTY OF COTTONWOOD FIFTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION
Court File No. 17-PR-22-444

Estate of Stephen David Sovia, Jr., Decedent

NOTICE AND ORDER OF HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY, DETERMINATION OF HEIRSHIP, APPOINTMENT OF

PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on November 28, 2022 at 2:15 p.m. a hearing will be held in this Court at 900 3rd Avenue, Windom, Minnesota, 56101, for the adjudication of intestacy and determination of heirship of the Decedent, and for the appointment of Stephanie Sovia whose address is 40106 US HWY 71, Windom, MN 56101 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration. Any objections to the petition must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate, including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate.

Objections to the petition for appointment of the personal representative must be filed prior to the hearing with the Cottonwood County Court Administration office by: e-filing (electronic filing); email: 5thCottonwoodCourt-Admin@courts.state.mn.us; or mail at P.O. Box 97, Windom, MN 56101. Any interested person planning on attending the hearing should contact Court Administration at 507-831-4551

BY THE COURT
Michelle Dietrich
Judge of District Court
October 14, 2022
Sheila Pierson
Court Administrator
October 14, 2022
Attorney for Petitioner
Ronald J. Schramel
Schramel Law Office
910 Fourth Avenue
PO Box 505
Windom, MN, 56101
Attorney License No: 254757
Telephone: (507) 831-1301
FAX: (507) 831-4200
Email: schramellaw@windomnet.com
(821— Oct. 26; Nov. 2, 2022)

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 conditions of the following described mortgage:

DATE OF MORTGAGE: June 14, 2019

MORTGAGOR: Gerardo Abraham Ramirez and Flor Abraham, husband and wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Everett Financial, Inc. d/b/a Supreme Lending, its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded June 18, 2019 Cottonwood County Recorder, Document No. 286135.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation. Dated May 6, 2022 Recorded May 6, 2022, as Document No. 294325.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100307110011688780

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Everett Financial, Inc. d/b/a Supreme Lending

RESIDENTIAL MORTGAGE SERVICER: Freedom Mortgage Corporation
MORTGAGED PROPERTY ADDRESS: 1404 2nd Ave N, Windom, MN 56101
TAX PARCEL I.D. #: 253510390

LEGAL DESCRIPTION OF

PROPERTY: LOT SIX (6) IN BLOCK FOUR (4) IN HUTTON AND COLLINS' ADDITION TO THE CITY OF WINDOM, COTTONWOOD COUNTY, MINNESOTA.

COUNTY IN WHICH PROPERTY IS LOCATED: Cottonwood

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$112,818.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$115,753.79

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: December 20, 2022 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Cottonwood County Law Enforcement Center, South Front Step, 902 5th Avenue, Windom, MN

to pay the debt then 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 20, 2023, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

"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: October 20, 2022
Freedom Mortgage Corporation

Mortgagee/Assignee of Mortgagee

LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
46-22-005594 FC

IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Document version 1.2 July 20, 2021
(824— Nov. 2, 9, 16, 23, 30; Dec. 07, 2022)

YOUR RIGHT TO KNOW!

Your right to know and be informed about the functions of government is embodied in public notices. Because self government charges all citizens to be informed, the Citizen urges everyone to read and study these notices. We strongly advise those who seek further information to exercise their right to access to public records and public meetings.

COUNTY/
Hearing held on county ditch 35

FROM PAGE 1

CORDS UNDER THE CARPETING.

Ditch petitions

While in ditch authority, the board held a public hearing on removing a parcel of land from the benefit area for county ditch 35.

The proposal stated that landowners Clint and Kirk Engen had done pattern tiling on land, which essentially moved the water away from the ditch system.

Lowell Werner from the Ann Township board expressed concern over the notification of other property owners impacted by the ditch system, but acknowledged that the work done by the Engens didn't change the direction water was draining.

The board approved the findings in order to remove the parcel from the system.

The board also heard a petition request from the Minnesota DNR, which

would facilitate implementation of a wetland restoration project at String Lakes.

The DNR plans to use larger tile sizes that are readily available to increase the capacity of the outlet into the lake.

The board accepted the petition, setting the stage for a public hearing at a later date.

Conditional use permits

The board approved a pair of conditional use permits.

One was for Mitchell Klingsporn to expand a feedlot west of Mt. Lake to a total of 499 animal units. The four hoop barns to be built will hold a hog confinement operation.

The other was for construction of a new feedlot by Curt Nagorske, which will be located a mile east of the Windom airport. The lot also will hold up to 499 animal units, and will be used to house a cow/calf beef operation.

Other business

In other business, the board:

- Approved the purchase of a new refrigerator, costing \$4,850, from Elite Appliance, for the jail.

- Heard a report on the recent jail inspection.

