

Public Notice

(First Date of Pub.: Wed., Jan. 17, 2024)
 (Dates of Pub.: Wed., Jan. 17, 24, 31, Feb. 7, 14, 21, 2024)

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: November 22, 2021
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$168,100.00
 MORTGAGOR(S): James Lee Bursack and Tammela Marie Bursack, Husband and Wife
 MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Homeowners Financial Group USA, LLC, its successors and assigns

DATE AND PLACE OF RECORDING:
 Recorded: November 22, 2021, Lyon County Recorder
 Document Number: ER12824
 ASSIGNMENTS OF MORTGAGE:

And assigned to: U.S. Bank National Association
 Dated: August 24, 2022
 Recorded: August 24, 2022, Lyon County Recorder
 Document Number: ER14361
 Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1003775-1300242289-2

Lender/Broker/Mortgage Originator: Homeowners Financial Group USA, LLC
 Residential Mortgage Servicer: U.S. Bank National Association

COUNTY IN WHICH PROPERTY IS LOCATED: Lyon
 Property Address: 500 W. Thomas Ave, Marshall, MN 56258
 Tax Parcel ID Number: 27-210017-0

LEGAL DESCRIPTION OF PROPERTY: Lot 19 in Block 1 Fourth Addition to Eatros Place, an addition to the City of Marshall, Lyon County, Minnesota, according to the recorded plat thereof
 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$169,205.32
 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: February 29, 2024, 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 August 29, 2024, or the next business day if August 29, 2024, 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: January 10, 2024
 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: 052719-F2

(First Date of Pub.: Wed., Jan. 10, 2024)
 (Dates of Pub.: Wed., Jan. 17, 24, 2024)

DEPARTMENT OF HOMELAND SECURITY

FEDERAL EMERGENCY MANAGEMENT AGENCY

Proposed Flood Hazard Determinations for the Unincorporated Areas of Lyon County, Minnesota, and Case No. 22-05-2884P.
 The Department of Homeland Security's Federal Emergency Management Agency (FEMA) solicits technical information or comments on proposed flood hazard determinations for the Flood Insurance Rate Map (FIRM), and where applicable, the Flood Insurance Study (FIS) report for your community. These flood hazard determinations may include the addition or modification of Base Flood Elevations, base flood depths, Special Flood Hazard Area boundaries or zone designations, or the regulatory floodway. The FIRM and, if applicable, the FIS report have been revised to reflect these flood hazard determinations through issuance of a Letter of Map Revision (LOMR), in accordance with Title 44, Part 65 of the Code of Federal Regulations. These determinations are the basis for the floodplain management measures that your community is required to adopt or show evidence of having in effect to qualify or remain qualified for participation in the National Flood Insurance Program. For more information on the proposed flood hazard determinations and information on the statutory 90-day period provided for appeals, please visit FEMA's website at https://www.floodmaps.fema.gov/fhm/BFE_Status/bfe_main.asp, or call the FEMA Mapping and Insurance eXchange (FMIX) toll free at 1-877-FEMA MAP (1-877-336-2627).

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ORDINANCE NO 387
 Amendment to City Charter
 verbiage in Chapter I Section 1.09

CITY CHARTER CHAPTER XII

Section 1.09 CHARTER COMMISSION. A Charter Commission as authorized by Minnesota Statutes, Section 410.05, Subdivision 1, is hereby established. The size of the Charter Commission shall be fixed at nine-seven members. The Charter Commission shall comply with and have the power and duties as authorized by Minnesota Statutes Section 410, as amended.

PASSED AND ADOPTED by the Tracy City Council on January 22, 2024.

ATTEST:
 Jeff Carpenter
 City Administrator

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LYON COUNTY BOARD OF COMMISSIONERS

Tuesday, January 2, 2024

A Summary of the Proceedings of the Lyon County Board

9:00 a.m. pursuant to notice the Lyon County Commissioners met with the following members present: Commissioners Anderson, Crowley, Graupmann, Draper and Andries. Also present: Administrator Stomberg and County Attorney Wikelius.

MSP to nominate Gary Crowley as chairman for 2024.

MSP to nominate Paul Graupmann as vice-chairman for 2024.

MSP to approve the agenda as presented.

MSP to approve the consent agenda as presented.

MSP to approve the resolution to authorize the Auditor Treasurer to pay certain claims.

MSP to approve the resolution to designate depositories and authorize the Auditor Treasurer to make investments.

MSP to approve the resolution to transfer funds for drainage systems.

MSP to approve the resolution to authorize the Auditor Treasurer to make electronic fund transfers.

MSP to approve the agreement to bring the two Lyon County Historical Society employees on as county employees.

MSP to accept the \$200 donation from Laurie and John Taveirne, and place into DARE account.

MSP to review and approve the policy for out of state travel for elected officials.

MSP to accept the \$100 donation from the American Legion Riders, and place into the VSO account.

