

# Public Notice

(First Date of Pub.: wed., April 19, 2023)  
(Dates of Pub.: Wed., April 19, 26, May 3, 10, 17, 24, 2023)

## 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: June 28, 2016  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$142,160.00  
MORTGAGOR(S): Vicki L. Beckler, a single woman  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Homeowners Financial Group USA, LLC  
DATE AND PLACE OF FILING: Recorded on June 29, 2016 as Document Number 210013 in the Office of the County Recorder of Lyon County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, N.A. by assignment recorded on January 29, 2018 as Document Number ER05767 in the Office of the County Recorder of Lyon County, Minnesota; thereafter assigned to U.S. Bank Trust National Association, not in its individual capacity but solely as owner trustee for VRMTG Asset Trust by assignment recorded on December 20, 2022 as Document Number ER14973 in the Office of the County Recorder of Lyon County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot Eight (8) in Block One (1) of Sunrise Park Addition to the City of Marshall, Minnesota according to the

recorded plat thereof, Lyon County, Minnesota.  
STREET ADDRESS OF PROPERTY: 214 CARROW CIR, MARSHALL, MN 56258  
COUNTY IN WHICH PROPERTY IS LOCATED: Lyon County, Minnesota.  
THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$162,809.84

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
NAME OF MORTGAGE ORIGINATOR: Homeowners Financial Group USA, LLC  
RESIDENTIAL SERVICER: Shellpoint Mortgage Servicing  
TAX PARCEL IDENTIFICATION NUMBER: 27-837008-0  
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1003775-1300114233-5

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: June 08, 2023 at 10:00 AM.  
PLACE OF SALE: Lyon County Sheriff's Office, 611 West Main Street, Marshall, MN 56258.  
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 December 8, 2023.

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: April 13, 2023

U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR VRMTG ASSET TRUST 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  
(22-0108-FC02)

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

(First Date of Pub.: Wed., April 12, 2023)  
(Dates of Pub.: Wed., April 12, 19, 26, May 3, 10, 17, 2023)

## NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: July 1, 2011  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$83,558.00  
MORTGAGOR(S): Michael Robert Wing and Jennifer Jean Wing, husband and wife  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for U.S. Bank N.A., its successors and assigns  
DATE AND PLACE OF RECORDING: Recorded: July 5, 2011 Lyon County Recorder  
Document Number: 191432  
And reformed by: Court Order  
Recorded: February 27, 2023  
Document Number: ER15247

ASSIGNMENTS OF MORTGAGE:

And assigned to: U.S. Bank National Association  
Dated: February 14, 2017  
Recorded: February 14, 2017  
Lyon County Recorder  
Document Number: ER04995  
Transaction Agent: Mortgage Electronic Registration Systems, Inc.  
Transaction Agent Mortgage Identification Number: 100021200003826889  
Lender/Broker/Mortgage Originator: U.S. Bank N.A.  
Residential Mortgage Servicer: U.S. Bank National Association

COUNTY IN WHICH PROPERTY IS LOCATED: Lyon  
Property Address: 400 1st Ave W, Balaton, MN 56115  
Tax Parcel ID Number: 21-144019-0

LEGAL DESCRIPTION OF PROPERTY: Part of the Southeast Quarter of the Northeast Quarter (SE 1/4 NE 1/4) of Section Twenty-two (22), Township One Hundred Nine (109), Range Forty-two (42), described as follows: Commencing on the East line thirty Six (36) rods North of the Southeast Corner of the Northeast Quarter (NE 1/4) of Section Twenty Two (22), Township One Hundred Nine (109), Range Forty Two (42) West of the Fifth P.M.; thence running North fifty (50) feet, thence running West two hundred six and twenty five hundredths (206.25) feet, thence running South fifty (50) feet, thence running East two hundred six and twenty five hundredths (206.25) feet to the point of beginning

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$88,322.32

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; that this is registered property;

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: May 30, 2023 at 10:00 AM  
PLACE OF SALE: County Sheriff's office, in the lobby of the Law Enforcement Center, 611 West Main Street, Marshall, Minnesota  
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 November 30, 2023, or the next business day if November 30, 2023 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: April 4, 2023  
MORTGAGEE: U.S. Bank National Association

Wilford, Geske & Cook, P.A.  
Attorneys for Mortgagee  
7616 Currell Boulevard, Suite 200  
Woodbury, MN 55125  
(651) 209-3300

File Number: 051684-F1

(First Date of Pub.: Wed., April 19, 2023)  
(Dates of Pub.: Wed., April 19, 26, May 3, 2023)

## NOTICE TO CONTRACTORS

Sealed Bids will be received until 2:00 p.m. on Friday, May 12th, 2023 in the Auditor/Treasurers Office of the Lyon County Government Center, 607 West Main St., Marshall, MN by Aurora Heard, Lyon County Auditor/Treasurer on behalf of the Board of Commissioners for the following projects.

**S.A.P. 042-605-037**  
**Grading, Full Depth Reclamation, Aggregate Base, Seeding**  
See the Lyon County website, [www.lyonco.org](http://www.lyonco.org), for complete Notice and bid information.  
Electronic version of the plans and proposal are available to view/download at our public dashboard OneOffice site at <https://mn-co-lyon.app.rvvision.com/oneoffice>. Look under "Bidding" tab.

