

Oct. 30, Nov. 6-13-20-27-Dec. 4  
**NOTICE OF MORTGAGE FORE-  
CLOSURE 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:

1. Date of Mortgage: June 6, 2008.  
2. Mortgagors: Daniel S. Osborne and Tamara A. Osborne, husband and wife.

3. Mortgagee: Gate City Bank.

4. Recorded on June 10, 2008, as Document Number 304284, in the Office of the County Recorder of Marshall County, Minnesota.

5. Assignments of Mortgage, if any: None.

6. Tax parcel identification number of the mortgaged premises: 49-0088-000.

7. Legal description of the mortgaged premises:

Lots One (1) and Two (2), of Block One (1), in Sands First Addition to the City of Alvarado, according to the Plat thereof on file in the Office of the County Recorder of Marshall County, Minnesota.

8. The physical street address, city, and zip code of the mortgaged premises: 190 Boundary Street, Alvarado, Minnesota 56710.

9. The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30. The name of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Gate City Bank.

10. If stated on the Mortgage, the name of the mortgage originator, as defined in Minn. Stat. 58.02, is Gate City Bank.

11. The requisites of Minn. Stat. 580.02 have been satisfied.

12. The original principal amount secured by the Mortgage was \$94,150.00.

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: \$91,124.46.

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 Marshall County, Minnesota, at public auction on **December 26, 2013, 10:00 a.m., at the lobby of the Marshall County Sheriff's Department, 208 East Colvin Avenue, Suite 1, Warren, MN 56762.**

15. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is six (6) 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 June 26, 2014.

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 AGRICUL-

TURAL PRODUCTION, AND ARE ABANDONED.

DATE: October 24, 2013  
Gate City Bank, Mortgagee  
Dean A. Rindy  
Kennelly & O'Keeffe  
Attorneys for Mortgagee  
P.O. Box 2105

Fargo, North Dakota 58107-2105  
MN Atty No. 0182229

THIS IS A COMMUNICATION  
FROM A DEBT COLLECTOR

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