Loan No. 1100242807

Doc No **A05044653**

Certified, filed and/or recorded on
Nov 5, 2024 10:38 AM

Office of the County Recorder
Ramsey County, Minnesota
Todd J. Uecker, County Recorder
Tracy M. West, County Auditor and Treasurer

Deputy 313 Pkg ID 1638240D

Document Recording Fee Abstract	$46.00
Document Total	$46.00

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ABSTRACT

SHERIFF'S CERTIFICATE OF SALE AND FORECLOSURE RECORD

Drafted by and Return
Recorded Document to:
TROTT LAW, P.C.
Attorneys at Law
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760

674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106
Ramsey County
(24-0729-FC01)

AFFIDAVIT OF PUBLICATION
STATE OF MINNESOTA

StarTribune

COUNTY OF HENNEPIN
650 3rd Ave. S., Suite 1300
Minneapolis, MN 55488

Josh Windschill, being first duly sworn, on oath states as follows:

1. He is and during all times herein stated has been an employee of the Star Tribune Media Company LLC, a Delaware limited liability company with offices at 650 Third Ave. S., Suite 1300, Minneapolis, Minnesota 55488, or the publisher's designated agent. I have personal knowledge of the facts stated in this Affidavit, which is made pursuant to Minnesota Statutes §331A.07.
2. The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statutes §331A.02.
3. The dates of the month and the year and day of the week upon which the public notice attached/copied below was published in the newspaper are as follows:
4. The publisher's lowest classified rate paid by commercial users for comparable space, as

July 28 2024, August 4 2024, August 11 2024, August 18 2024, August 25 2024, September 1 2024

determined pursuant to § 331A.06, is as follows: $5.60 per line per day.

5. Mortgage Foreclosure Notices. Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Hennepin 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 a 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.

FURTHER YOUR AFFIANT SAITH NOT.

Subscribed and sworn to before me on September 3, 2024.

Diane E Rak Kleszyk

DIANE E RAK KLESZYK
Notary Public
Minnesota
My Commission Expires January 31, 2027

Notary Public

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: March 30, 2018

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $132,905.00

MORTGAGOR(S): Rayaleh Moussa Hassan, unmarried

MORTGAGEE: 2004-000082, LLC

DATE AND PLACE OF FILING: Recorded on April 12, 2018 as Document Number A04705688 in the Office of the County Recorder of Ramsey County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Guidance Residential, LLC by assignment recorded on April 12, 2018 as Document Number A04705689 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Mortgage Electronic Registration Systems, Inc. by assignment recorded on April 12, 2018 as Document Number A04705690 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Guidance Residential, LLC by assignment recorded on October 6, 2021 as Document Number A04911597 in the Office of the County Recorder of Ramsey County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 4, Arlington Hills Addition to Saint Paul, Ramsey County, Minnesota.

STREET ADDRESS OF PROPERTY: 674 MAGNOLIA AVENUE EAST, SAINT PAUL, MN 55106

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: $160,889.34

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: 2004-000082, LLC

RESIDENTIAL SERVICER: LoanCare, LLC

TAX PARCEL IDENTIFICATION NUMBER: 292922130008

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100154100000415364

THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by such mortgage, or any part thereof, or, if the action or proceeding has been instituted, that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.

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

DATE AND TIME OF SALE: September 24, 2024 at 10:00 AM.

PLACE OF SALE: Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, 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 six (6) months from the date of sale.

TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on March 24, 2025.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

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

Dated: July 25, 2024

GUIDANCE RESIDENTIAL, LLC
Mortgagee

TROTT LAW, P.C.
By: /s/
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

7/28, 8/4, 8/11, 8/18, 8/25, 9/1/24 Star Tribune

AFFIDAVIT OF PUBLICATION
STATE OF MINNESOTA

StarTribune

COUNTY OF HENNEPIN
650 3rd Ave. S., Suite 1300
Minneapolis, MN 55488

Josh Windschill, being first duly sworn, on oath states as follows:

1. He is and during all times herein stated has been an employee of the Star Tribune Media Company LLC, a Delaware limited liability company with offices at 650 Third Ave. S., Suite 1300, Minneapolis, Minnesota 55488, or the publisher's designated agent. I have personal knowledge of the facts stated in this Affidavit, which is made pursuant to Minnesota Statutes §331A.07.
2. The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statutes §331A.02.
3. The dates of the month and the year and day of the week upon which the public notice attached/copied below was published in the newspaper are as follows:
4. The publisher's lowest classified rate paid by commercial users for comparable space, as

September 20 2024

determined pursuant to § 331A.06, is as follows: $5.60 per line per day.

