

Oct 5, 2011 2:55PM Land Title, Inc.
 Land Title, Inc.
 2200 W. County Road C
 Suite 2205
 Roseville, MN 55113
 Phone (651)638-1900 Fax (651)638-1994

1220
 Virginia voice

Customer:	Invoice Number	Invoice Date
Mike Russo 1842 Arlington Avenue East St. Paul, MN 55119	366519	10/05/2011
	File Number	Branch
	366519	Abstracting Services
	Customer Order Number	Customer Order Date
		10/05/2011
Deliver-To:	Sales Price	Buyer
Mike Russo		Yavone Roen
	Seller	
Property Address	Loan Amount	Lender
1220 Virginia Street, St. Paul, Minnesota		
Property Type	Property County	Sales Rep
	Ramsey	
		Terms

Thank you for your business.

Description	Amount
Property Report	\$75.00
Subtotal	\$75.00
Total	\$75.00

Brief Legal: Lot 20, T.B. Somer's Addition

ATTN:
Scott
 KMS.

RIN=1
 0=N17

Prepared for:

Attn: Mike Russo
Client Ref#:
Charges: \$75.00



LANDTITLE

service beyond the expected

PROPERTY REPORT

Applicants: Yavone M. Roen and Clinton P. Wirtz
Property Address: 1220 Virginia Street
St. Paul, Minnesota
County: Ramsey **State:** Minnesota
Property Type: Torrens Certificate No.: 354128

LEGAL DESCRIPTION:

Lots 20 and 21, T.B. Seiner's Addition, except the East 10 feet thereof, Ramsey County, Minnesota.

APPARENT RECORD OWNER

Yavone M. Roen and Clinton P. Wirtz, as tenants in common

WARRANTY DEED: Yavone M. Roen and Clinton P. Wirtz, as tenants in common: **DOCUMENT NO. 1752902; DATED** April 28, 2003; **FILED** May 23, 2003.

OPEN MORTGAGES AND LIENS

- SHERIFF'S CERTIFICATE OF FORECLOSURE SALE (RE MORTGAGE DOCUMENT NO. 1842623):** Deutsche Bank National Trust Company, as Trustee for, Ameriquest Mortgage Securities Inc. Asset-Backed Pass-Through Certifies Series 2004-R12 under the Pooling and Servicing Agreement dated December 1, 2004; **DOCUMENT NO. 3111102; DATED** May 28, 2010; **FILED** June 2, 2010. (redemption period expires 6 months from date of sale)

TAX INFORMATION

Tax I.D. No.: 24-29-23-43-0137
 Assessed in the name of: Deutsche Bank National Trust Company
 Taxes for the year 2011: \$1,292.00 are UNPAID, plus penalty on 1st half
 Base Tax: \$893.98, Homestead
 Estimated Market Value: \$80,400.00
 Delinquent Taxes: NONE

NAME SEARCHES

There are no unsatisfied judgments and notices of Federal or State Tax Liens docketed in Ramsey County District Court, the United States District Court and the Ramsey County Recorder's office appearing against the following names:

Yavone M. Roen
Clinton P. Wirtz
Deutsche Bank National Trust Company, as Trustee

EXCEPT as follows:
NONE

This Property Report is not a title examination, title opinion, title insurance commitment or title insurance policy. This report is furnished for the use and benefit of the requesting party. The liability of the reporting company caused by inaccuracies contained herein is limited to the amount paid for in said report.

POSTED EFFECTIVE DATE: September 16, 2011

END OF REPORT

Land Title • 2200 West County Road C, Suite 2205, Roseville, MN 55113 • phone (651) 638-1900 • fax (651) 697-6185 • www.landtitleinc.com

Certificate of Title

Certificate Number: **534128**

Document Number: 1752902

Transfer From Certificate Number: 614699

Originally registered the 30th day of November, 1949.

Book: 312 Page: 272

Dist. Court No.: 6729

State of Minnesota
County of Ramsey

} s.s.

REGISTRATION

This is to certify that

Clinton P. Wirtz, 1220 Virginia Street, City of Saint Paul, County of Ramsey, State of Minnesota, and
Yavone M. Roen, 1220 Virginia Street, City of Saint Paul, County of Ramsey, State of Minnesota
are now the owners of an estate in fee simple

of and in the following described land situated in the County of Ramsey and State of Minnesota:

Lots 20 and 21, T. B. Somer's Addition, except the East 10-foot interest.