- Approved an agreement with Union Pacific Railroad regarding plans to resurface a portion of County Road 27 in Mt. Lake. The railroad becomes involved in these matters when resurfacing includes expanding the width of the paved surface.

- Approved snow maintenance contracts with the cities of Mt. Lake, Jeffers and Westbrook and approved a contract to provide snow maintenance for Lakeside Township for a portion of 510th Avenue, near the POET plant.

- Denied a request to extend an unpaid leave of absence.

- Approved a three-year contract with Environmental Services Research Institute to combine GIS services for several county agencies.



DEANNA ANDERSON 11/2 trunk 08

A Halloween bow

Kyler Torkelson was ready to test his skills with a bow and arrow at the recent Trunk or Treat event at Alliance Church in Mt. Lake.

It was among the many Halloween celebrations that occurred over the weekend and also Monday night amid near-perfect conditions. Ever since the famous 1991 Halloween Blizzard, Minnesotans have learned to savor their comfortable Halloween evenings.

Kids and adults had a grand time at the Trunk or Treat event. Games, hayrides, candy, a bounce house and more were available early in the evening. Participants also enjoyed free hot dogs, hot chocolate and popcorn during the event.

Twelve trunks, each with a different theme, were set up in the church parking lot. Pirates, Hawaii, Wizard of Oz, a construction zone, sharks, frisbee golf and a brain teaser were among the variety of themes. Games, sweet treats and a few surprises could be found at each site.

This is the third year that Alliance Church has hosted a Trunk or Treat, according to Petra Montagne, who is in charge of the event.

A closer look at trailer brake laws

Question: I am getting my snowmobile trailer ready for a trip, do I need brakes on all the axels?

Trooper Troy says:

Brakes are required on all trailers with a gross weight of 3,000 pounds or more. If brakes are required they need to be on all wheels of a trailer manufactured after June 30, 1988. Trailers equipped with three or more axles and manufactured prior to July 1, 1988, are not required to have brakes on the front



TROY CHRISTIANSON
STATE TROOPER

axle provided the brakes on other wheels meet

performance standards prescribed by law. Manufacturers of many new vehicles equipped with anti-lock brake systems require towed units be equipped with electric brakes and the towing vehicle be equipped with an electronic brake controller. Every trailer with a gross weight of more than 3,000 pounds shall be equipped with a breakaway brake device which will automatically apply and hold brakes should the trailer accidentally become detached from the towing unit.

City council ponders horse show future

The Windom City Council is gathering information about the future of horse shows at the Windom Arena.

At a recent meeting, the council discussed the possibility of upgrading the

outdoor riding arena to a higher quality, giving it the ability to host horse shows outdoors, rather than inside the Arena. This would require additional seating and some roof coverage at the

outdoor arena. Windom Arena Manager Tim Hogan is researching the matter and will report back to the council at a later date.

PUBLIC NOTICES

ORDINANCE NO. 195, 2ND SERIES AN ORDINANCE OF THE CITY OF WINDOM, MINNESOTA, AMENDING CITY CODE CHAPTER 32, SECTION §32.02, ENTITLED "SALARIES OF MAYOR AND COUNCIL MEMBERS"
THE CITY COUNCIL OF THE CITY OF WINDOM, MINNESOTA, DOES ORDAIN:

TO REVISE CHAPTER 32: "SECTION §32.02, ENTITLED "SALARIES OF MAYOR AND COUNCIL MEMBERS"
BY REMOVING THE EXISTING SECTION §32.02 AND REPLACING THIS SECTION WITH THE FOLLOWING:

§32.02 SALARIES OF MAYOR AND COUNCIL MEMBERS.

(A) The annual salary of the Mayor shall be \$6,900.

(B) The annual salary of the Council members shall be \$5,300.

(C) To reduce the cost of distribution of Council material and to facilitate the dissemination of Council documents through the use of electronic technology, an additional technology payment in the amount of \$700 shall be made to the Mayor and each Council member in January of each odd-numbered year.

(D) Beginning in 2024, the Mayor's and Council members' annual salaries will be adjusted to include the Supervisory annual General Wage percentage increase.

(E) Special City Council Meeting pay shall be \$50.00 per meeting attended.

(F) The annual salaries shall be paid at intervals as the Council shall from time to time determine by resolution.

(G) The salaries provided for herein shall be effective January 1, 2023.

ALL OTHER PROVISIONS OF CHAPTER 32: "EMPLOYEES AND OFFICIALS" SHALL REMAIN IN FULL FORCE AND EFFECT.

EFFECTIVE DATE OF ORDINANCE. This ordinance becomes effective from and after its passage and publication.

Adopted by the City Council of the City of Windom, Minnesota, this 1st day of November, 2022.

(822— Nov. 2, 2022)

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: November 20, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$134,429.00

MORTGAGOR(S): Jamie Glatz, single man

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 100350200001967017

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Mortgage Research Center, LLC DBA Veterans United Home Loans

SERVICER: Wells Fargo Bank, N.A.

