

DATE: January 17, 2019  
 YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

- INFORMATION REGARDING MORTGAGE TO BE FORECLOSED**
1. Date of Mortgage: July 5, 2013
  2. Mortgagors: Robert W.J. Anderson and Marcia M. Anderson, husband and wife; Bernice F. Anderson, a single person; Aaron R. Anderson and Michelle M. Anderson, husband and wife
  3. Mortgagees: RiverWood Bank
  4. Recording Information:  
 Recorded on July 15, 2013, as Document Number 774589 in the Office of the County Recorder in and for Sherburne County, Minnesota; and recorded on July 25, 2013, as Document Number 398252 in the Office of the County Recorder in and for Benton County, Minnesota.
  5. Assignments of Mortgage, if any:  
 None.

**INFORMATION REGARDING MORTGAGED PREMISES**

6. Tax parcel identification number of the mortgaged premises: See attached **Exhibit A**
7. Legal description of the mortgaged premises: See attached **Exhibit A**  
*Check here if all or part of the described real property is Registered (Torrens)*
8. The physical street address, city, and zip code of the mortgaged premises:  
**Addresses are unassigned in Foley, MN for Parcels 1, 2, 4, 5, 6, 8, 34 and 36**  
**Addresses are unassigned in Becker, MN for Parcels 9, 11, 12, 13, 14, 15, 16, 17, 18, 19, 22, 23, 26, 27, 28, 29, 30, 31, 32, and 33**  
**722 165th Avenue NE, Foley, MN (Parcel 3)**  
**1845-175th Avenue NE, Foley, MN (Parcel 7)**  
**8521 County Road 23 SE, Becker, MN (Parcel 10)**  
**15221-82nd Street SE, Becker, MN (Parcel 21)**  
**15793-82nd Street SE, Becker, MN (Parcel 24)**  
**15751-82nd Street SE, Becker, MN (Parcel 25)**  
**18171-45th Street NE, Foley, MN (Parcel 35)**  
**4875-185th Avenue NE, Foley, MN (Parcel 37)**

**OTHER FORECLOSURE DATA**

9. The person holding the Mortgage: **[check one]**  
 is a transaction agent, as defined by Minn. Stat. 58.02, subd. 30.  
 The name(s) of the transaction agent, residential mortgage servicer, and the lender or broker, as defined in Minn. Stat. 58.02, is/are [...].  
 The transaction agent's mortgage identification number, if stated on the Mortgage, is [...].  
 is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30.  
 The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is/are N/A
10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is N/A

**INFORMATION REGARDING FORECLOSURE**

11. The requisites of Minn. Stat. 580.02 have been satisfied.
12. The original principal amount secured by the Mortgage was **\$2,800,000.00**.
13. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: **\$2,666,645.31**.

14. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Benton County, Minnesota, at public auction on **March 13, 2019, at 10:00 a.m., in the lobby of the Benton County Sheriff's office at 581 Highway 23, Foley, MN 56329.**

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is **twelve (12) months** after the date of sale.

16. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, the time to vacate the property is **11:59 p.m. on March 13, 2020.**

**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.**

Name and address of Attorney for Mortgagee or Mortgage Assignee:  
**Mark W. Vyvyan, Esq.**  
**Kyle W. Uhl, Esq.**  
**Fredrikson & Byron, P.A. (LML)**  
**200 South 6th Street**  
**Suite 4000**  
**Minneapolis, MN 55402**

Name of Mortgagee or Mortgage Assignee:  
**RiverWood Bank**  
**EXHIBIT A**

**Description of Property**

- Parcel 1 (PID No. 03-00305-00):**  
 The Northeast ¼ of the Northwest ¼, Section 22, Township 36, Range 28, Benton County, Minnesota.
- Parcel 2 (PID No. 03-00306-00):**  
 The Southeast ¼ of the Northwest ¼ of Section 22, Township 36, Range 28, Benton County, Minnesota.
- Parcel 3 (PID No. 03-00387-00):**  
 The Northwest ¼ of the Southwest ¼ of Section 27, Township 36, Range 28, Benton County, Minnesota, except highway easement.
- Parcel 4 (PID No. 03-00390-00):**  
 The Southwest ¼ of the Southwest ¼ of Section 27, Township 36, Range 28, Benton County, Minnesota, except highway easement.
- Parcel 5 (PID No. 03-00325-00):**  
 The Northwest ¼ of the Southwest ¼, Section 23, Township 36, Range 28, Benton County, Minnesota.
- Parcel 6 (PID No. 03-00310-00):**  
 The Southeast ¼ of the Southeast ¼, Section 22, Township 36, Range 28, Benton County, Minnesota, less highway and less South 825 feet thereof.
- Parcel 7 (PID No. 03-00309-00):**  
 The North ½ of the Southeast ¼, Section 22, Township 36, Range 28, Benton County, Minnesota.
- Parcel 8 (PID No. 03-00040-00):**  
 The South ½ of the Southeast ¼, Section 3, Township 36, Range 28, Benton County, Minnesota.
- Parcel 9 (PID No. 05-109-4100):**  
 The North ½ of the Southeast ¼ of Section 9, Township 34 North, Range 28 West, Fourth Principal Meridian, except that part lying West of Sherburne County Ditch number 19, Sherburne County, Minnesota. Subject to railroad right of way.
- Parcel 10 (PID No. 05-107-4202):**  
 The South ½ of the Southeast ¼ of Section 7,

Township 34 North, Range 28 West, Sherburne County, Minnesota, less and except the East 33 feet of the Southeast ¼ of the Southeast ¼.

