




# Notice to Voters

## November 5, 2024

### Statewide General Election



Review the information below to learn about the upcoming election.

Access Your Sample Ballot	Find Your Polling Place	Additional Election Information
<ul style="list-style-type: none"> <li><input type="radio"/> Your official ballot will have the names of all candidates for your precinct.</li> <li><input type="radio"/> To see a list of the names of candidates that will be on the ballot for your precinct visit:  <b><a href="https://mnvotes.gov/myballot">mnvotes.gov/myballot</a></b></li> <li><input type="radio"/> You can also view your sample ballot online by scanning:  </li> <li><input type="radio"/> You may request a free copy of your sample ballot mailed or emailed to you.</li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> Election Day is Tuesday, November 5.</li> <li><input type="radio"/> You can find your Election Day Polling Place by visiting: <b><a href="https://mnvotes.gov/pollfinder">mnvotes.gov/pollfinder</a></b></li> </ul> <div style="text-align: center; background-color: #cccccc; padding: 5px; margin: 10px 0;"> <b>Voting Before Election Day</b> </div> <ul style="list-style-type: none"> <li><input type="radio"/> You can vote early by absentee ballot starting Friday, September 20th.</li> <li><input type="radio"/> You can vote early by mail, in person, or from the military or abroad.</li> <li><input type="radio"/> Learn more by scanning:  </li> </ul>	<ul style="list-style-type: none"> <li><input type="radio"/> Most Election Day Polling Places are open 7 am to 8 pm.</li> <li><input type="radio"/> You may live in a precinct where a ballot is mailed to you as a mail ballot voter.</li> <li><input type="radio"/> If voting by mail, return your ballot no later than 8pm on Election Day.</li> <li><input type="radio"/> Election results will be available starting after 8pm on Election Day at: <b><a href="https://www.mnvotes.gov">www.mnvotes.gov</a></b></li> <li><input type="radio"/> Check to see if you are pre-registered to vote by scanning:  </li> </ul>

Contact Your Local Election Official	
<p>Your county election official:</p> <ul style="list-style-type: none"> <li>• Can mail you a sample ballot for free</li> <li>• Keeps your voter registration record</li> <li>• Handles other parts of the voting process</li> </ul> <p>Election official: Lyon County Auditor 's Office                      General phone: 507-537-6724                      Website: <a href="https://www.lyonco.org">www.lyonco.org</a>                      Email: <a href="mailto:elections@co.lyon.mn.us">elections@co.lyon.mn.us</a>                      607 W. Main Street                      Marshall, MN 56258</p>	<p style="text-align: center;"><u>Regular Hours:</u> Monday through Friday 8:00 AM to 4:30 PM</p> <p style="text-align: center;"><u>Extended Hours:</u>                      Saturday, October 26th: 9:00 AM to 3:00 PM                      Tuesday, October 29th: 8:00 AM to 7:00 PM                      Saturday, November 2nd: 9:00 AM to 3:00 PM                      Sunday, November 3rd: 9:00 AM to 3:00 PM                      Monday, November 4th: 8:00 AM to 5:00 PM</p>



# Public Notice

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 23, 20, Nov. 6, 13, 20, 2024)

## NOTICE OF MORTGAGE FORECLOSURE SALE

NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of that certain Mortgage, June 10, 2022, executed by Michael D. Ramos and Victoria E. Ramos, spouses married to each other, as Mortgagors, to First State Bank Southwest, a corporation organized and existing under the laws of Minnesota, as Mortgagee, filed with the Lyon County Recorder on June 10, 2022, as Document No. **ER13951**;

That no action or proceeding has been instituted at law to recover the debt secured by said mortgage, or any part thereof; that there has been compliance with all notice provisions and conditions precedent as required by law; and that the mortgagee or assignee has elected to declare the entire sum secured by the note and mortgage to be immediately due and payable as provided in the note and mortgage;

That the original or maximum principal amount secured by the mortgage was Sixty-One Thousand Seven Hundred Fifty and No/100 DOLLARS (\$61,750.00);

That there is due and claimed to be due on the mortgage, including interest to date hereof, the sum of Sixty-Three Thousand Three Hundred Forty and 88/100 DOLLARS (\$63,340.88);

And that pursuant to the power of sale therein contained, said mortgage will be foreclosed and the tract of land lying and being in the County of Lyon, State of Minnesota, described as follows, to-wit:

The West Seventy-Three and One Half Feet (73 ½) of Lots One (1), Two (2) and Three (3) in and of Block Nine (9) of the Plat entitled "Blocks Five (5) to Fourteen (14) inclusive" in the City of Garvin, according to the plat thereof on file in the office of the Register of Deeds in and for Lyon County, Minnesota.