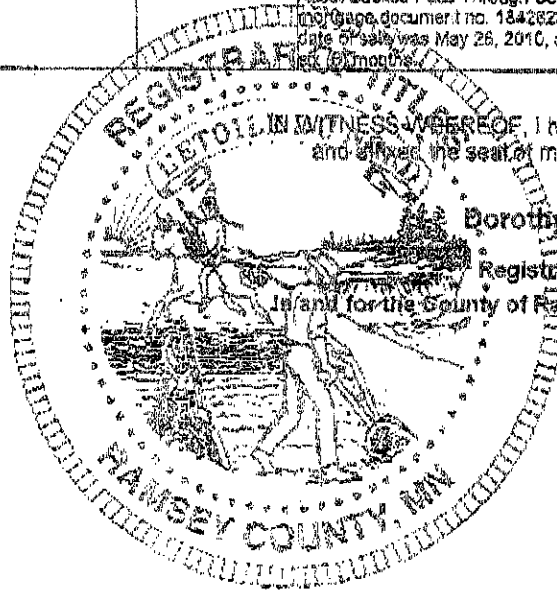
Subject to a reservation for the State of Minnesota of all mineral and mineral rights.

Subject to the interests shown by the following memorials and to the following rights or encumbrances set forth in Minnesota statutes chapter 508, namely:

1. Liens, claims, or rights arising under the laws of the Constitution of the United States, which the statutes of this state cannot require to appear of record;
2. Any real property tax or special assessment;
3. Any lease for a period not exceeding three years, when there is actual occupation of the premises under the lease;
4. All rights in public highways upon the land;
5. Such right of appeal or right to appear and contest the application as is allowed by law;
6. The rights of any person in possession under deed or contract to be noted on the certificate of title;
7. Any outstanding mechanics lien rights which may exist under sections 514.01 to 514.17.

Document Number	Document Type	Date of Registration Month Day, Year Time	Amount (\$)	Running in Favor of
410711	Easement	Nov 19, 1959 09:00 AM		Easements for slopes, cuts and fills in the grading of street adjoining above property.
1752903	Mortgage	May 29, 2003 11:00 AM	69,000.00	Wells Fargo Home Mortgage, Inc., a California corporation, P.O. Box 10304, City of Des Moines, State of Iowa
1813075	Mortgage	Apr 14, 2004 01:00 PM	17,622.63	Wells Fargo Financial Minnesota, Inc., a Minnesota corporation, 2430 Fairview Avenue, N 17, City of Roseville, State of Minnesota
1838252	Assignment of Mortgage	Oct 01, 2004 11:00 AM		Mortgage Electronic Registration Systems, Inc., a Delaware corporation, P.O. Box 2026, City of Flint, State of Michigan Assigns document no(s), 1813075.0
1841383	Satisfaction of Mortgage	Oct 26, 2004 08:00 AM		Satisfies document no(s), 1813075.0
1842623	Mortgage	Nov 04, 2004 01:00 PM	109,000.00	Town and Country Credit Corp., a Delaware corporation, 2010 Main Street, Suite 800, City of Irvine, State of California
1842626	Satisfaction of Mortgage	Nov 06, 2004 08:00 AM		Satisfies document no(s), 1752903.0
2067524	Limited Power of Attorney	Mar 27, 2009 08:00 AM		Town & Country Credit Corporation appoints Citi Residential Lending Inc. as attorney-in-fact.
2067531	Assignment of Mortgage	Mar 27, 2009 08:00 AM		Deutsche Bank National Trust Company, as Trustee for Ameriquest Mortgage Securities Inc. Asset-Backed Pass-Through Certificates, Series 2004-R12, Under the Pooling and Servicing Agreement dated December 1, 2004, 1761 E. St. Andrew Place, City of Santa Ana, State of California Assigns document no. 1842623.
2067227	Power of Attorney	Sep 21, 2009 04:00 PM		Deutsche Bank National Trust, as Trustee appoints American Home Mortgage Servicing, Inc. as attorney-in-fact.

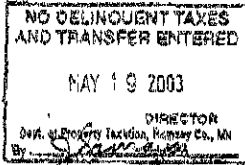
Document Number	Document Type	Date of Registration Month Day, Year Time	Amount (\$)	Running in Favor of
2087228	Assignment of Mortgage	Sep 21, 2009 04:00 PM		Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12, 1781 East Andrew Place, City of Santa Ana, State of California. Assigns document no. 1842623. No Certificate of Trust or Affidavit of Trustee of record.
2091834	Assignment of Mortgage	Nov 05, 2009 01:00 PM		Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12 Assigns document no(s). 1842623.0
2094910	Notice of Mortgage Foreclosure	Dec 07, 2009 10:00 AM		Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12 proceeds to foreclose mortgage document no. 1842623.
2096321	Power of Attorney to Foreclose	Dec 16, 2009 10:00 AM		Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12 appoints Lawrence P. Zielke, Diane F. Mach, Kristine M. Spiegelberg, Melissa L. Baldridge Porter and Shapiro Nordmeyer and Zielke L.L.P. to foreclose mortgage document no. 1842623.
2111102	Sheriff's Certificate	Jun 02, 2010 11:00 AM		Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12 forecloses mortgage document no. 1842623 for the sum of \$110,943.58. Sheriff's date of sale was May 26, 2010, and the stated period of redemption is six (6) months.



