

Public Notices

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 02, 2009
 MORTGAGOR: Darlene M. Kropp, a single person
 MORTGAGEE: Affinity Plus Federal Credit Union, a credit union organized under the laws of the United States of America
 DATE AND PLACE OF RECORDING: Recorded September 29, 2009 in the office of the County Recorder, as Document No. A 369144, Benton County, Minnesota.

TRANSACTION AGENT: None
 TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: None
 LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Affinity Plus Federal Credit Union
 RESIDENTIAL MORTGAGE SERVICER: Affinity Plus Federal Credit Union
 MORTGAGED PROPERTY ADDRESS: 324 5th Street South, Sauk Rapids, Minnesota 56379

TAX PARCEL I.D. NOS. 19.00110.00

LEGAL DESCRIPTION OF PROPERTY: Lots Ten (10) and Eleven (11), Block Five (5), in the original Town of Sauk Rapids, Benton County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Benton
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$67,200.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$61,165.79

INTEREST RATE AND PER DIEM: Current interest rate is 7.125%, with a per diem of \$10.72.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements by statute; 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: October 26, 2017, at 10:00 am.

PLACE OF SALE: Benton County Sheriff's Office, 581 Highway 23, Foley, Minnesota 56329, to pay the debt then secured by said Mortgage, taxes, if any, on said premises, and the costs and disbursements, including attorneys' fees allowed by law subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: 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 April 26, 2018, at 11:59 p.m.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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: September 5, 2017

MESSERLI & KRAMER P.A.
 By: /s/ Thomas J. Hainje
 Thomas J. Hainje (Lic. #390325)
 1400 Fifth Street Towers
 100 South Fifth Street
 Minneapolis, MN 55402-1217
 (612) 672-3600
 Attorney in Fact for
 Affinity Plus Federal Credit Union
 15845-910

IMPORTANT NOTICE: This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sept. 12, 19, 26
 Oct. 3, 10, 17, 2017

Notice of Mortgage Foreclosure Sale

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: March 26, 2015
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$228,759.00

MORTGAGOR(S): Carter Schinkel and Jill L. Schinkel, Husband and Wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for NFM, Inc. dba NFM Lending, its successors and/or assigns

DATE AND PLACE OF RECORDING: Recorded: August 03, 2015 Benton County Recorder, Document Number: 411000

ASSIGNMENTS OF MORTGAGE: And assigned to: First Guaranty Mortgage Corporation Dated: August 23, 2017 Recorded: August 28, 2017 Benton County Recorder Document Number: A424744 Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 1002591-0001230541-7 Lender or Broker: NFM, Inc. dba NFM Lending Residential Mortgage Servicer: RoundPoint Mortgage Servicing Corporation Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Benton
 Property Address: 4718 8th Street Loop NE, Saint Cloud, MN 56304-4664

Tax Parcel ID Number: R 17.02249.00

LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 10, Waters Edge at Donovan Lake 4th Addition, according to the recorded plat thereof, Benton County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$228,987.79

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: November 01, 2017 at 10:00 AM

PLACE OF SALE: Benton County Sheriff's Office, 581 Highway 23, Foley MN 56329 to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney fees allowed by law, subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

If the 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 May 01, 2018, or the next business day if May 01, 2018 falls on a Saturday, Sunday or legal holiday.
 Mortgagor(s) released from financial obligation: NONE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. 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.

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: September 19, 2017

ASSIGNEE OF MORTGAGEE: First Guaranty Mortgage Corporation

Wilford, Geske & Cook P.A.
 Attorneys for Assignee of Mortgagee
 7616 Currell Blvd Ste 200
 Woodbury, MN 55125-2296
 (651) 209-3300
 File Number: 038250F01

Sept. 19, 26,
 Oct. 3, 10, 17, 24, 2017

Notice of Mortgage Foreclosure Sale

HE 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:

Mortgagor: Jamie H. Nixon, a single man

Mortgagee: Mortgage Electronic Registration Systems, Inc. as nominee for U.S. Bank N.A. Dated: 01/05/2011 Recorded: 01/10/2011 Benton County Recorder Document No. A379362 Assigned To: U.S. Bank National Association Dated: 11/17/2016 Recorded: 11/18/2016 Benton County Recorder Document No. A419490 Transaction Agent: Mortgage Electronic Registration Systems, Inc. Transaction Agent Mortgage Identification Number: 100021200002727476 Lender or Broker: U.S. Bank N.A. Residential Mortgage Servicer: U.S. Bank National Association Mortgage Originator: U.S. Bank N.A.

LEGAL DESCRIPTION OF PROPERTY: That part of the Southeast Quarter of the Northwest Quarter (SE1/4NW1/4), Section Twenty-nine (29), Township Thirty-six (36), Range Thirty (30), Benton County, Minnesota, described as follows: Beginning at the Southwest corner of said Southeast Quarter of the Northwest Quarter (SE1/4NW1/4); thence North 02°21'30" West (assumed bearing) along the West line of said Southeast Quarter of the Northwest Quarter (SE1/4NW1/4) a distance of 283.03 feet; thence East parallel to the South line of said Southeast Quarter of the Northwest Quarter (SE1/4NW1/4) a distance of 140 feet; thence South parallel to the West line of said Southeast Quarter of the Northwest Quarter (SE1/4NW1/4) a distance of 283.03 feet; thence West along the South line of said Southeast Quarter of the Northwest Quarter (SE1/4NW1/4) to the point of beginning and there terminating.