MSP to approve the out of state travel for the VSO to attend the National Association of County Veterans Service Officers annual conference in Denver, Colorado, from May 13 to May 17, 2024.

MSP to approve the raise of the capital committee threshold of purchases from \$5,000 to \$20,000.

MSP to approve the Tracy Area Headlight Herald as the official newspaper for 2024.

MSP to enter into the cooperative construction agreement with Pipestone County for the construction of a bituminous overlay on county road 12.

MSP to approve the park board by-laws with the revisions as presented. Motion passed with Commissioners Crowley, Graupmann, Draper and Andries voting in favor. Commissioner Anderson voted against. Meeting adjourned at 9:52 AM.

A copy of these proceedings are available in the County Administrator Office of Lyon County and also available at www.lyonco.org.

Strategic Farming: Let's talk crops! focused on grain markets

With recent softening in the grain markets, what is the outlook for 2024?

Dr. Frayne Olson, Crop economist and marketing specialist from North Dakota State University, expects the Jan. 12 USDA reports to set a reference point for the markets going forward. Crop inventories, consumption and South American crops will all play roles in 2024.

Increased acreage led to a record corn crop in 2023. Although demand has been relatively strong, ending stocks and the stocks-to-use ratio are relatively high. Average prices tend to be lower and more stable when the ratio is high because the inventory acts as a buffer.

Corn consumption is key. The livestock sector consumes the most corn and demand is relatively stable. Ethanol production is second in corn use and these numbers don't vary much, according to the Department of Energy's weekly tracking.

"If there's a shock to the system," Dr. Olson explains, "it will likely come from the export market." While the U.S. has many regular grain customers, China has been very volatile.

After being one of the top importers of U.S. corn, Chinese demand dropped significantly when they purchased from Brazil instead.

Despite this volatility, Japan is increasing its import volume. While export volume is trending higher, the U.S. does have competition. After leading corn exports for decades, Brazil has taken that number one spot.

The South American crop is also key. After drought in Argentina, weather and yield outlooks are more favorable. Brazil is the larger exporter, producing two crops of corn and one of soybeans.

In the south, first crop corn and soybeans are grown simultaneously. After early drought, weather conditions are more normal conditions and exportable stocks are expected. With corn harvest in March and April, southern Brazil generally competes with us during our summer months.

The larger, second corn crop — called sefrinha — is grown further north and is planted after the soybean crop, typically during January and Feb-

ruary. Yields of Brazil's current soybean crop are starting to stabilize after early drought damage. The exception may be part of the northern region where yields have been reduced. If problems continue, soybean buyers may shift to the U.S. to cover their positions.

Compared to corn, ending stocks for soybeans have been relatively tight. Lower than expected soybean acreage and production offset a decrease in exports to keep stocks low. "Even though prices have softened over the past weeks," says Dr. Olson, "we're still at the higher level of the price spectrum long term."

The crushing industry is the top consumer of soybeans as capacity has increased steadily over 19 years. Plant expansions, particularly in the northern plains, have been driven by demand for renewable biodiesel. As a result, soybean demand is stable over time.

Export markets for soybeans are also volatile, with exports and export volumes on a steady downward trend. While China is, by far, our number one customer, export volume is well behind last year's numbers. Brazil captured the export market into China with a massive crop for a longer period of time, extending sales into our harvest-to-January export window.

Ending stocks for all wheat is comfortable. Domestic milling demand is relatively stable, but like other crops, the export market has been volatile.

Russia has produced large crops, especially winter wheat, that are competitive. Since agricultural products are not included in the sanctions, grain export has not been hindered. Spring wheat inventories are adequate and exports are better than expected, due to increased sales to Mexico. The Philippines continue to be a very stable, big buyer. A steady export pace should help the struggling market.

Olson suggests that reasons for nervousness might be changing. The USDA reports usually hit a reset button on people's perspectives. Given lower price levels, he expects to see some increase in export volumes. Finally, markets will be engaged as the South American crops progress.

Students

Jaden Wendland, Balaton is on the 2023 fall semester Dean's List at St. Cloud State University. To be eligible for the honor, students must have a grade point average of 3.75 or higher on a 4.0 scale.

Professional Directory

STEPHENS Funeral Service
 Tracy Area Funeral Home
 1155 Morgan St. • Tracy, MN • 507-629-4680
 Nathan & Valerie Stephens, owners

BALATON DENTAL CLINIC
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 123 THIRD STREET, BALATON, MINNESOTA
 HOURS: Mon thru Thurs, 8 a.m. to 5 p.m.
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Horvath Funeral Service
 444 Craig Ave, Tracy, MN 56175
 629-4510, www.horvathfuneralservice.com
 Quinn M. Horvath, Owner/Funeral Director

Michael R. Thomas D.D.S. & Associates
 New Location
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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.

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