IN WITNESS WHEREOF I have hereunto subscribed my name and affixed the seal of my office this 23rd day of May, 2003.

Dorothy McClung
 Registrar of Titles,
 In and for the County of Ramsey and State of Minnesota.

Register of Titles, Ramsey, MN
Date Filed: 5/23/2003 11:00 AM
As Doc #: 1752902
On CT # (s):
53-1128, 51-4699.



FORM NO. 1-M

WARRANTY DEED-INDIVIDUAL(S) TO INDIVIDUAL(S)

Form No. 1-M/WARRANTY DEED Minnesota Uniform Conveyance Blanks (1978)
Individual(s) to Individual(s)

STATE DEED TAX DUE HEREON: \$ 234.60

Date: April 28, 2003

FOR VALUABLE CONSIDERATION, Duane G. Lindstrom and Barbara K. Lindstrom, husband and wife
(marital unit), Grantor(s).

hereby convey(s) and warrant(s) to Yvonne M. Reun and Clinton P. Nixus, Grantee(s).

real property in Ramsey County, Minnesota, described as follows:
Lots 29 and 31, T.8, Somer's Addition, except the East 10 feet thereof, Ramsey County, Minnesota

CENT. OF REAL ESTATE VALUE

BY CS (if other space is needed, continue on back)
together with all hereditaments and appurtenances belonging thereto, subject to the following exceptions:

Easements, restrictions, covenants and conditions of record, if any.

Check box if applicable:

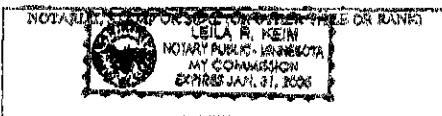
- This Seller certifies that the seller does not know of any wells on the described real property. A well disclosure certificate accompanies this document.
- I am familiar with the property described in this instrument and I certify that the status and number of wells on the described real property have not changed since the last previously filed well disclosure certificate.

RAMSEY COUNTY
Receipt No: 182043 Date: 5/17/2003
Deed tax hereon of \$234.60 Paid
MN Conservation Fund M.S. 4734 \$5.00 Paid
Dorothy A. McClung, Auditor by Cheamaya

Duane G. Lindstrom
Duane G. Lindstrom
Barbara K. Lindstrom
Barbara K. Lindstrom

STATE OF MINNESOTA }
COUNTY OF Ramsey } ss.

The foregoing instrument was acknowledged before me this 28th day of April, 2003, by Duane G. Lindstrom and Barbara K. Lindstrom, husband and wife, Grantor(s).



Heidi Rein
SIGNATURE OF PERSON TAKING ACKNOWLEDGMENT
The Signatures for the real property described in this instrument should be sent to (include name and address of Grantee):
Yvonne M. Reun
Clinton P. Nixus
1220 Virginia Street
St. Paul, MN 55117

THIS INSTRUMENT WAS DRAFTED BY (NAME AND ADDRESS):
ATTN Title Company
1850 Walverley Avenue N, Ste 125W
St. Paul, MN 55114
MAY 6 2003

ATTN FILE NO. 0303888017

3 24-29-23-43-0137

AFFIDAVIT OF PURCHASER OF REGISTERED LAND

1752902

State of Minnesota)
County of Ramsey)

Leila R. Keim, being first duly sworn on oath says that she makes this affidavit on behalf of the purchaser(s) of registered land situated in Ramsey County, Minnesota.

The name of one of said purchaser is Yavone M. Roen, a single person

The purchaser resides at 1220 Virginia Street,
City of St. Paul, Ramsey County, Minnesota.
Is over 18 years old and who is under no legal capacity.

Signed: *Leila R. Keim*

Subscribed and sworn to before me this 30th day of April 2009.

Michael J. Varani
Notary Public, Ramsey County, Minnesota

My Commission Expires: January 31, 2005



183

AFFIDAVIT OF PURCHASER OF REGISTERED LAND

**State of Minnesota }
County of Ramsey }**

Leila R. Keim, being first duly sworn on oath says that she makes this affidavit on behalf of the purchaser(s) of registered land situated in Ramsey County, Minnesota.

The name of one of said purchaser is Clinton P. Wirtz, a single person.

The purchaser resides at 1220 Virginia Street,
City of St. Paul, Ramsey County, Minnesota.
Is over 18 years old and who is under no legal capacity.

Signed: *Leila R. Keim*

Subscribed and sworn to before me this 30th day of April 2003.