**Parcel 11 (PID No. 05-118-1200):**  
 All that part of the West ½ of the Northeast Quarter lying North and West of Town Road, Section 18, Township 34 North, Range 28 West, according to the United States Government Survey thereof, and situate in Sherburne County, Minnesota.

**Parcel 12 (PID No. 05-117-2100):**  
 The Northeast ¼ of the Northwest ¼ of Section 17, Township 34 North, Range 28 West, Sherburne County, Minnesota.

**Parcel 13 (PID No. 05-105-4205):**  
 That part of the Northwest of the Southeast ¼ of Section 5, Township 34 North, Range 28 West, Sherburne County, Minnesota, described as follows:  
 Beginning at the Northwest corner of said Northwest ¼ of the Southeast ¼ of said Section 5; thence South 89 degrees 41 minutes 35 seconds East along the north line of said Northwest ¼ of the Southeast ¼ a distance of 262.00 feet; thence South 53 degrees 50 minutes 44 seconds West a distance of 180.00 feet; thence South 30 degrees 45 minutes 16 seconds West a distance of 83.00 feet; thence South 88 degrees 20 minutes 22 seconds West a distance of 69.00 feet to a point on the west line of said Northwest ¼ of the Southeast ¼; thence North 1 degree 39 minutes 38 seconds West along the west line of said Northwest ¼ of the Southeast ¼ distance of 181.00 feet to the point of beginning.

**Parcel 14 (PID No. 05-105-1102):**  
 That part of the Northeast ¼ of Section 5, Township 34 North, Range 28 West, Sherburne County, Minnesota, described as follows:  
 Beginning at the East Quarter corner of said Section 5; thence on an assumed bearing of North 89 degrees 41 minutes 35 seconds West along the South line of said Northeast ¼ a distance of 2634.29 feet to the southwest corner of said Northeast ¼; thence North 1 degree 39 minutes 38 seconds West along the west line of said Northeast ¼ a distance of 1168.94 feet; thence North 88 degrees 20 minutes 22 seconds East a distance of 1724.31 feet; thence South 48 degrees 20 minutes 34 seconds East a distance of 1127.62 feet; thence South 14 degrees 48 minutes 09 seconds East a distance of 390.00 feet to a point on the east line of said Northeast ¼; thence South 1 degree 18 minutes 09 seconds East along said east line a distance of 106.00 feet to the point of beginning.

**AND**  
 That part of the Northeast ¼ of Section 5, Township 34 North, Range 28 West, Sherburne County, Minnesota, described as follows:  
 Commencing at the southeast corner of said Northeast ¼; thence North 1 degree 18 minutes 09 seconds West, assumed bearing along the east line of said Northeast ¼ a distance of 106.00 feet to the point of beginning; thence North 14 degrees 48 minutes 09 seconds West a distance of 390.00 feet; thence North 48 degrees 20 minutes 34 seconds West a distance of 1583.37 feet to the southerly most corner of Lot 1, Block 1, Ampe Acres; thence North 1 degree 18 minutes 89 seconds West along the east line of said Lot 1 a distance of 76.16 feet; thence North 89 degrees 58 minutes 43 seconds East a distance of 1250.12 feet to a point on the east line of said Northeast ¼, said point being the southeast corner of Lot 1, Block 2, Ampe Acres; thence South 1 degree 18 minutes 09 seconds East along the east line a distance of 1506.48 feet to the point of beginning.

**Parcel 15 (PID No. 05-117-1200):**  
 The Northwest ¼ of the Northeast ¼ of Section 17, Township 34 North, Range 28 West, Sherburne County, Minnesota.

**Parcel 16 (PID No. 05-108-4200):**  
 The West ½ of the Southeast ¼ of Section 8, Township 34 North, Range 28 West, Sherburne County, Minnesota.

**Parcel 17 (PID No. 05-105-4101):**  
 The Northeast ¼ of the Southeast ¼, Section 5, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 18 (PID No. 05-105-4400):**  
 The Southeast ¼ of the Southeast ¼ and that part of the Southwest ¼ of the Southeast ¼,

which lies southerly of the following described line: Commencing at the Southwest corner of said Southwest ¼ of the Southeast ¼; thence North 01 degrees 39 minutes 38 seconds West, on an assumed bearing along the West line of said Southwest ¼ of the Southeast ¼ 369.73 feet to the point of beginning of the line to be described; thence North 89 degrees 52 minutes 49 seconds East to its intersection with the East line of said Southwest ¼ of the Southeast ¼ and said described line there ending, all in Section 5, Township 34 North, Range 28 West, Sherburne County, Minnesota.