The real property's street address is: 210 4<sup>th</sup> Street, Garvin, Minnesota 56132.

The real property's identification number is: 24-100045-0.

will be sold by the sheriff of said county at public auction on the **19<sup>th</sup> day of December, 2024, at 10:00 o'clock a.m., in the lobby of the Lyon County, Minnesota, Sheriff's Office** located in the Joint Law Enforcement Center, 611 West Main Street, in the City of Marshall, in said county and state, to pay the debt then secured by said mortgage on said premises and the costs and disbursements allowed by law, subject to redemption by the mortgagor, their personal representative or assigns within **six (6)** months from date of sale.

**TIME AND DATE TO VACATE PROPERTY:** If the real estate is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date on or before which the mortgagor(s) must vacate the property if the mortgage is not reinstated under Section 580.30 or the property is not redeemed under Section 580.23 is **11:59 p.m. on June 19, 2025.**

**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, AND ARE ABANDONED.**

Transaction agent: N/A.  
Transaction agent's Mortgage identification number: N/A.  
Mortgage originator: First State Bank Southwest.

**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.**

Dated the 8<sup>th</sup> day of October, 2024.  
First State Bank Southwest, Mortgagee

/s/ Michael S. Dove  
Michael S. Dove #214310  
GISLASON & HUNTER LLP  
2700 South Broadway  
P. O. Box 458  
New Ulm, MN 56073-0458  
Phone: 507-354-3111  
Fax: 507-354-8447

Attorneys for Mortgagee

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 2024)

## NOTICE OF PUBLIC HEARING ON A PROPOSED SALE OF REAL PROPERTY OWNED BY THE TRACY EDA, MINNESOTA

**NOTICE IS HEREBY GIVEN** that a public hearing will be held before the City Council of Tracy, Minnesota on the 28th day of October, 2024, in the City Council Chambers at City Hall located at 336 Morgan Street, Tracy, Minnesota 56175, at 6:30 p.m. to consider the sale of two lots of real property owned by the Tracy EDA, Minnesota:

31-102005-0 349 2<sup>nd</sup> Street

Lot Three (3) and the Easterly 100 feet of Lot Four (4) of Block One (1) First Railway Addition to the City of Tracy, Lyon County, MN

31-102003-0 361 2<sup>nd</sup> Street

Lot Two (2) Block One (1) First Railway Addition to the City of Tracy, Lyon County, MN

Dated this 14<sup>th</sup> day of October, 2024.

Jeff Carpenter  
City Administrator

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 23, 30, Nov. 6, 13, 20, 2024)

## 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 21, 2022  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$150,253.00

MORTGAGOR(S): Malorie E. Hudson as single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for First Independent Bank

DATE AND PLACE OF FILING: Recorded on June 21, 2022 and memorialized upon Certificate of Title No. 5590 as Document Number ERT00825 in the Office of the County Registrar of Titles of Lyon County, Minnesota.

### ASSIGNMENTS OF MORTGAGE:

Assigned to: Onslow Bay Financial LLC by assignment recorded on July 29, 2024 as Document Number ERT01038 in the Office of the County Registrar of Titles of Lyon County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot Eighteen (18), of Block Four (4), of Eatros Place Addition to the City of Marshall, Minnesota, according to the plat thereof on file and of record in the office of the Register of Titles in and for said Lyon County, Minnesota.

REGISTERED PROPERTY  
STREET ADDRESS OF PROPERTY: 604

SOUTHVIEW DR, 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: \$154,496.65

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
NAME OF MORTGAGE ORIGINATOR: First Independent Bank  
RESIDENTIAL SERVICER: LoanCare, LLC  
TAX PARCEL IDENTIFICATION NUMBER: 27-206071-0

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1002976-3000157712-5

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: December 05, 2024 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 June 5, 2025.

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: October 09, 2024  
ONSLow BAY FINANCIAL LLC  
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  
(24-1117-FC01)

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

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 2024)

## Surplus Tracy Area Public School Surplus Items

TAPS is auctioning off various AG, Kitchen, Technology and athletic items that the TAPS Board declared surplus. The below items are available to purchase by anyone. Sealed bids need to be submitted to Chad Anderson, TAPS Superintendent, 934 Pine Street, Tracy, MN 56175 on or before November 1, 2024 at noon. Put bid in a sealed envelope. The bid should contain the name of the item, amount of bid and your name and phone number. Winning bidders will be contacted during the week of November 4. Questions about the AG equipment should be directed to Karl Campbell campbellk@tracy.k12.mn.us, kitchen items to Mary Leach leachm@tracy.k12.mn.us, athletic items to Bill Tauer tauerb@tracy.k12.mn.us and technology items to Craig Polkow polkowc@tracy.k12.mn.us

To access descriptions and picture of all items log on the Tracy Area Public School Website at [www.tracy.k12.mn.us](http://www.tracy.k12.mn.us) and click on menu, then news and then surplus sale.