Michael J. Varani
Notary Public, Ramsey County, Minnesota

My Commission Expires: January 31, 2005



534128

Document# 211102
Certified Filed On 06/02/2010 11:00
Register of Titles, Ramsey County, MN
Certificate# 534128
3.1.2 501727

PID No. 24-29-23-43-0137 Con. No. 534128

09-059859

**SHERIFF'S CERTIFICATE OF FORECLOSURE SALE
AFFIDAVIT OF COSTS AND DISBURSEMENTS**

STATE OF MINNESOTA
COUNTY OF DAKOTA

Diane F. Mach, being first duly sworn on oath says; that he/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:

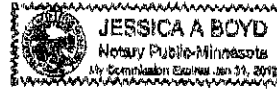
\$	700.00	Attorneys fees for foreclosing said mortgage
	710.51	Publication
	122.00	Recording
	150.00	Service
	60.00	Sheriff Sale
	48.00	Recording Certificate
	10.00	Service Fee
	<u>202.00</u>	Abstracting
	\$2,000.51	TOTAL

Diane F. Mach - 273788, Esq.

Subscribed and sworn to before me this 24th day of May, 2011.

Notary

SHERIFF'S CERTIFICATE OF SALE



STATE OF MINNESOTA
COUNTY OF RAMSEY

I, Bob Fletcher, Ramsey County Sheriff, Sheriff of the County of Ramsey, State of Minnesota, do hereby 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: September 14, 2004
- MORTGAGOR(S): Clinton P. Wirtz and Yvonne M. Roen, husband and wife
- MORTGAGEE: Town and Country Credit Corp.
- LENDER: Town and Country Credit Corp.
- SERVICER: American Home Mortgage Servicing, Inc.
- DATE AND PLACE OF FILING: Filed November 4, 2004, Ramsey County Registrar of Titles, as Document Number 1842623
- ASSIGNMENT OF MORTGAGE:
Assigned to: Deutsche Bank National Trust Company, as Trustee for, Ameriquest Mortgage Securities Inc. Asset-Backed Pass-Through Certificates, Series 2004-R12, under the Pooling and Servicing Agreement dated December 1, 2004, Dated: February 19, 2009, filed: March 27, 2009 as Document Number 2057531, thereafter assigned to Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12, dated September 21, 2009, and registered as Document No. 2087228.

✓ 24.29.23.43.0137

10f11

Return to:
Shapiro

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

DATE AND TIME OF SALE: May 26, 2010, at 10:00 am

PLACE OF SALE: Sheriff's Main Office, The Lowry Building/City Hall Annex, 25 West 4th St., 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:

Lots 20 and 21, T.B. Somer's Addition, except the East 10 feet thereof

PROPERTY ADDRESS: 1220 Virginia St, Saint Paul, MN 55117
LOAN NUMBER: 4001119611
COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

and did strike off and sell the same to: Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for Ameriquest Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12

for the sum of: \$116,943.58 at an interest rate of 6.25%.

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, and the time allowed for redemption by the mortgagor(s), his/her/their personal representatives or assigns is 6 months from the date of said sale.

IN TESTIMONY WHEREOF, I have hereunto set my hand on May 26, 2010.

Bob Fletcher, Ramsey County Sheriff
as Sheriff of Ramsey County, MN
By [Signature] Deputy

STATE OF MINNESOTA
COUNTY OF RAMSEY

On this Twenty-Sixth day of May, 2010, before me personally appeared Michael Schmid, 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 free act, and deed as such Deputy Sheriff.

[Signature]
Notary

STATE OF MINNESOTA
COUNTY OF DAKOTA



Diane F. Mash, being first duly sworn, on oath says that he/she knows the persons to the military status of Clinton P. Wirtz, Yavone M. Roen, who was/were the owner(s) and occupant(s) of the mortgaged premises described in the foregoing Sheriff's Mortgage foreclosure sale thereof; that said person(s) was/were not in the military or naval service of the United States at the time of said sale, or during the three months preceding such sale, as appears from facts known at the time of the sale.

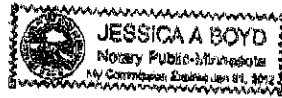
[Signature]
Diane F. Mash - 273788, Esq.

Subscribed and sworn to before me this 24th day of May, 2010.

[Signature]
Notary Public

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Send Tax Information to:
American Home Mortgage Servicing, Inc.
4875 Belfort Rd.
Suite 130
Jacksonville, Florida 32256



DRAFTED BY/RETURN TO:
SHAPIRO & ZIELKE, LLP
12550 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4060

NOTICE OF MORTGAGE FORECLOSURE SALE

THE RIGHT TO VERIFICATION OF THE DEBT AND IDENTITY OF THE ORIGINAL CREDITOR WHICH TIME FRAME 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: September 14, 2004
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$109,000.00
MORTGAGOR(S): Clinton P. Wiers and Yvonne M. Ross, husband and wife
MORTGAGEE: Town and Country Credit Corp.

LENDER: Town and Country Credit Corp.
SERVICER: American Home Mortgage Servicing, Inc.