This is Abstract Property.
 TAX PARCEL NO.: 090049400
 ADDRESS OF PROPERTY: 2741 10TH ST NE, SAUK RAPIDS, MN 56379

COUNTY IN WHICH PROPERTY IS LOCATED: Benton
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$144,333.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$136,241.96

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: September 26, 2017, 10:00 AM

PLACE OF SALE: Main Entrance to Sheriff's Office, 581 Highway 23, Foley, MN

to pay the debt then 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), their personal representatives or assigns.

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is March 26, 2018 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.

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

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: August 9, 2017

U.S. Bank National Association, Assignee of Mortgagee

PFB LAW, PROFESSIONAL

ASSOCIATION
 By: Michael V. Schleisman, Michael T. Oberle, John M. Miller
 Attorneys for:
 U.S. Bank National Association, Assignee of Mortgagee
 55 East Fifth Street, Suite 800
 St. Paul, MN 55101-1718
 651-209-7599
 651-228-1753 (fax)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

17908-17-00007-1

Aug. 15, 22, 29
 Sept. 5, 12, 19, 2017

Notice of Hearing

STATE OF MINNESOTA
 DISTRICT COURT
 CHISAGO COUNTY
 TENTH JUDICIAL DISTRICT
 Case Type: Dissolution with Child
 Court File No.: 13-FA-17-204

MELISSA BEA RAASCH
 421 BROADWAY AVE N
 FOLEY, MN 56329

In the Marriage of JASON ROBERT RAASCH and Melissa Bea Raasch

You are notified of the following hearing date(s):

October 23, 2017
 Review Hearing
 1:30PM

at the following location:

Robert G. Rancourt
 Chisago County
 District Court
 313 North Main Street
 Center City, MN 55012
 (651) 213-8650

You are expected to appear fully prepared.

Dated: August 31, 2017

/s/ Kathleen E. Karnowski
 Chisago County
 Court Administrator
 /s/ Barbara A. Jensen, Deputy

Sept. 5, 12, 19, 2017

Notice of Probate

STATE OF MINNESOTA
 DISTRICT COURT
 COUNTY OF BENTON
 SEVENTH JUDICIAL DISTRICT
 PROBATE COURT DIVISION
 Court File No. 05-PR-17-1605

In Re: Estate of Alvin C. Laim, Decedent

NOTICE OF INFORMAL PROBATE OF WILL AND INFORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

Notice is given that an Application for Informal Probate of Will and Informal Appointment of Personal Representative was filed with the Registrar, along with a Will dated June 7, 2001. The Registrar accepted the application and appointed Kraig Laim, whose address is 503 Riverside Avenue North, Sartell, MN 56377, to serve as the personal representative of the decedent's estate.

Any heir, devisee or other interested person may be entitled to appointment as personal representative or may object to the appointment of the personal representative. Any objection to the appointment of the personal representative must be filed with the Court, and any properly filed objection will be heard by the Court after notice is provided to interested persons of the date of hearing on the objection.

Unless objections are filed, and unless the court orders otherwise, the personal representative has the full power to administer the estate including, after thirty (30) days from the issuance of letters testamentary, the power to sell, encumber, lease, or distribute any interest in real estate owned by the decedent.

Notice is further given that, subject to Minn. Stat. §524.3-801, all creditors having claims against the decedent's estate are required to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

Dated: September 8, 2017

/s/ Cheryl Woehler
 Court Administrator

BURNS LAW OFFICE
 Harry E. Burns MN# 0139324
 111 9th Avenue North
 St. Cloud, MN 56303
 Telephone: (320) 252-8767
 e-mail: harryb@burnslawoffice.com

Sept. 19, 26, 2017



AUTOMOTIVE
 Foley Auto Glass Michael Barthelemy 320-968-9931 or 355-3131
 JMJ Transmission Inc. Ken Rau 320-253-1835
 Murphy Chevrolet Chad Murphy 320-968-6239

CHURCHES, ORGANIZATIONS & SOCIAL SERVICES
 Big Brothers Big Sisters of Central MN Ann Matvick 320-253-1616
 Central MN Boy Scouts Council Wade Bastian 320-251-3930
 Cross Center of Benton County Carole Mersinger 320-968-7012
 Dunganvin Katherine Pfouts 651-699-6050
 Foley Area C.A.R.E. Connie Cardinal 320-968-7848 or 333-3604
 New Life Church of Foley Tina VonWald 320-968-7796

