

Doc No **T02748460** 

Certified, filed and/or recorded on Jan 24, 2023 3:00 PM

Office of the Registrar of Titles Ramsey County, Minnesota Todd J. Uecker, Registrar of Titles Heather L. Bestler, County Auditor and Treasurer

Deputy 315 Pkg ID 1560503E

Document Recording Fee Torrens \$46.00

Document Total \$46.00

**Existing Certs** 

561082

### SHERIFF'S CERTIFICATE OF FORECLOSURE SALE

Drafted and when recorded return to: Randall S. Miller & Associates, PLLC Edinburgh Executive Office Center 8525 Edinbrook Crossing North Suite #210 Brooklyn Park, MN 55443 Case No: 22MN00205-2 KISLENGER Ramsey County Sale January 18, 2023

### SHERIFF'S CERTIFICATE OF FORECLOSURE SALE

STATE OF MINNESOTA	)	
	)ss	
COUNTY OF RAMSEY	)	
· · · · · · · · · · · · · · · · · · ·		
1 503	LETCHER	_, Sheriff in and for Ramsey
County, Minnesota, certify	that:	_

Pursuant to the printed Notice of Mortgage Foreclosure Sale hereto attached and the power of sale contained in the following described Mortgage:

DATE OF MORTGAGE: November 5, 2008

MORTGAGORS: Delores I Kislenger and Jerome E Kislenger, wife and husband

MORTGAGEE: Wells Fargo Bank, N.A.

SERVICER: Rushmore Loan Management Services LLC.

**DATE AND PLACE OF FILING:** Filed in the office of the Ramsey County Registrar of Titles on November 26, 2008 and memorialized as Document No. 2057449.

**CERTIFICATE NO: 561082** 

### **ASSIGNED TO:**

Nationstar Mortgage LLC dba Champion Mortgage Company by Assignment of Mortgage dated October 24, 2017, filed on October 25, 2017, and memorialized as Document No. T02600125.

Secretary of Housing and Urban Development by Assignment of Mortgage dated June 7, 2018, filed on June 21, 2018, and memorialized as Document No. T02616822.

CAG National Fund I LLC by Assignment of Mortgage dated June 2, 2022, filed on August 5, 2022, and memorialized as Document No. T02738348.

I did, at the time and place in said notice specified:

DATE AND TIME OF SALE: January 18, 2023 at 10:00AM

PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102

offer for sale and sell at public auction to the highest and best bidder, the tract of land described as follows, to wit:

Lot 29, Block 3, Governor Johnson Addition, Ramsey County.

PROPERTY I.D: 282922130078

PROPERTY ADDRESS: 1117 Jenks Ave, St. Paul, MN 55106

**COUNTY IN WHICH PROPERY IS LOCATED: Ramsey** 

and did strike off and sell the same to: CAG National Fund I LLC

for the sum of: \$190,410.18 at an interest rate of 3.14000 %

said purchaser being the highest bidder and said sum being the highest and best bid offered therefore; and that said sale was in all respects openly, honestly, fairly, and lawfully conducted. The time allowed for the redemption by the mortgagors, their personal representatives or assigns is 12.00 months from the date of said sale.

If 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 January 18, 2024 or the next business day if January 18, 2024 falls on a Saturday, Sunday or legal holiday.

IN TESTIMONY WHEREOF, I have hereunto set my hand on January 18, 2023.

BOB FLETC	, as Sheriff of Ramsey County, Minnesota.
	By A Penuty
	By Deputy.
STATE OF MINNESOTA	
COUNTY OF RAMSEY	)ss )

On January 18, 2023, before me personally appeared Michael E Frault known to be the Deputy Sheriff of said County, and the person described in and who executed the foregoing instrument, and acknowledged that he/she executed same as his/her free act and deed as such deputy Sheriff.

STEVEN D. EBLING
Motary Public-Minnesota
My Commission Expires Jan 31, 2024

Notary

# SWORN AFFIDAVIT REGARDING MORTGAGORS' MILITARY STATUS

STATE OF MINNESOTA	)
	)ss.
COUNTY OF HENNEPIN	)

Marjorie J Holsten being duly sworn on oath says that she knows the facts relating to the miltary status of Delores I Kislenger and Jerome E Kislenger who were the owners and occupants of the mortgaged premises described in the foregoing Sheriff's Mortgage Foreclosure Sale thereof, that said persons were not in the military or naval service of the United States of America at the time of said sale, or during the three months proceeding such sale, as appears from the facts known at the time of sale.

Marjonie). Holsten

Subscribed and sworn to before me this 12th day of January, 2023 by Marjorie J. Holsten.