DATE AND PLACE OF FILING: Filed March 4, 2004, Ramsey County Registrar of Titles, as Document Number 1849830

ASSIGNMENT OF MORTGAGE: Assigned to Deutsche Bank National Trust Company, as Trustee for American Mortgage Securities Ltd. Asset Backed Pass-Through Certificates, Series 2004-R12, under the Pooling and Servicing Agreement dated December 1, 2004; Dated: February 19, 2009; Dtd: March 27, 2009, recorded as document number 2067933; thereafter assigned to Deutsche Bank National Trust Company, as Trustee in Trust for the benefit of the Certificateholders for American Mortgage Securities Ltd. Asset Backed Pass-Through Certificates Series 2004-R12, dated September 31, 2009, and registered as Document No. 2087284

LEGAL DESCRIPTION OF PROPERTY: 1918 20 and 21, T.B. Somer's Addition, except the East 10 feet thereof
PROPERTY ADDRESS: 1320 Virginia St. St. Paul, MN 55117

PROPERTY IDENTIFICATION NUMBER: 24-23-23-44-137 Part, No. 554135
COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$107,019.80

THAT all pre-foreclosure requirements have been complied with but no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof.

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: January 18, 2010, 10:00am

PLACE OF SALE: Sheriff's Main Office, The Livery Building/City Hall Annex, 25 West 4th St., Suite 150, St. Paul, MN 55102
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.

THE TIME AND DATE TO VACATE PROPERTY, if the full cash 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 refinanced under section 500.20 or the property is not refinanced under section 500.23, is 11:59 p.m. on July 19, 2010.

THE TIME ALLOWED BY LAW FOR SELECTION OF PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE MINUTES IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 500.23 DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE DEPRECIATED WITH A RESIDENTIAL DWELLING OF LESS THAN 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: December 3, 2009

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR AMERQUEST MORTGAGE SECURITIES INC. ASSET BACKED PASS-THROUGH CERTIFICATE, SERIES 2004-R12

Attorneys for Mortgagee:
SHAPIRO, NORDMEYER & ZELINK, L.L.P.
BY LAWRENCE P. ZELINK - 152339
DIANE P. MACH - 379788
KEITH M. SPIEGELBERG - 308645
MELISSA L. BALDING PORTER - 087778

Attorneys for Mortgagor:
18550 West Phoebe Road, Suite 200
Burlington, MN 55457
(855) 831-4060
08-092850

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS OFFICE IS DESIGNATED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(December 7, 14 & 21, 2009; January 4-11, 2010)
ST. PAUL LEGAL LEDGER

AFFIDAVIT OF PUBLICATION

State of Minnesota, County of Ramsey

Barbara A. St. Martin, being duly sworn on oath says she/he is and during all the times herein stated has been the publisher or the publisher's designated agent in charge of the newspaper known as the St. Paul Legal Ledger and has full knowledge of the facts which are stated below:

(A) The newspaper has complied with all of the requirements constituting qualifications as a legal newspaper, as provided by Minnesota Statute 531A.02, 331A.07, and other applicable laws, as amended.

(B) The printed Postponement of Mortgage Sale, 22234754, which is attached was cut from the columns of said newspaper and was printed and published on March 8, 2010, and was thereafter printed and published:

and printed below is a copy of the lower case alphabet from A to Z, both inclusive, which is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice:

Barbara A. St. Martin
obodeigh@minneapolis.com

Subscribed and sworn to before me this 8th day of March, 2010

Mary K. Schaefer
NOTARY PUBLIC
State of Minnesota
My Commission Expires 03-31-2015

RATE INFORMATION

1. Lowest classified rate paid by commercial users for equivalent space to	\$3.25000
2. Maximum rate allowed by law for the above publication is	196.20540
3. Rate actually charged for the publication is	179.48420

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

The above referenced sale scheduled for January 18, 2010, at 10:00 a.m., has been postponed to March 18, 2010, at 10:00 a.m., located at the Livery Building/City Hall Annex, 25 West 4th St., Suite 150, St. Paul, MN 55102, said County and State.

If this is an owner-occupied, single-family dwelling, the premises must be vacated by September 18, 2010 at 11:59 p.m.
Dated: January 19, 2010

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR

AMERQUEST MORTGAGE SECURITIES INC. ASSET BACKED PASS-THROUGH CERTIFICATE, SERIES 2004-R12

Attorneys for Mortgagee:
SHAPIRO, NORDMEYER & ZELINK, L.L.P.
BY LAWRENCE P. ZELINK - 152339
DIANE P. MACH - 379788
KEITH M. SPIEGELBERG - 308645
RYAN D. KRUMHOLTZ - 087778
Attorneys for Mortgagor:
18550 West Phoebe Road, Suite 200
Burlington, MN 55457
(855) 831-4060
08-092850

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS OFFICE IS DESIGNATED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(January 8)
ST. PAUL LEGAL LEDGER

**NOTICE OF POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for March 16, 2010, at 10:00 a.m., has been postponed to May 26, 2010, at 10:00 a.m., located at The Lowry Building/City Hall Annex, 25 West 4th St., Suite 150, St. Paul, MN 55102, said County and State.