**Parcel 19 (PID No. 05-108-1100):**  
 The North ½ of the Northeast ¼ of Section 8, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 20:**  
 (This parcel is purposefully omitted.)

**Parcel 21 (PID No. 05-108-4100):**  
 The East ½ of the Southeast ¼ of Section 8, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 22 (PID No. 05-109-2201):**  
 The Northwest ¼ of the Northwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 23 (PID No. 05-109-2301):**  
 The Southwest ¼ of the Northwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 24 (PID No. 05-109-2400):**  
 The Southeast ¼ of the Northwest ¼ and the Northeast ¼ of the Southwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 25 (PID No. 05-109-3200):**  
 The Northwest ¼ of the Southwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 26 (PID No. 05-109-3300):**  
 The Southwest ¼ of the Southwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 27 (PID No. 05-109-3400):**  
 The Southeast ¼ of the Southwest ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 28 (PID No. 05-109-4301):**  
 The Southwest ¼ of the Southeast ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 29 (PID No. 05-109-4401):**  
 The Southeast ¼ of the Southeast ¼ of Section 9, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 30 (PID No. 05-110-3100):**  
 The Northeast ¼ of the Southwest ¼ of Section 10, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 31 (PID No. 05-110-3400):**  
 The North ½ of the Southeast ¼ of the Southwest ¼ of Section 10, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 32 (PID No. 05-115-4100):**  
 The Northeast ¼ of the Southeast ¼ of Section 15, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 33 (PID No. 05-116-2100):**  
 The Northeast ¼ of the Northwest ¼ of Section 16, Township 34, Range 28, Sherburne County, Minnesota.

**Parcel 34 (PID No. 03-00016-00):**  
 The Southwest ¼ of the Northeast ¼ of Section 2, Township 36, Range 28, Benton County, Minnesota.

**Parcel 35 (PID No. 03-00023-00):**  
 The West ½ of the Southeast ¼ of Section 2, Township 36, Range 28, Benton County, Minnesota.

**Parcel 36 (PID No. 03-00015-00):**  
 The Southeast ¼ of the Northeast ¼, less Highway Easement Section 2, Township 36, Range 28, Benton County, Minnesota.

**Parcel 37 (PID No. 03-00022-00):**  
 The East ½ of the Southeast ¼ of Section 2, Township 36, Range 28, less Highway Benton County, Minnesota.  
 F4-6B

**PROBATE NOTICE**

STATE OF MINNESOTA  
 COUNTY OF BENTON  
 SEVENTH JUDICIAL DISTRICT  
 DISTRICT COURT  
 PROBATE DIVISION  
 Court File No: 05-PR-19-24

NOTICE AND ORDER OF HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

Estate of  
 Jay R. Saldana,  
 Decedent.  
 It is Ordered and Notice is given that on February 4, 2019, at 8:00 a.m., a hearing will be held in this Court at 615 MN-23, Foley, Minnesota, for the formal probate of an instrument purporting to be the Will of the Decedent dated, February 22, 2011, ("Will"), and for the appointment of Jordan R. Saldana, whose address is 424 - 23rd Avenue North, Sartell, MN 56377, as Personal Representative of the Estate of the Decedent in an unsupervised administration. Any objections to the Petition must be filed with the Court prior to or raised

at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate, including the power to collect all assets, to pay all legal debts, claims, taxes, and expenses, to sell real and personal property, and to do all necessary acts for the Estate.  
 Notice is also given that (subject to Minnesota Statutes 524.3-801) all creditors having claims against the Estate are required to present the claims to the Personal Representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.  
 Dated: 1/4/2019  
 /s/ Michael S. Jesse  
 Judge of District Court  
 Dated: 1/4/2019

Nicole Kampa  
 Court Administrator-Deputy  
 Attorney for Petitioner  
 Bradley W. Hanson  
 Quinlivan & Hughes, P.A.  
 1740 West St. Germain Street  
 Saint Cloud, MN 56302  
 Attorney License No: 15894X  
 Telephone: (320) 251-1414  
 FAX: (320) 251-1415  
 Email: bhanson@quinlivan.com

F-3-2B

**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: Rushmore Loan Management Services, LLC  
 Mortgage Originator: Not Applicable

**NOTICE OF MORTGAGE FORECLOSURE SALE**

COUNTY IN WHICH PROPERTY IS LOCATED: Benton  
 Property Address: 4718 8th Street Loop NE, Saint Cloud, MN 56304-4664  
 Tax Parcel ID Number: R17.02249.00  
 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: \$254,456.02  
 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 23, 2019 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 July 23, 2019, or the next business day if July 23, 2019 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: December 03, 2018  
 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: 038250F04

**NOTICE OF POSTPONEMENT OF FORECLOSURE SALE**

The above referenced sale scheduled for January 23, 2019 at 10:00 AM has been postponed to February 26, 2019 at 10:00 AM in the Benton County Sheriff's Office, 581 Highway 23, Foley MN 56329 in said County and State.  
 DATED: January 11, 2019  
 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: 038250F04  
 F-4-1B