Notary Public

PAUL E. PAGEL
NOTARY PUBLIC
MINNESOTA
My commission exp. Jen 31, 2025

# AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA	)
	)ss.
COUNTY OF HENNEPIN	)

Marjorie J Holsten, being first duly sworn on oath says that she is one of the attorneys foreclosing the mortgage described in the printed Notice of Mortgage Foreclosure Sale hereto attached; that the following is a detailed bill of the costs and disbursements of said foreclosure, and that the same have been absolutely and unconditionally paid or incurred therin, to-wit:

\$2,601.75

Attorney Fees and Costs for foreclosing said Mortgage:

Attorney Fee	\$1	,570.00
Publication	\$	649.61
Recording Fee NOP	\$	92.00
Service Fee	\$	58.00
Sheriff Fee	\$	60.00
Recording Sale Certificate	\$	46.00
Service Fee to Attend Sale	\$	50.00
Title Search and Update	\$	75.00
Postage	\$	1.14

TOTAL

Mariorie A Holston

Subscribed and sworn to before me this 12th day of January, 2023 by Marjorie J. Holsten.

Notary Public

PAUL E. PAGEL
NOTARY PUBLIC
MINNESOTA
My commission exp. Jan 31, 2025

### AFFIDAVIT REGARDING MINNESOTA STATUTES

STATE OF MINNESOTA	)
	) ss
COUNTY OF HENNEPIN	)

The notices and other information required by Minn. Stat. §§ 580.021, 580.04, 580.041, 580.042, 580.07, 582.039, 582.041 or 582.042 have been delivered or provided in compliance with said statutes (to the extent required by law).

Marjorie J.

Subscribed and sworn to before me this 12th day of January, 2023 by Marjorie J. Holsten.

Notary Public

PAUL E. PAGEL
NOTARY PUBLIC
MINNESOTA
My commission exp. Jan 31, 2025

# Send Tax information to:

Rushmore Loan Management Services LLC 15480 Laguna Canyon Road Suite 100 Irvine, CA 92618

# DRAFTED BY/RETURN TO:

Randall S. Miller & Associates, PLLC Edinburgh Executive Office Center 8525 Edinbrook Crossing North Suite #210 Brooklyn Park, MN 55443 (952) 232-0052 Our File No. 22MN00205-2 Greg Westerlund, being duly sworn, on oath says that on Thursday, December 1, 2022 he went upon the land and premises described in the Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice, more commonly known as, 1117 Jenks Avenue, Saint Paul, MN 55106, County of Ramsey; for the purpose of serving the Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure Notice, Notice of Redemption Rights and Foreclosure Advice to Tenants Notice; that on said day and for some time prior thereto, said premises were and have been vacant and unoccupied.

12/5/2022

TODD J ESSLER

NOTARY PUBLIC - MINNESOTA My Commission Expires

January 31, 2025

Greg Westerlund, Process Server

Subscribed and Sworn to before me on

12 15 /2022

(Signature of Notary)

Drafted By

Metro Legal Services 616 South 3rd Street Minneapolis, MN 55415-1104 612-332-0202





# HOMESTEAD DESIGNATION NOTICE

"IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE, YOU MAY DESIGNATE AN AREA AS A HOMESTEAD TO BE SOLD AND REDEEMED SEPARATELY.

YOU MAY DESIGNATE THE HOUSE YOU OCCUPY AND ANY AMOUNT OF THE PROPERTY AS A HOMESTEAD. THE DESIGNATED HOMESTEAD PROPERTY MUST CONFORM TO THE LOCAL ZONING ORDINANCES AND BE COMPACT SO THAT IT DOES NOT UNREASONABLY REDUCE THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING ON THE PROPERTY, THE SHERIFF, AND COUNTY RECORDER WITH A COPY OF THE LEGAL DESCRIPTION OF THE HOMESTEAD YOU HAVE DESIGNATED BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD"

## **DESIGNATION NOTICE**

"IF THE PROPERTY TO BE SOLD CONTAINS SEPARATE TRACKS, YOU MAY REQUEST THAT THE TRACTS BE SOLD AND REDEEMED SEPARATELY. EACH OF THE SEPARATE TRACKS MUST CONFORM TO LOCAL ZONING ORDINANCES, MUST HAVE AN ENTRANCE BY DIRECT ACCESS TO A PUBLIC ROAD OR BY PERMANENT EASEMENT, AND MUST NOT UNREASONABLY AFFECT THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING THE PROPERTY, THE SHERIFF AND THE COUNTY RECORDER WITH A COPY OF THE LEGAL DESCRIPTIONS OF EACH OF THE TRACTS YOU HAVE DESIGNATED TO BE SOLD SEPARATELY BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD.