5. Mortgage Foreclosure Notices. Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Hennepin 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 a 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.

FURTHER YOUR AFFIANT SAITH NOT.

Subscribed and sworn to before me on September 20, 2024.

Diane E Rak Kleszyk

DIANE E RAK KLESZYK
Notary Public
Minnesota
My Commission Expires January 31, 2027

Notary Public

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: March 30, 2018
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $132,905.00
MORTGAGOR(S): Rayaleh Moussa Hassan, unmarried
MORTGAGEE: 2004-000082, LLC
DATE AND PLACE OF FILING: Recorded on April 12, 2018 as Document Number A04705688 in the Office of the County Recorder of Ramsey County, Minnesota.
ASSIGNMENTS OF MORTGAGE: Assigned to: Guidance Residential, LLC by assignment recorded on April 12, 2018 as Document Number A04705689 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Mortgage Electronic Registration Systems, Inc. by assignment recorded on April 12, 2018 as Document Number A04705690 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Guidance Residential, LLC by assignment recorded on October 6, 2021 as Document Number A04911597 in the Office of the County Recorder of Ramsey County, Minnesota.
LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 4, Arlington Hills Addition to Saint Paul, Ramsey County, Minnesota.
STREET ADDRESS OF PROPERTY: 674 MAGNOLIA AVENUE EAST, SAINT PAUL, MN 55106
COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey County, Minnesota.
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: $160,889.34
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
NAME OF MORTGAGE ORIGINATOR: 2004-000082, LLC
RESIDENTIAL SERVICER: LoanCare, LLC
TAX PARCEL IDENTIFICATION NUMBER: 292922130008
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100154100000415364
THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by such mortgage, or any part thereof, or, if the action or proceeding has been instituted, that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.
PURSUANT, to the power of sale contained in said mortgage, the above described property will be sold by the Sheriff of said county as follows:
DATE AND TIME OF SALE: September 24, 2024 at 10:00 AM.
PLACE OF SALE: Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, 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 six (6) months from the date of sale.
TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on March 24, 2025.
THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.
MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None
Dated: July 25, 2024
GUIDANCE RESIDENTIAL, LLC
Mortgagee
TROTT LAW, P.C.
By: /s/
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)
THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
NOTICE IS HEREBY GIVEN, that the mortgage foreclosure sale referred to in the foregoing Notice of Mortgage Foreclosure Sale has been postponed to:
DATE AND TIME OF SALE: November 05, 2024 at 10:00 AM
PLACE OF SALE: Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, St. Paul, MN 55102.
TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on May 5, 2025.
Dated: September 17, 2024
GUIDANCE RESIDENTIAL, LLC
Mortgagee
TROTT LAW, P.C.
By: /s/
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)
9/20/24 Star Tribune

AFFIDAVIT OF VACANT AND UNOCCUPIED

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

William M. Miller, Chief Manager, Bluedog Properties, LLC., being duly sworn, on oath says; that on the 2nd day of August 2024 he went upon the land and premises at 674 Magnolia Ave E.,St. Paul, Mn. 55106 (Duplex) as described in the printed Notice of Mortgage Foreclosure Sale hereto attached for the purpose of serving said Notice, Homestead Designation, Help for Homeowners in Foreclosure, Notice of Redemption Rights and Advice to Tenants on the persons in possession thereof; and that on said date, and for sometime prior thereto, all said land was and had been wholly vacant and unoccupied.

William Miller, Chief Manager
Bluedog Properties, LLC.

Subscribed and sworn to before me this

5 day of August, 2024

by William Miller, Chief Manager, Bluedog Properties, LLC.