If this is an owner occupied, single-family dwelling, the premises must be vacated by November 26, 2010 at 11:59 P.M.

Dated: March 16, 2010
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR AMERICQUEST MORTGAGE SECURITIES INC. ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R18
Agency of Mortgagee:

SHAPIRO & ZELKE, L.L.P.
BY LAWRENCE P. ZELKE - 193550
DIANE P. MACH - 273780
KRISTINE M. SPEDERBERG - 300845
RYAN D. KRUMHOLTZ - 6387859
Attorneys for Mortgagee:
12350 Wood Prairie Road, Suite 300
Burrville, MN 55007
(651) 831-6000
09-051029

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT THIS OFFICE IS DEEMED TO BE A DEBT COLLECTION AGENCY AND INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(March 16)
FORWARDED BY PAUL LEONARD LINDORF 09/05/10
20254724

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: September 14, 2004
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$100,000.00
MORTGAGOR(S): Clifton P. Wirtz and Yvonne M. Fees, husband and wife
MORTGAGEE: Town and Country Credit Corp.

LENDER: Town and Country Credit Corp.
SERVICER: American Home Mortgage Service, Inc.

DATE AND PLACE OF FILING: Filed November 4, 2004, Ramsey County Register of Titles, as Document Number 1042823

ASSIGNMENTS OF MORTGAGE: Assigned to Deutsche Bank National Trust Company, as Trustee for American Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12, under the Pooling and Servicing Agreement dated December 1, 2004, Dated February 19, 2004 (RST# 142428, ST# 2004, recorded as document number 1027331) thereafter assigned to Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for American Mortgage Securities Inc. Asset Backed Pass-Through Certificates, Series 2004-R12, dated September 21, 2004, and registered as Document No. 2047822.

LEGAL DESCRIPTION OF PROPERTY: Lots 20 and 21, T.R. 50022's Addition, except the East 1/4 Red Section.

PROPERTY ADDRESS: 1220 Virginia St, Saint Paul, MN 55117

PROPERTY IDENTIFICATION NUMBER: 24-28-25-0187 Cur. No. 504120

COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$10,018.80

THAT all pre-foreclosure requirements have been complied with to the best of my knowledge and belief and no action or proceeding has been instituted or law or order to restrain the debt secured by said mortgage, or any part thereof.

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: January 18, 2010, 10:00am

PLACE OF SALE: Sheriff's Main Office, The Lowry Building/City Hall Annex, 29 West 4th St., Suite 150, St. Paul, MN 55102

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney's fees allowed by law, except to the extent of any surplus from the date of said sale by the mortgagee or the personal representative or assign.

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 obligor(s) must vacate the property, if the mortgage is not registered under section 560.30 or the property is not redeemed under section 560.29, is 11:00 p.m. on July 19, 2010.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVE OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 560.29 DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE BARRIED WITH A RESIDENTIAL DWELLING OF LESS THAN 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: December 3, 2008
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR AMERICAN MORTGAGE SECURITIES INC. ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R12

Assignor of Mortgage
SHAPIRO, NORDMEYER & ZILIO, L.L.P.
BY LAWRENCE P. ZILIO - 192959
DIANE F. MACH - 233780
KRISTINE M. SHIBBLEIGH - 304845
MEUSSA L. BALDRIDGE-FORTER - 033778
Attorneys for Mortgagee
12350 West Pringle Road, Suite 200
Burnsville, MN 55307
(952) 831-4000
05-059659

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, FOR AND ADVISED THAT THIS OFFICE IS DESIGNATED TO BE A DEBT COLLECTOR, ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(December 7-14-21-January 4-11)
RECORDED AT ST. PAUL LEGAL LEDGER, RECORD NUMBER 2222659

AFFIDAVIT OF PUBLICATION

State of Minnesota, County of Ramsey

Mary Schaefer, being duly sworn on oath says she/he is and during all the times herein stated has been the publisher or the publisher's designated agent in charge of the newspaper known as the St. Paul Legal Ledger and has full knowledge of the facts which are stated below:

(A) The newspaper has complied with all of the requirements constituting qualifications as a legal newspaper, as provided by Minnesota Statute 331A.02, 331A.07, and other applicable laws, as amended.

(B) The printed Postponement of Mortgage Sale, 22230379, which is attached was cut from the columns of said newspaper and was printed and published on January 21, 2010, and was thereafter printed and published:

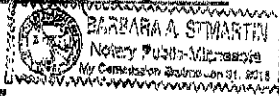
and printed below is a copy of the lower case alphabet from A to Z, both inclusive, which is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice:

abcdefghijklmnopqrstuvwxyz

Mary Schaefer

Subscribed and sworn to before me this 21st day of January, 2010

Barbara A. St. Martin



RATE INFORMATION

1. Lowest classified rate paid by commercial users for comparable space is	\$38000
2. Maximum rate allowed by law for the above publication is	150,00000
3. Rate actually charged for the publication is	130,00000

over

**NOTICE OF POSTPONEMENT
OF MORTGAGE
FORECLOSURE SALE**

The above referenced sale scheduled for January 19, 2010, at 10:00 a.m., has been postponed to March 16, 2010, at 10:00 a.m., located at The Lory Building/City Hall Annex, 23 West 4th St., Suite 150, St. Paul, MN 55102, said County and State.