HEALTH & FITNESS
 Certified Health & Safety, LLC Amanda Strang 320-266-3091
 Foley Physical Rehab Dan Milejczak 320-968-4677
 Foley Wellness Center Dr. Matt Hoffman 320-968-7413
 Heritage of Foley Candi Janssen 320-968-6201
 Huse Orthodontics, PA Cynthia Krueger 320-253-8908
 Juice Plus+ Teresa Baert 320-267-4439
 Molacek Family Eyecare Garrett Molacek 320-968-6015
 Snap Fitness Larry & Toni Nadeau 320-968-4900

INSURANCE & FINANCIAL SERVICES
 American Family Ins. Gary Scott, Agent - Milaca 320-983-6880
 Benton Economic Partnership, Inc. John Uphoff, Exec. Dir. 320-968-6197
 Benton Insurance Service Ryan Christiansen 320-968-6973
 Coemper Financial Jodie Garceau 320-241-6318
 Falcon National Bank John Herges 320-968-6300
 First Nat'l Bank of Milaca Traci Otten (Gilman) 320-983-2341
 Frandsen Bank & Trust Bernie Peterson 320-968-6293
 Mid Minnesota Money Mgt. Mark Reimer 320-252-4062 or 267-3215
 Stangl & Jaskowiak LTD Roberta Hovland 320-252-9972
 State Farm Insurance Toni Nadeau 320-968-6766
 The Insurance Shoppe Scott Beehler 320-968-6217 or 320-333-5015
 Thorsten Financial Services, Inc. Brian Thorsten 320-258-6190
 Thrivent Financial Chris Ehlen - Milaca 320-983-6685
 Tri-County Insurance Jim Trewick 320-968-6496

MANUFACTURING
 Blow Molded Specialties, Inc. Doug Von Arb 320-968-5545
 Pouchtec Industries LLC Shawn D. Zappa 612-280-5230 or 320-968-4868

PUBLIC SCHOOL & GOVERNMENT
 City of Foley Sarah Brunner 320-968-7260
 Foley Public Library Judy Weis 320-968-6612
 Foley Public Schools Paul Neubauer 320-968-7175
 Foley Community Education Alyssa Stewart 320-968-8619

PUBLICATIONS
 Benton County News Keith Youso 320-968-7220
 Sauk Rapids Herald A. J. Hasselini allison@saukherald.com

REAL ESTATE SERVICES
 Benton County Abstract Bruce Latterell 320-968-7278
 Godzala/Brenny Realtor Team Edina Realty Jonathan Brenny/Jesse Godzala 320-255-9000

RETAIL & SERVICES
 Advanced Appraisal Sauk Rapids Inc. Raoul Warzecha 320-249-5044
 Berry Law Offices Chelsea Markfort 763-389-0178
 Bogart, Pederson & Assoc. Inc. Craig Wensmann, Pres. 763-262-8822
 Brenny Oil Co. Inc. Mark Brenny 320-968-7955
 Central MN Arts Board Leslie LeCuyer, Exec. Dir. 320-968-4290
 Coborn's Shirley Werlinger 320-968-7205
 Culligan Water Treatment Tim Gens culliganstcloud.com 320-252-2382
 Custom Accents Inc. Angie Hill 320-654-9600
 Cutting Edge Salon Jessica Miller 320-968-4646
 Cynthia Kirchoff Law Cynthia Kirchoff 320-968-8002
 Foley Collision Center, Inc. JoDee Kampa 320-968-7611
 Foley Funeral Home Inc. Greg Wenner 320-968-7111
 Foley Fuel & Lumber Company Inc. Randy Kotsmith 320-968-6291
 Grand Champion Meats-Foley Kelly Gall 320-968-7267
 Grub & Pub Russell Holewa 320-248-7641 or 320-355-9692
 Henry's Catering and Banquet Center, Inc. Sharon Henry 320-968-6772
 Henry Embroidery & Screen Printing Jodi Henry 320-968-6597
 Kalton Communications Bill & Gini Kalton 320-290-8491
 Mille Lacs Veterinary Services Margie Elbert 320-983-6303
 Mighty Axe Hops Eric R. Sannerud 952-201-4227
 Mighty Pine Ranch, LLC Tom/Krissy Scheffers 320-387-2944
 Neighborhood Plmg/Htg & A/C Gary Gruba 320-968-7133
 Pampered Chef Amy Marshik 320-387-2776
 Priority Investigations & Protective Services Michael Lewandowski 320-249-0995

Pro Staff Chris Brickman 320-656-9777
Rengel Printing Co. Inese Mehr (Pete Rengel, Owner) 888-861-5951
Restore 24 Jim Alvord 320-257-4994
Servpro Kris Reichle 320-248-5400
Thirty-One Mary E. Jensen 320-291-4996
TJs Coffee Shop Jaci Talberg 320-968-6428
Xcel Energy Mark Osendorf 320-255-8610

RESTAURANTS/ENTERTAINMENT
 Subway Vaughn Cornelius 320-968-8330

WEB DESIGN & HOSTING
 New Frontier Services, Inc. Brian Lorenz 320-250-7065
 WebWizard Works, Inc. Brian Laverdiere 320-281-9323

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