Our File No. 22MN00205-2

# REDEMPTION RIGHTS NOTICE TO BORROWER

"WHAT HAPPENS AFTER THE FORECLOSURE SALE?"
AFTER THE SHERIFF'S SALE, YOU HAVE THE RIGHT TO
"REDEEM." REDEEM MEANS THAT YOU PAY THE AMOUNT
BID FOR YOUR HOUSE AT THE SHERIFF'S SALE, PLUS
INTEREST AND COSTS, TO KEEP YOUR HOUSE.
YOU CAN KEEP LIVING IN YOUR HOME FOR A PERIOD OF
TIME AFTER THE FORECLOSURE SALE. THIS IS CALLED A
"REDEMPTION PERIOD." THE REDEMPTION PERIOD IS 12.00
MONTHS AFTER THE SHERIFF'S SALE.
AT THE END OF THE REDEMPTION PERIOD, IF YOU DO NOT
REDEEM OR SELL, YOU WILL HAVE TO LEAVE YOUR HOME.
IF YOU DO NOT LEAVE, THE PERSON OR COMPANY THAT BID
ON YOUR HOME AT THE SHERIFF'S SALE HAS THE RIGHT TO
FILE AN EVICTION AGAINST YOU IN COURT.

### **BE CAREFUL OF FORECLOSURE SCAMS**

BE CAREFUL! AFTER THE FORECLOSURE SALE, PEOPLE MAY APPROACH YOU TO BUY YOUR HOUSE OR ASK YOU TO TRANSFER YOUR HOUSE TO THEM FOR LITTLE OR NO MONEY.

BEFORE YOU GIVE UP THE RIGHTS TO YOUR HOUSE OR SIGN ANY DOCUMENTS (INCLUDING A DEED), BE SURE YOU KNOW HOW MUCH THE HOUSE SOLD FOR AT THE SHERIFF'S SALE AND DECIDE IF YOU CAN SAVE THE HOUSE BY PAYING THE AMOUNT BID, PLUS INTERESTS AND COSTS.

# HOW TO FIND OUT HOW MUCH YOUR HOUSE SOLD FOR AT THE FORECLOSURE SALE

THE AMOUNT YOU NEED TO PAY TO REDEEM YOUR HOUSE MAY BE LESS THEN THE AMOUNT YOU OWED ON THE MORTGAGE BEFORE THE SALE. YOU CAN LEARN WHAT THIS AMOUNT IS (AN WHO THE WINNING BIDDER AT THE SALE WAS) BY ATTENDING THE SHERIFF'S OR BY CONTACTING THE SHERIFF'S OFFICE AFTER THE SALE.

# YOU CAN ALSO SELL YOUR HOUSE

DURING THE REDEMPTION PERIOD, IF YOU SELL YOUR HOME, YOU MUST SELL IT FOR ENOUGH TO PAY OFF THE WINNING BIDDER FROM THE SHERIFF'S SALE AND PAY INTEREST, FEES, AND OTHER CLAIMS AGAINST THE PROPERTY. IF THERE IS ANY MONEY LEFT FROM THE SALE OF THE HOUSE AFTER ALL THESE DEBTS ARE PAID, YOU CAN KEEP THE MONEY. YOU CAN ALSO ENTER INTO A "SHORT SALE." A SHORT SALE IS AN AGREEMENT IN WHICH THE LENDER AGREES TO ACCEPT LESS THEN THE FULL AMOUNT YOU OWE ON THE MORTGAGE.

### **GET MORE INFORMATION AND ADVICE**

FOR MORE INFORMATION AND ADVICE, CONTACT AN ATTORNEY OR A MORTGAGE FORECLOSURE PREVENTION COUNSELOR. YOU CAN FIND A MORTGAGE FORECLOSURE PREVENTION COUNSELOR BY CONTACTING THE MINNESOTA HOME OWNERSHIP CENTER AT 651-659-9336 OR 866-462-6466 OR WWW.HOCMN.ORG OR CONTACT THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT AT 1-800-569-4287 OR WWW.HUD.GOV TO GET THE PHONE NUMBER AND LOCATION OF THE NEAREST CERTIFIED COUNSELING ORGANIZATION.

Case Number: 22MN00205-2

# FORECLOSURE: ADVICE TO TENANTS

You are renting in a property that is in foreclosure. Minnesota law requires that we send you this notice about the foreclosure process. Please read it carefully.

The mortgage foreclosure does not change the terms of your lease. You and your landlord must continue to follow the terms of your lease, including the rights and responsibilities of you and your landlord. You must keep paying rent unless you have a legal reason to withhold it. Your landlord must keep the property repaired. Utilities must be paid under the terms of your lease or under state law.

