



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 |
|--------------------------------|---------|

| | |
|------------------------------|----------------|
| <i>Document Total</i> | \$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

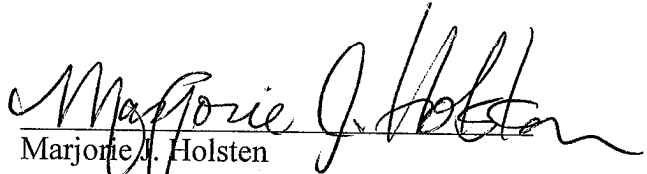
AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA)
)ss.
COUNTY OF HENNEPIN)

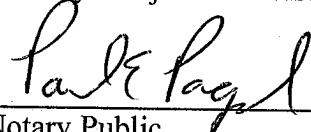
Marjorie J Holsten, being first duly sworn on oath says that she is one of the attorneys foreclosing the mortgage described in the printed Notice of Mortgage Foreclosure Sale hereto attached; that the following is a detailed bill of the costs and disbursements of said foreclosure, and that the same have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

Attorney Fees and Costs for foreclosing said Mortgage:

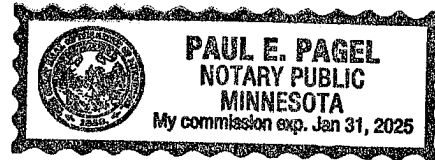
| | |
|----------------------------|-------------------|
| Attorney Fee | \$1,570.00 |
| Publication | \$ 649.61 |
| Recording Fee NOP | \$ 92.00 |
| Service Fee | \$ 58.00 |
| Sheriff Fee | \$ 60.00 |
| Recording Sale Certificate | \$ 46.00 |
| Service Fee to Attend Sale | \$ 50.00 |
| Title Search and Update | \$ 75.00 |
| Postage | \$ 1.14 |
| TOTAL | \$2,601.75 |


Marjorie J. Holsten

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



Notary Public



Send Tax information to:

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

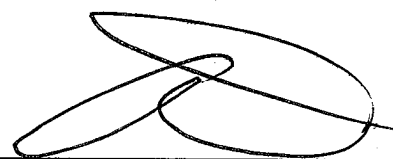
DRAFTED BY/RETURN TO:

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

State of Minnesota
County of Hennepin

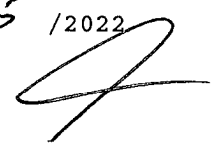
Affidavit of Vacancy

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.

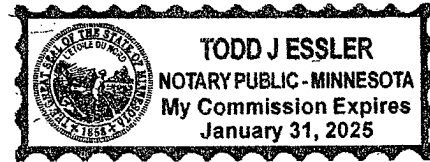
 12/15/2022

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



2570831-1



616 South 3rd Street
Minneapolis, MN 55415-1104
(800) 488-8994
www.metrolegal.com

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.

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 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. 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 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: 10:00AM 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

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 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. T02600126. 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. Section 580.23, the Mortgage 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

STATE OF MINNESOTA)
(SS.
COUNTY OF RAMSEY)

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

Eric Fischer, being duly sworn on oath say she/he is and during all times herein stated has been the publisher or the publishers designated agent in charge of the newspaper known as

St Paul Legal Ledger (MN)

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

- (A) The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in 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 6 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:

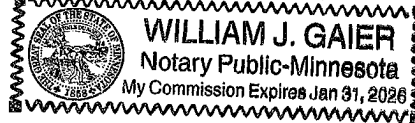
X

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

William J. Gaier
(Notarial Seal) Notary Public, Ramsey County, Minnesota



RATE INFORMATION:

| | | |
|--|----|---------|
| 1. Lowest classified rate paid by commercial users for comparable space: | \$ | 16.0000 |
| 2. Maximum rate allowed by law for the above matter: | \$ | 0.18242 |
| 3. Rate actually charged for the above matter: | \$ | 0.1658 |

Affidavit of Publication

CAG NATIONAL FUND I LLC
Randall S. Miller and 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 A-4765331
(November 28-December 5-12-19-26-January 2)
===== ST. PAUL LEGAL LEDGER =====
12176018