STATE OF MINNESOTA
COUNTY OF RAMSEY

DISTRICT COURT
SECOND JUDICIAL DISTRICT

Case Type 14 - Other Civil Reduction in Redemption Period

Court File No. 62-CV-15-1462

Minnesota Housing Finance Agency,

Plaintiff,

ORDER
REDUCING REDEMPTION PERIOD

VS.

ARCELIA ROMERO AND ESPERANZA ROMERO,

Defendant(s).

The above-entitled matter came on for hearing on April 1, 2015 in the Ramsey County District Court, in the City of St. Paul, said county and state, and Jonathan R. Cuskey appeared on behalf of the Plaintiff and there was no appearance by any of the defendant(s) The court having duly considered the complaint, and the evidence produced by Plaintiff, finds:

- 1. Plaintiff is the holder of that certain mortgage dated December 20, 1999, and recorded on January 20, 2000, in the Office of the Ramsey County Recorder as Document No. 3301774
- 2. That Defendant(s) ARCELIA ROMERO, ESPERANZA ROMERO is/are the owner(s) of real property in Ramsey County, Minnesota legally described as follows:

Lot nine (9), Block three (3), Eastville Heights, according to the plat thereof on file and of record in the office of the Register of Deeds within and for Ramsey County, Minnesota.

and commonly known as: 966 E MARYLAND AVENUE, SAINT PAUL, MN 55106.

- 3. On December 20, 1999, ARCELIA ROMERO AND ESPERANZA ROMERO executed and delivered to Irwin Mortgage Corporation a note in the principal amount of \$86,912.00 (the "Note").
- 4. To secure payment of the Note, ARCELIA ROMERO AND ESPERANZA ROMERO executed

and delivered a mortgage in favor of Irwin Mortgage Corporation, dated December 20, 1999, and recorded on January 20, 2000, in the Office of the Ramsey County Recorder as Document No. 3301774

- 5. There has been a default in the payment of money under the Mortgage for at least 60 days as of the date of this Complaint.
- 6. Plaintiff has completed a foreclosure of the Mortgage by advertisement and the notice of sale contains the statement required by Minnesota Statutes, Section 580.04, clause (a)(7).
- 7. The mortgaged premises are:
 - a. Ten acres or less in size;
 - b. Improved with a residential dwelling consisting of less than five units, which is not a model home, nor a dwelling under construction;
 - c. Not property used in agricultural production; and
 - d. Abandoned.
- 8. The mortgaged premises are vacant, unoccupied and abandoned as required by Minnesota Statutes Sec. 582.032, Subd. 7.
- 9. All statutory provisions have been complied with including Minnesota Statutes, Section 582.032.
- 10. That the owner(s) of said property has/have not filed a case under the United States Bankruptcy Code.
- 11. That the owner(s) of said property are not in the military or naval service of the United States of America as of the date of this Complaint or for twelve (12) months prior thereto.

NOW, THEREFORE, IT IS HEREBY ORDERED AS FOLLOWS:

That the mortgagor's redemption period under the foreclosure of Mortgage dated December 20, 1999, and recorded on January 20, 2000, in the Office of the Ramsey County Recorder as Document No. 3301774 regarding real property described as follows:

Lot nine (9), Block three (3), Eastville Heights, according to the plat thereof on file and of record in the office of the Register of Deeds within and for Ramsey County, Minnesota.

is reduced to five weeks from the date of entry of this Order.

Dated: 4.1.15

BY THE COURT:

UDGE OF DISTRICT COURT

16205-14-01938-2

The foregoing facts were found by me upon due Hearing and entry of this Order is recommended.

EXAMINER OF TITLES

By Telegranden