

June 15-22-29-July 6-13-20

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

Dated: June 10, 2016

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of the Mortgage dated November 10, 2008, executed by Guillermo Beltran, as Mortgagor, to Community Bank of the Red River Valley now known as Frandsen Bank & Trust, as Mortgagee, and filed for record on November 19, 2008, as Document Number 305428, in the Office of the County Recorder of Marshall County, Minnesota. The land described in the Mortgage is not registered land.

2. The Mortgage has not been assigned.

3. The original principal amount secured by the Mortgage is \$26,639.65.

4. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.

5. The holder of the Mortgage has complied with all the conditions precedent to i) acceleration of the debt secured by the Mortgage, ii) foreclosure of the Mortgage, and iii) all notice and requirements by applicable statutes.

6. As of date of this notice, the accelerated amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is:

Principal Amount Due:	\$15,113.75
Interest Amount Due:	\$ 1,092.19
Late Charges Due:	\$ 138.88
Real Estate Taxes:	\$ 2,052.66
Total Amount Due:	\$18,397.48

7. Pursuant to the power of the sale in the Mortgage, the Mortgage will be foreclosed, and the land described as follows:

LOT SEVEN (7), IN BLOCK TWENTY (20) OF THE ORIGINAL TOWNSITE OF THE CITY OF OSLO, ACCORDING TO PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE COUNTY RECORDER WITHIN AND FOR MARSHALL COUNTY, MINNESOTA.

will be sold by the Marshall County Sheriff of Minnesota at a public auction on **Thursday, August 4, 2016, at 10:00 a.m. in the lobby at the Marshall County Sheriff's Office, 208 E Colvin Ave Ste #1, Warren, Minnesota.**

8. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is 180 days after the date of the Sheriff's sale.

9. 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.

10. Tax parcel identification number of the mortgaged premises is 55-0128-000.

11. The physical street address, city, and zip code of the mortgaged premises is 412 Marshall St, Oslo, MN 56744.

12. The person holding the Mortgage: is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30.

13. The name(s) of the residential mortgage servicer and the lender or broker, as defined in Minn. Stat. 58.02, is Community Bank of the Red River Valley, now known as Frandsen Bank & Trust.

Dated this 10th day of June, 2016.

Attorney for Mortgagee:

Mark A. Grainger
Neil Law Firm, P.C.
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P.O. Box 477
East Grand Forks, MN 56721
(218) 773-0808
MN Attorney License No. 0389575

MORTGAGEE:

Frandsen Bank & Trust
212 Main Street
Oslo, MN 56744

By: Cheri Pagnac
Its: Assistant Vice President

IMPORTANT NOTICE:

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION WILL BE USED FOR THAT PURPOSE.