If this is an owner occupied, single-family dwelling, the proceeds must be received by September 15, 2010 at 11:59 P.M.
Date: January 19, 2010

DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR

AMERIGEST MORTGAGE SECURITIES INC.
ASSET BACKED PASS THROUGH
CERTIFICATES, SERIES 2004-R12

Assignee of Mortgage:
SHAPIRO, NORDMEYER & ZELKE, L.L.P.
BY LAWRENCE P. ZELKE - 165559
DIANE P. MACH - 278798
KRISTINE M. SPIEGELBERG - 308845
RYAN O. KRUMHOLTZ - 087850
Attorneys for Mortgage:
1250 West Franklin Road, Suite 200
Burnsville, MN 55337
BX: 43 - 4080
65-05633

PERMIT TO THE PAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS OFFICE IS DESIGNED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

January 11
ST. PAUL LEGAL TENDON
2225070

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: September 14, 2004
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$100,000.00
MORTGAGOR(S): Clinton F. Wirtz and Yvonne M. Wirtz, husband and wife
MORTGAGEE: Town and Country Credit Corp.

LENDER: Town and Country Credit Corp.
SERVICER: American Home Mortgage Servicing, Inc.
DATE AND PLACE OF FILING: Filed November 4, 2004, Ramsey County Register of Titles as Document Number 1848988

ASSIGNMENTS OF MORTGAGE: Assigned to Deutsche Bank National Trust Company, as Trustee for American Mortgage Servicing Inc., Asset Backed Pass-Through Certificates, Series 2004-R12, under the Pooling and Servicing Agreement dated December 1, 2004. Dated February 19, 2009. Filed March 27, 2009, recorded as document number 2087331. Thereafter assigned to Deutsche Bank National Trust Company, as Trustee in trust for the benefit of the Certificateholders for American Mortgage Securities, Inc. Asset Backed Pass-Through Certificates, Series 2004-R12, dated September 21, 2009, and registered as Document No. 2089028.

LEGAL DESCRIPTION OF PROPERTY:
Lots 20 and 21, T.B. Sawyer's Addition, except the East 10 feet thereof.
PROPERTY ADDRESS: 1840 Virginia St., Saint Paul, MN 55117
PROPERTY IDENTIFICATION NUMBER: 24-29-23-43-0107 Cert. No. 2004188
COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$107,812.88

THAT all pre-foreclosure requirements have been complied with that no action or proceeding has been instituted at law or otherwise to recover the debt secured by said mortgage, or any part thereof.

PURSUANT to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:
DATE AND TIME OF SALE: January 10, 2010, 10:00am

PLACE OF SALE: Sheriff's Main Office, The County Building/City Hall Annex, 28 West 4th St., Suite 150, St. Paul, MN 55102
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 8 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 569.50 or the property is not redeemed under section 569.23, is 11:59 pm on July 19, 2010.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO 90 DAYS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES SECTION 569.032 DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN 5 UNITS AND NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: December 3, 2009
DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE IN TRUST FOR THE BENEFIT OF THE CERTIFICATEHOLDERS FOR AMERQUEST MORTGAGE SECURITIES INC.
ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-R12
Assignment of Mortgage
SHAPIRO, NORDMEYER & ZIECKE, L.L.P.
BY LAWRENCE P. ZIECKE - 182499
DIANE F. WACH - 275788
KATHLEEN M. SPIEGELBERG - 300845
MELISSA L. BALDRIDGE PORTER - 439777
Attorneys for Mortgagee
12550 West Frontage Road, Suite 200
Minneapolis, MN 55427
(952) 831-4060
09-025659

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS OFFICE IS DESIGNED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS BEEN GRANTED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.
(December 7, 14, 21, 28-January 4-11)
ST. PAUL LEGAL SERVICES

AFFIDAVIT OF PUBLICATION

State of Minnesota, County of Ramsey

Mary Schaefer, being duly sworn on oath says she/he is and during all the times herein stated has been the publisher or the publisher's designated agent in charge of the newspaper known as the St. Paul Legal Ledger and has full knowledge of the facts which are stated below:

(A) The newspaper has complied with all of the requirements constituting qualifications as a legal newspaper, as provided by Minnesota Statute 331A.02, 331A.07, and other applicable laws, as amended.