Notary Public
24-0729-FC01

PATRICIA A. MILLER
Notary Public-Minnesota
My Commission Expires Jan 31, 2027

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

Thomas Lloyd, of the City of Saint Paul, County of Ramsey, in the State of Minnesota, being duly sworn, says that on August 7, 2024 he served the attached Notice of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure, Notice of Redemption Rights and Foreclosure Advice to Tenants upon Guidance Holding Corporation Aka 2004-000082, Llc And Rayaleh Moussa Hassan, by placing a true and correct copy thereof in an envelope addressed as follows:

Guidance Holding Corporation
11107 SUNSET HILLS RD
SUITE 200
RESTON, VA 20190

Rayaleh Moussa Hassan
1368 HIGH SITE DR APT 221
SAINT PAUL, MN 55121-2048

and depositing the same, with postage prepaid, in the United States mail at Saint Paul, Minnesota.

Thomas Lloyd

Subscribed and sworn to before me this 7 day of August, 2024 by Thomas Lloyd.

Notary Public

PETER A. GAGNE
Notary Public-Minnesota
My Commission Expires Jan. 31, 2028

(24-0729-FC01)

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰

AUG 07 2024

Rayaleh Moussa Hassan
1368 HIGH SITE DR APT 221,
SAINT PAUL, MN, 55121-2048

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰

AUG 07 2024

Guidance Holding Corporation Aka 2004-000082, Llc
11107 SUNSET HILLS RD, SUITE 200,
RESTON, VA, 20190

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

Siearra Jacka, of the City of Saint Paul, County of Ramsey, in the State of Minnesota, being duly sworn, says that on September 10, 2024, mailed Postponement Notification Letter, upon GUIDANCE HOLDING CORPORATION AKA 2004-000082, LLC, RAYALEH MOUSSA HASSAN, and Current Occupant by placing a true and correct copy thereof in an envelope addressed as follows:

Guidance Holding Corporation
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

Guidance Holding Corporation
11107 SUNSET HILLS RD
SUITE 200
RESTON, VA 20190

Rayaleh Moussa Hassan
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

Rayaleh Moussa Hassan
1368 HIGH SITE DR APT 221
SAINT PAUL, MN 55121-2048

Current Occupant
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

and depositing the same, with postage prepaid, in the United States mail at Saint Paul, Minnesota.

Siearra Jacka

Subscribed and sworn to before me this
10th day of September 2024

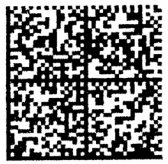
Notary Public

KELSEY ROSE BRENNE
Notary Public-Minnesota
My Commission Expires Jan 31, 2027

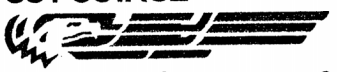
(24-0729-FC01)

TROTT/LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS



US POSTAGE IMI PITNEY BOWES



ZIP 55102
02 7H
0001313880

$ 000.69⁰
SEP 10 2024

Current Occupant
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.69⁰
SEP 10 2024

Rayaleh Moussa Hassan
1368 HIGH SITE DR APT 221
SAINT PAUL, MN 55121-2048

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.69⁰
SEP 10 2024

Rayaleh Moussa Hassan
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.69⁰

SEP 10 2024

Guidance Holding Corporation Aka 2004-000082, Llc
11107 SUNSET HILLS RD
SUITE 200
RESTON, VA 20190

TROTT/LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.69⁰
SEP 10 2024

Guidance Holding Corporation Aka 2004-000082, Llc
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

Siearra Jacka, of the City of Saint Paul, County of Ramsey, in the State of Minnesota, being duly sworn, says that on September 17, 2024, the attached Notice of Mortgage Foreclosure Sale, Notice of Postponement of Mortgage Foreclosure Sale, Homestead Designation Notice, Help for Homeowners in Foreclosure, Foreclosure: Advice to Tenants and Notice of Redemption Rights were served upon GUIDANCE HOLDING CORPORATION AKA 2004-000082, LLC and RAYALEH MOUSSA HASSAN by placing a true and correct copy thereof in an envelope addressed as follows:

GUIDANCE HOLDING CORPORATION AKA 2004-000082, LLC
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

GUIDANCE HOLDING CORPORATION AKA 2004-000082, LLC
11107 SUNSET HILLS RD
SUITE 200
RESTON, VA 20190

RAYALEH MOUSSA HASSAN
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

RAYALEH MOUSSA HASSAN
1368 HIGH SITE DR APT 221
SAINT PAUL, MN 55121-2048

Current Occupant
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

and depositing the same, with postage prepaid, in the United States mail at Saint Paul, Minnesota.