DATE AND PLACE OF FILING: Filed November 21, 2012, Cottonwood County Recorder; as Document Number 268572

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, N.A.

LEGAL DESCRIPTION OF PROPERTY:

Part of the Southeast Quarter of the Southwest Quarter (SE1/4 SW1/4) of Section 24, Township 107 North, Range 36 West of the Fifth Principal Meridian, in Cottonwood County, Minnesota, described as follows:

Commencing at an existing iron monument at the Southeast corner of the Southwest Quarter of said Section 24; thence North 89 degrees 59 minutes 13 seconds West, bearing based on Cottonwood County Coordinate System, along the South line of said Southwest Quarter, a distance of 622.00 feet, thence North 00 degrees 50 minutes 30 seconds East a distance of 45.81 feet, to the Northerly right of way line of State Highway Number 30, this being the point of beginning; thence North 89 degrees 09 minutes 30 seconds West, along said Northerly right of way line, a distance of 322.97 feet; thence North 00 degrees 50 minutes 31 seconds East a distance of 337.18 feet; thence South 89 degrees 09 minutes 30 seconds East, parallel with the centerline of Minne-

sota State Highway Number 30, as exists, a distance of 322.97 feet; thence South 00 degrees 50 minutes 30 seconds West a distance of 337.18 feet to the point of beginning.

PROPERTY ADDRESS: 48376 State Highway 30, Jeffers, MN 56145

PROPERTY IDENTIFICATION NUMBER: 01-024-0500
COUNTY IN WHICH PROPERTY IS LOCATED: Cottonwood

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$111,741.93

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: October 27, 2022, 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, 902 Fifth Avenue, Windom, MN 56101

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 April 27, 2023, or the next business day after April 27, 2023 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: September 1, 2022
Wells Fargo Bank, N.A.
Assignee of Mortgagee
LOGS LEGAL GROUP LLP
BY
Melissa L. B. Porter - 0337778
Gary J. Evers - 0134764
Joseph M. Rossman - 0397070
Attorneys for Mortgagee
LOGS Legal Group LLP
1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

The above referenced sale scheduled for October 27, 2022, at 10:00 AM, has been postponed to November 30, 2022, at 10:00 AM, and will be held at sheriffs main address Law Enforcement Center, 902 Fifth Avenue, Windom, MN 56101.

Unless the mortgage is reinstated under Minnesota Statute 580.30 or the property is redeemed under Minnesota Statute 580.23 the property must be vacated by **May 30, 2023.** If this date falls on a Saturday, Sunday or legal holiday, the date to vacate will be the next business day at 11:59 p.m.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Dated: October 26, 2022.
Wells Fargo Bank, N.A.
Assignee of Mortgagee
Melissa L. B. Porter - 0337778
Gary J. Evers - 0134764
Attorneys for Mortgagee
LOGS Legal Group LLP
1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060
22-114368
Attorney for Assignee of Mortgagee
(823— Nov. 2, 2022)

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: April 23, 2019

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$162,011.00

MORTGAGOR(S): To Yaxayong and Yesenia Garcia, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Stearns Lending, LLC

DATE AND PLACE OF FILING: Recorded on April 24, 2019 as Document Number 285712 in the Office of the County Recorder of Cottonwood County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation by assignment recorded on April 30, 2020 as Document Number 288268 in the Office of the County Recorder of Cottonwood County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: The East 25 feet of the South 150 feet of Lot 6, and the West 60 feet of the South 150 feet EXCEPT the East 8 feet of the North 65 feet thereof, of Lot 7, all in Block 3 of Janzen's Subdivision No. 2, being a subdivision of Lot 14 of County Auditor's Subdivision No. 1 in the City of Mountain Lake, Cottonwood County, Minnesota.

STREET ADDRESS OF PROPERTY: 657 4TH AVENUE, MOUNTAIN LAKE, MN 56159

COUNTY IN WHICH PROPERTY IS LOCATED: Cottonwood County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$208,030.47

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Stearns Lending, LLC

RESIDENTIAL SERVICER: Freedom Mortgage Corporation

TAX PARCEL IDENTIFICATION NUMBER: 22-413-0560

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100183358034019587

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 06, 2023 at 10:00 AM.

PLACE OF SALE: Cottonwood County Sheriff's Office, Law Enforcement Center, 902 Fifth Ave, Windom, MN 56101.

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 6, 2023.

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 31, 2022

FREEDOM MORTGAGE CORPORATION
Mortgagee
TROTTLAW, P.C.
By: /s/ *N. Kibongni Fondungalah, Esq.*

Samuel R. Coleman, Esq.

Sung Woo Hong, Esq.

Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(22-0260-FC02)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

(825— Nov. 2, 9, 16, 23, 30; Dec. 07, 2022)