Aaron VanMoer, P.E.  
Lyon County Engineer

(First Date of Pub.: Wed., April 19, 2023)  
(Dates of Pub.: Wed., April 19, 26, May 3, 2023)

## NOTICE TO SUPPLIERS

Sealed Proposals will be received until 1:45 P.M. on May 12, 2023 at the Lyon County Government Center, 607 West Main Street, Marshall, MN for the following:

### 2023 SEASONAL REQUIREMENTS FOR BITUMINOUS MATERIALS

Please go to the Lyon County website; [www.lyonco.org](http://www.lyonco.org) for a complete Notice, bidding instructions and Proposal.

Aaron VanMoer  
Lyon County Highway Engineer

(First Date of Pub.: Wed., April 19, 2023)  
(Dates of Pub.: Wed., April 19, 26, 2023)

## Important Information Regarding Property Assessments This may affect your 2024 property tax payments.

The Board of Appeal and Equalization of the City of Tracy in Lyon County, Minnesota, will meet on Monday the 1st day of May, 2023, at 7:00 PM, at the City Hall. The purpose of this meeting is to determine whether property in the jurisdiction has been property valued and classified by the assessor.

If you believe the value or classification of your property is incorrect, please contact your assessor's office to discuss your concerns. If you disagree with the valuation or classification after discussing it with your assessor, you may appear before the local board of appeal and equalization. The board will review your assessments and may make corrections as needed. Generally, you must appeal to the local board before appealing to the county board of appeal and equalization.

Erik Hansen  
City Administrator

# Sons of Norway invites public to community and membership event

April is the time of year for the annual Membership Event hosted by Sons of Norway, and Stavanger Lodge 1-538 is excited to welcome Doug Ohman, a popular speaker, historian, author, and entertaining storyteller to present this year's program. Ohman is also an expert photographer with deep Minnesota roots.

Held on April 20 at the American Lutheran Church of Windom, 906 Prospect Ave., the Membership Event will include a social hour with Scandinavian refreshments served at 6 p.m., followed by the program "Scandinavian Landmarks of Minnesota" at 7 p.m. and an informative session extolling the benefits of membership in the Sons of Norway.

Ohman has traveled a lot of back roads in Minnesota over the last 28 years. He's taken thousands of photographs of barns, schoolhouses, churches, libraries, courthouses, and other structures that dot the prairies, wood-

lands, and towns of the state.

Every one of them has a story, and Ohman will share some of them in a program called "Scandinavian Landmarks of Minnesota." Travel along as he explores many of our state's Scandinavian landmarks. Hear the stories and see the beauty of these Minnesota treasures. Doug will highlight some sites you may be familiar with but promises to showcase some that are not well known. The program will be sure to inspire you to take your own exploratory road trip through the state.

Twenty-eight years ago, Ohman was the manager of the Mall of America when he started photographing churches.

A few years later, he left his job to pursue his interest in Minnesota history and photography. "I was 38 years old, and I took a chance," he said.

# Professional Directory

**Tracy Area Funeral Home**

STEPHENS Funeral Service

1155 Morgan St. • Tracy, MN • 507-629-4680  
Nathan & Valerie Stephens, owners

**DANA F. COLE & COMPANY, LLP**

Certified Public Accountants

GREG SHAW, CPA; EDWARD CARTER, ENROLLED AGENT

213 Fourth Street • Tracy, MN 56175 • 507-629-3909

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HOURS: Mon thru Thurs, 8 a.m. to 5 p.m.  
For Appointments Call (507) 734-2251

**Horvath Funeral Service**

444 Craig Ave, Tracy, MN 56175

629-4510, [www.horvathfuneralservice.com](http://www.horvathfuneralservice.com)

Quinn M. Horvath, Owner/Funeral Director

**Michael R. Thomas D.D.S. & Associates**

New Location

Patient Friendly Hours ~ Evenings & Friday Appointments

1511 Carlson Street, Marshall, MN

**507-532-3353**

[www.smiledesignersmn.com](http://www.smiledesignersmn.com)

M-Tues 8 a.m.-5 p.m. • Wed 8 a.m.-7 p.m. • Fri 8 a.m. - 2 p.m.

**PLACE YOUR AD!**

Call Tara at 507-629-4300.

**REASONABLE RATES!**

**WE ENCOURAGE LETTERS TO THE EDITOR**

LETTERS MUST BE SIGNED.

Send to  
Tracy Headlight Herald  
207 4th Street  
Tracy, MN 56175  
or email [per@headlightherald.com](mailto:per@headlightherald.com)

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Minnesota Attorney

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Social Security Disability

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**Minnesota Horse Expo 2023**

April 28-30

Presented by the Minnesota Horse Council  
**MN State Fairgrounds**

Enjoy **FREE** Pony & Wagon Rides, Shop 200+ Vendors, Watch the Daily Parade of Breeds & Stallion Presentations, Attend All the Riding & Training Demos.

**2 PRCA RODEOS • Fri. & Sat. 7:30pm**  
Rodeo Admission is in addition to Expo Admission

**Huge Tack & Clothing Consignment Sale**

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Visit [MNHorseExpo.org](http://MNHorseExpo.org) or Call 952-356-2029 for Ticket & Schedule Info