Siearra Jacka
Siearra Jacka

Subscribed and sworn to before me this 17th day of September 2024 by Siearra Jacka.

Notary Public

KELSEY ROSE BRENNE
Notary Public-Minnesota
My Commission Expires Jan 31, 2027

(24-0729-FC01)

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰
SEP 17 2024

Rayaleh Moussa Hassan
1368 HIGH SITE DR APT 221
SAINT PAUL, MN 55121-2048

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰
SEP 17 2024

Rayaleh Moussa Hassan
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰
SEP 17 2024

Guidance Holding Corporation
11107 SUNSET HILLS RD
SUITE 200
RESTON, VA 20190

TROTT LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE IMI PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰
SEP 17 2024

Guidance Holding Corporation
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

TROTT/LAW
A PROFESSIONAL CORPORATION
The Academy Professional Building
25 Dale Street North
St. Paul, Minnesota 55102

FIRST-CLASS

US POSTAGE (M) PITNEY BOWES

ZIP 55102
02 7H
0001313880

$ 000.97⁰

SEP 17 2024

Current Occupant
674 MAGNOLIA AVENUE EAST
SAINT PAUL, MN 55106

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: March 30, 2018

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $132,905.00

MORTGAGOR(S): Rayaleh Moussa Hassan, unmarried

MORTGAGEE: 2004-000082, LLC

DATE AND PLACE OF FILING: Recorded on April 12, 2018 as Document Number A04705688 in the Office of the County Recorder of Ramsey County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Guidance Residential, LLC by assignment recorded on April 12, 2018 as Document Number A04705689 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Mortgage Electronic Registration Systems, Inc. by assignment recorded on April 12, 2018 as Document Number A04705690 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Guidance Residential, LLC by assignment recorded on October 6, 2021 as Document Number A04911597 in the Office of the County Recorder of Ramsey County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 4, Arlington Hills Addition to Saint Paul, Ramsey County, Minnesota.

STREET ADDRESS OF PROPERTY: 674 MAGNOLIA AVENUE EAST, SAINT PAUL, MN 55106

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: $160,889.34

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: 2004-000082, LLC

RESIDENTIAL SERVICER: LoanCare, LLC

TAX PARCEL IDENTIFICATION NUMBER: 292922130008

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100154100000415364

THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by such mortgage, or any part thereof, or, if the action or proceeding has been instituted, that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.

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

DATE AND TIME OF SALE: September 24, 2024 at 10:00 AM.

PLACE OF SALE: Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, 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 six (6) months from the date of sale.

TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on March 24, 2025.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

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

Dated: July 25, 2024

GUIDANCE RESIDENTIAL, LLC
Mortgagee

TROTT LAW, P.C.

By: /s/

N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT
OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, that the mortgage foreclosure sale referred to in the foregoing Notice of Mortgage Foreclosure Sale has been postponed to:

DATE AND TIME OF SALE: November 05, 2024 at 10:00 AM

PLACE OF SALE: Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, St. Paul, MN 55102.

TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on May 5, 2025.

Dated: September 17, 2024

GUIDANCE RESIDENTIAL, LLC
Mortgagee

TROTT LAW, P.C.

By: /s/

N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)

HOMESTEAD DESIGNATION

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 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 THE 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.

AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The undersigned, being first duly sworn on oath says; that he/she is the attorney 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 for foreclosing said mortgage	$	1,150.00
Printer's fee for publishing notice of sale	$	760.00
Fees for serving notice of sale on occupants	$	160.00
Sheriff's fee for making foreclosure sale	$	80.00
Recording/Filing Fees	$	146.00
Total Costs and Disbursements	$	2,296.00

Attorney for Mortgagee

Subscribed and sworn to before me this 31st day of October, 2024,
by Sung Woo Hong.

Notary Public

SONJA L. RIVERA
Notary Public-Minnesota
My Commission Expires Jan. 31, 2028

AFFIDAVIT OF COMPLIANCE

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The undersigned, being first duly sworn on oath, says that:

1. The Preforeclosure Notice - Foreclosure Prevention Counseling has been delivered in compliance with Minn. Stat. § 580.021.