Moving out of the property early might be a violation of your lease. The date of the sheriff's foreclosure sale is in the attached foreclosure notice. In most cases you do not need to move from the property before the sheriff's foreclosure sale. Read your lease to see if it says anything about foreclosure and about the rights you may have if the property is in foreclosure. If you have a month-to-month lease, the foreclosure notice does not change the rules for ending your lease. You and your landlord must still give legal notice to end your lease.

In most cases, your landlord has six months after the date of the sheriff's foreclosure sale to pay off the mortgage. This is called the "redemption period." Read the attached foreclosure notice to determine the length of the redemption period. You cannot be asked to move during the redemption period except for lease violations or if your lease expires during the redemption period. If your landlord stops the foreclosure, you may not have to move from the property. If your landlord does not stop the foreclosure, there will be a new owner of the property at the end of the redemption period.

The new owner may have the legal right to ask you to move even if your lease is not over. But, the new owner must still give you a written notice stating that the new owner wants you to move.

Do not wait to get information about foreclosure. Mortgage foreclosure is a complicated process. It is important you learn about your rights as a renter when there is a mortgage foreclosure. You may have fewer options if you wait too long. There are government agencies and nonprofit organizations that you may contact for helpful information

about the foreclosure process. For the name and telephone number of an organization near you, please call the legal aid office or bar association office in your county. You also can find information on tenant rights at HOME Line at (866) 866-3546 and Law Help Minnesota at http://www.LawHelpMN.org. The state of Minnesota does not guarantee the advice of these agencies and organizations."

Our File No. 22MN00205-2

# HELP FOR HOMEOWNERS IN FORECLOSURE

The attorney preparing this foreclosure is: Randall S. Miller & Associates, PLLC Edinburgh Executive Office Center 8525 Edinbrook Crossing North Suite #210 Brooklyn Park, MN55443 (952) 232-0052

It is being prepared for: Rushmore Loan Management Services LLC - 888-699-5600

As of 08/31/2022, this lender says you owe \$178,300.90 to bring your mortgage up to date. You must pay this amount, plus interest and other costs, to keep your house from going through a sheriff's sale. \*The sheriff's sale is scheduled for January 18, 2023 at Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102, 10:00 AM.

Mortgage foreclosure is a complex process. People may contact you with advice and offers to help "save" your home.

Remember: It is important that you learn as much as you can about foreclosure and your situation. Find out about all your options before you make any agreements with anyone about the foreclosure of your home.

## **Getting Help**

As soon as possible, you should contact your lender at the above number to talk about things you might be able to do to prevent foreclosure. You should also consider contacting a foreclosure prevention counselor in your area. A foreclosure prevention counselor can answer your questions, offer free advice, and help you create a plan which makes sense to your situation.

Contact the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or <a href="www.hocmn.org">www.hocmn.org</a> or contact the United States Department of Housing and Urban Development at 1-800-569-4287 or <a href="www.hud.gov">www.hud.gov</a> to get the phone number and location of the nearest certified counseling organization. Call today. The longer you wait, the fewer the options you may have for a desirable result.

#### PUBLIC NOTICE

### 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 5, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$195,000.00

MORTGAGOR(S): Delores I Kislenger and Jerome E Kislenger, wife and husband

MORTGAGEE: Wells Fargo Bank, N.A.

SERVICER: Rushmore Loan Management Services LLC

LENDER: Wells Fargo Bank, N.A.

**DATE AND PLACE OF FILING:** Ramsey County Minnesota, Registrar of Titles, on November 26, 2008, as Document No. 2057449.

**CERTIFICATE OF TITLE NO: 561082** 

**ASSIGNED TO:** Nationstar Mortgage LLC dba Champion Mortgage Company by an Assignment of Mortgage dated 10/24/2017, filed on 10/25/2017 and memorialized as Document No. T02600125

Secretary of Housing and Urban Development by an Assignment of Mortgage dated 06/07/2018, filed on 06/21/2018 and memorialized as Document No. T02616822.

CAG National Fund I LLC by an Assignment of Mortgage dated 06/02/2022, filed on 08/05/2022 and memorialized as Document No. T02738348.

### LEGAL DESCRIPTION OF PROPERTY:

Lot 29, Block 3, Governor Johnson Addition, Ramsey County.