(B) The printed Mortgage Foreclosure Sale, 2222599, which is attached was cut from the columns of said newspaper and was printed and published on December 7, 2009, and was thereafter printed and published:

- Monday, 12/14/2009
- Monday, 12/21/2009
- Monday, 12/28/2009
- Monday, 01/04/2010
- Monday, 01/11/2010

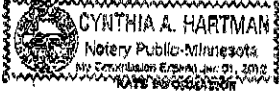
and printed below is a copy of the lower case alphabet from A to Z, both inclusive, which is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice:

abcdefghijklmnopqrstuvwxyz

Mary Schaefer

Subscribed and sworn to before me this 11th day of January, 2010

Cynthia A. Hartman



1. Legal classified rate paid by newspaper for this publication is	3.24000
2. Minimum rate allowed by law for the above publication is	1.52000
3. Rate actually charged for the publication is	1.48000

AFFIDAVIT OF SERVICE ON OCCUPANT(S)

STATE OF MINNESOTA

) SS

COUNTY OF RAMSEY

D. FRIBERG, being duly sworn on oath says that on this day: December 11, 2009, he went upon the land and premises described in the printed notice of foreclosure sale hereto attached for the purpose of serving said notice upon all persons in possession thereof, that on said date, and for some time prior thereto Clinton P. Wirtz

1220 Virginia Street, Saint Paul, Minnesota 55117

And none other were in possession of said land, and that on said day he served said notice of foreclosure sale, Foreclosure Advice Notice pursuant to Minnesota Statute 580.04] and the following designation notices, as required by law:

HOMESTEAD DESIGNATION NOTICE

This notice is attached to and served with the notice of Mortgage Foreclosure Sale related to the above-described Mortgage.

"IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE YOU MAY DESIGNATE AN AREA OF 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

This notice is attached to and served with the Notice of Mortgage Foreclosure Sale related to the above described Mortgage.

"IF THE PROPERTY TO BE SOLD CONTAINS SEPARATE TRACTS, YOU MAY REQUEST THAT THE TRACTS BE SOLD AND REDEEMED SEPARATELY. EACH OF THE SEPARATE TRACTS 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.

On occupant(s), person(s): Clinton P. Wirtz

By handing and leaving with: Clinton P. Wirtz

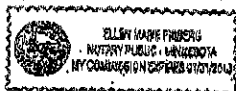
True and correct copies at the individual's usual place of abode, which person(s) of suitable age and discretion, then residing therein.


D. FRIBERG

Subscribed and sworn to before me on this date.

Ellen Marie Friberg 12-13-09
Notary Public, Minnesota

ATTORNEYS SUPPORT NETWORK, INC
612-859-6612



09-059859

Help For Homeowners in Foreclosure

The attorney preparing this foreclosure is:
Shapiro, Nordmeyer & Zielke, LLP
12550 West Frontage Road
Suite 200
Burnsville, MN 55337
(952)831-4060

It is being prepared for: American Home Mortgage Servicing, Inc.
877-304-3100

AS OF June 29, 2009, this lender says that you owe an *estimate* of \$2,654.01 to bring your mortgage up to date. THIS AMOUNT IS NOT A REINSTATEMENT OR PAYOFF FIGURE AND DOES NOT INCLUDE FEES & COSTS. You must pay the reinstatement amount to keep your house from going through a sheriff's sale. * The sheriff's sale is scheduled for May 26, 2010 at 10:00 am at The Lowry Building/City Hall Annex, 25 West 4th St., Suite 150, St. Paul, MN 55102.

*Please Note: YOU MUST CALL THE HOME RETENTION UNIT AT THE ATTORNEY'S OFFICE AS INDICATED ABOVE FOR A REINSTATEMENT OR PAYOFF FIGURE. THE MORTGAGE COMPANY RESERVES THE RIGHT TO ADJUST THE REINSTATEMENT OR PAYOFF AMOUNT TO REFLECT ADDITIONAL DISBURSEMENTS AND COSTS. REINSTATEMENT IS ONLY AVAILABLE PRIOR TO THE SHERIFF'S SALE. AFTER THE SHERIFF'S SALE YOU HAVE THE RIGHT TO REDEEM OR PAYOFF YOUR MORTGAGE AS DESCRIBED BELOW.

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 the 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 for your situation.

Contact the Minnesota Home Ownership Center at 651-659-9336 or 866-462-6466 or www.hoemn.org to get the phone number and location of the nearest counseling organization. Call today. The longer you wait, the fewer options you may have for a desirable result.

Information About the Foreclosure Process

You do not need to move at the time of the sheriff's sale. After the sheriff's sale you have the right to "redeem." Redeem means that you pay off the entire loan amount plus fees to keep your house. You can keep living in your home for a period of time. This is called a "redemption period." The redemption period is 6 months after the sheriff's sale. This redemption period is your chance to try and sell your home or refinance it with a different loan. You can also pay the redemption amount with any other funds you have available. At the end of the redemption period you will have to leave your home. If you do not, the person or company that bid on your home at the sheriff's sale has the right to file an eviction against you in district court.