2. The Foreclosure Advice Notice to Owners ("*Help for Homeowners in Foreclosure*") and the Notice of Redemption Rights have been delivered in compliance with Minn. Stat. § 580.041.

3. The Notice of Sale in the form required by Minn. Stat. § 580.04 has been delivered in compliance with Minn. Stat. § 580.03.

4. The Foreclosure: Advice to Tenants notice has been delivered in compliance with Minn. Stat. § 580.042.

5. The Homestead Designation Notice has been delivered in compliance with Minn. Stat. § 582.041, if applicable.

6. The Mediation Notice for Agricultural Property and the Notice for Separate Tracts of Agricultural Property have been served in compliance with Minn. Stat. §§ 582.039 and 582.042, respectively, if applicable.

Attorney for Mortgagee

Subscribed and sworn to before me this 31st day of October, 2024,
by Sung Woo Hong.

Notary Public

SONJA L. RIVERA
Notary Public-Minnesota
My Commission Expires Jan. 31, 2028

SHERIFF'S CERTIFICATE OF SALE

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

I, Bob G. Fletcher, 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 that certain mortgage therein described, to-wit:

DATE OF MORTGAGE: March 30, 2018

MORTGAGOR(S): Rayaleh Moussa Hassan, unmarried

MORTGAGEE: 2004-000082, LLC

DATE AND PLACE OF FILING: Recorded on April 12, 2018 as Document Number A04705688 in the Office of the County Recorder of Ramsey County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Guidance Residential, LLC by assignment recorded on April 12, 2018 as Document Number A04705689 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Mortgage Electronic Registration Systems, Inc. by assignment recorded on April 12, 2018 as Document Number A04705690 in the Office of the County Recorder of Ramsey County, Minnesota; thereafter assigned to Guidance Residential, LLC by assignment recorded on October 6, 2021 as Document Number A04911597 in the Office of the County Recorder of Ramsey County, Minnesota.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: 2004-000082, LLC

RESIDENTIAL SERVICER: LoanCare, LLC

TAX PARCEL IDENTIFICATION NUMBER: 292922130008

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100154100000415364

I did at the time and place in said notice specified, to-wit: at the Ramsey County Sheriff's Office, 360 Wabasha St. N., Suite 111, St. Paul, Minnesota, on **November 05, 2024 at 10:00 AM**, offer for sale and sell at public auction to the highest and best bidder, the tract of land lying and being in the County of Ramsey, State of Minnesota, described as follows, to-wit:

Lot 7, Block 4, Arlington Hills Addition to Saint Paul, Ramsey County, Minnesota

PROPERTY ADDRESS: 674 MAGNOLIA AVENUE EAST, SAINT PAUL, MN 55106

and did strike off and sell the same to **Guidance Residential, LLC** for the sum of **$177,558.28**, (with an annual interest rate of **5.00%**) 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 by law for redemption by the mortgagors, their personal representatives or assigns is **six (6) months** from the date of said sale.

In Testimony Whereof, I have hereunto set my hand this November 05, 2024.

Bob G. Fletcher
Sheriff of Ramsey County, Minn.

Deputy

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

On November 05, 2024, before me personally appeared MICHAEL E FRANK to me known to be the Deputy Sheriff of said County, and the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as such Deputy Sheriff.

STEVEN D. EBLING
Notary Public-Minnesota
My Commission Expires Jan. 31, 2029

SCRA MILITARY AFFIDAVIT

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The undersigned, being first duly sworn on oath says; that he/she knows the facts relating to the military service status of GUIDANCE HOLDING CORPORATION AKA 2004-000082, LLC and RAYALEH MOUSSA HASSAN who was/were the owner(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 12 months preceding such sale, as appears from the following facts: due inquiry by agents of the mortgagee.

Attorney for Mortgagee

Subscribed and sworn to before me this 4th day of November, 2024,

by Sung Woo Hong.

Notary Public

SONJA L. RIVERA
Notary Public-Minnesota
My Commission Expires Jan. 31, 2028

THIS INSTRUMENT WAS DRAFTED BY:

TROTT LAW, P.C.
Attorneys at Law
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(24-0729-FC01)

Send Tax Statements To:

LoanCare, LLC
3637 Sentara Way
Virginia Beach, VA 23452