PROPERTY ADDRESS: 1117 Jenks Ave, St. Paul, MN 55106

PROPERTY I.D: 282922130078

**COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey** 

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Seventy-Nine Thousand One Hundred Forty-Two and 70/100 (\$179,142.70)

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 preforeclosure notice and acceleration requirements of said mortgage, and/or applicable statutes;

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: 10:00AM on January 18, 2023

PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102

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 12.00 months from the date of sale. If 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 January 18, 2024, or the next business day if January 18, 2024 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 FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED."

Dated: November 28, 2022 CAG National Fund I LLC

Randall S. Miller & Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee Edinburgh Executive Office Center, 8525 Edinbrook Crossing North Suite #210 Brooklyn Park, MN 55443 Phone: 952-232-0052 Our File No. 22MN00205-2

# Affidavit of Publication

STATE OF MINNESOTA

COUNTY OF RAMSEY

Eric Fischer

agent in charge of the newspaper known as

(SS.

during all times herein stated has been the publisher or the publishers designated

St Paul Legal Ledger (MN)

(A) The newspaper has complied with all of the requirements to constitute a

qualified newspaper under Minnesota law, including those requirements found in

, being duly sworn on oath say she/he is and

Description: 1117 Jenks Ave, St. Paul, MN 55106

and has full knowledge of the facts herein stated as follows:

### PUBLIC NOTICE NOTICE OF MORTGAGE FORE-CLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WITHIN THE TIME PROVIDED BY NOT AFFECTED BY ACTION NOTICE IS HEREBY GIVEN: That default has occurred in the conditions of the described mortgage: DATE MORTGAGE: November 5, 2008 ORIGINAL PRIN-CIPAL AMOUNT OF MORTGAGE: \$195,000.00 MORTGAGOR(S): Delores I Kislenger and Jerome E Kislenger, wife and husband MORTGAGEE: Wells Fargo Bank, N.A. SERVICER: Rushmore Loan Management Services LLC LENDER: Wells Fargo Bank, N.A.DATE AND PLACE OF FILING: Ramsey County Minnesota, Registrar of Titles, on November 26, 2008, as Document No. 2057449. CERTIFICATE OF TITLE NO: 561082 ASSIGNED TO: Nationstar Mortgage LLC dba Champion Mortgage Company by an Assignment of Mortgage dated 10/24/2017, filed on 10/25/2017 and memorialized as Document No. T02600125. Secretary of Housing and Urban Development by an Assignment of Mortgage dated 06/07/2018, filed on 06/21/2018 and memorialized as Document No. T02616822. CAG National Fund I LLC by an Assignment of Mortgage dated 06/02/2022, filed on 08/05/2022 and memorialized as Document No. T02738348. LEGAL DESCRIPTION OF PROPERTY: Lot 29, Block 3, Governor Johnson Addition, Ramsey County. PROPERTY ADDRESS: 1117 Jenks Ave, St. Paul, MN 55106 PROPERTY I.D: 282922130078 COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Seventy- Nine Thousand One Hundred Forty-Two and 70/100 (\$179,142.70) 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 pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes; 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: 10:00 AM on January 18, 2023 PLACE OF SALE: Ramsey County City Hall, 25 West 4th Street, Suite 150, St. Paul, MN 55102 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 12.00 months from the date of sale. If Mortgage is not reinstated under Minn. Stat. Section 580.30 or the property is not redeemed under Minn. Stat. Section580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on January 18, 2024, or the next business day if January 18, 2024 falls on a Saturday, Sunday or legal holiday. "THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORT GAGOR'S PERSONAL REPRE-SENTATIVES 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 RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRI-CULTURAL PRODUCTION, AND ABANDONED". Dated: November 28, 2022

Minnesota Statute Section 331A.02... (B) She/He further states on that the printed Trustee Sales 12176018 hereto printed as it was printed and published there in the English language; that it was first so published on November 28, 2022 for time(s): the subsequent dates of publications being as follows: Mon, November 28, 2022 Mon, December 5, 2022 Mon, December 12, 2022 Mon, December 19, 2022 Mon, December 26, 2022 Mon, January 2, 2023 And that the following is a printed copy of the lower case alphabet from A to Z, both inclusive, and is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice, to wit: abcdefghijklmnopqrstuvwxyz abcdefghijklmnopqrstuvwxyz Mortgage Foreclosure Notices (effective 7/1/2015). Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Ramsey County. The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in the county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county. Subscribed and Sworn to before me this 2nd day of January, 2023 Notary Public, Ramsey County, Minnesota WILLIAM J. GAIER Notary Public-Minnesota My Commission Expires Jan 31, 2026 **RATE INFORMATION:** 1. Lowest classified rate paid by 16.0000 commercial users for comparable space: 2. Maximum rate allowed by law for the above 0.18242 Rate actually charged for the above matter: \$ 0.1658

12176018