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 2024)

## STATE OF MINNESOTA REDWOOD COUNTY AUDITOR/TREASURER NOTICE OF GENERAL ELECTION

Notice is hereby given that a General Election will be held on Tuesday, November 5, 2024, in the State of Minnesota, the County of Redwood, at which the polls will be open from the hours of seven (7) or ten (10) o'clock AM to the hour of eight (8) o'clock PM, for the purpose of electing candidates for the following offices:

Independent School District No. 635 (Milroy) - School Board Members

Polling Place Locations and Start Times (all polls close at 8 pm):

Vesta Community Center, 320 Centre St E

Lucan Community Center, 406 3rd St City of Vesta - 7 am

City of Lucan - 7 am Underwood Township - 10 am Granite Rock Township - 7 am Vesta Township - 10 am

Johnsonville Township - 7 am

Wabasso Community Center, 1429 Front St Milroy City Hall, 410 Euclid Ave City of Wabasso - 7 am

City of Milroy - 7 am New Avon Township - 7 am

Gales Township - 7 am Vail Township - 7 am Westline Township - 7 am

Dated October 21, 2024 Milroy Public School Redwood County Minnesota

## STATE OF MINNESOTA LYON COUNTY AUDITOR/TREASURER NOTICE OF GENERAL ELECTION

To the clerks and voters of the County of Lyon, State of Minnesota. Notice is Hereby Given, That a General Election will be held for all 33 precincts located in Lyon County on Tuesday, the Fifth (5th) day of November, 2024, at which the polls will be open from the hours of seven (7) o'clock AM to the hour of eight (8) o'clock PM for the purpose of nominating candidates for the following offices:

Independent School District No. 635 (Milroy) - School Board Members  
Polling Place Locations (all polls are open 7 am to 8 pm):  
City of Balaton  
Balaton Community Center  
134 3rd St

Clifton Township  
(Polls open 10:00 am to 8:00 pm)  
Clifton Township Hall,  
3051 County Road 6

Dated October 21, 2024 Milroy Public School Redwood County Minnesota

(First Date of Pub.: Wed., Oct. 16, 2024)  
(Dates of Pub.: Wed., Oct. 16, 23, 2024)

## STATE OF MINNESOTA COUNTY OF LYON FIFTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION Court File No. 42-PR-24-1021

Estates of Elaine M. Schentzel and Dean L. Schentzel, Decedent

## NOTICE AND ORDER FOR HEARING ON PETITION FOR DESCENT OF PROPERTY (MULTIPLE DECEDENTS)

Multiple Petitions for Determination of Descent have been filed with this Court. The Petitions represent that each of the Decedents died more than three years ago and that the Decedents died leaving property in Minnesota. The Petitions request the probate of each of Decedents' last Will, if any, and the descent of such property be determined and assigned by this Court to the persons entitled to the property in a consolidated proceeding.

IT IS ORDERED that the proceedings are consolidated into a single proceeding. Any objections to the Petitions must be filed with the Court prior to or raised at the hearing. If proper, and no objections are filed or raised, the Petitions may be granted. IT IS ORDERED and Notice is further given, that the Petitions will be heard remotely on

11/13/24, at 1:00 (p.m.), by this Court at Lyon County Government Center, 607 West Main, Marshall, MN 56258, Minnesota.

- Notice shall be given to all interested persons (MINN. STAT. § 524.1-401) and persons who have filed a demand for notice pursuant to Minnesota Statutes section 524.3-204.
- Notice shall be given by publishing this Notice and Order as provided by law and by: Mailing a copy of this Notice and Order at least 14 days prior to the hearing date.

Dated: October 3, 2024

BY THE COURT  
/s/ Michelle Dietrich  
Judge of District Court

To join by internet:  

- Type <https://zoomgov.com/join> in your browser's address bar.
- Enter the Meeting ID and Meeting Passcode (if asked):  
Meeting ID: 160 326 1481  
Passcode: 611676

Attorney for Petitioner:  
Name: Ashley J.P. Schmit  
Firm: Focused Law Firm  
Street: 410 Springfield Parkway  
City, State, ZIP: Jackson, MN 56143  
Attorney License No: 0394771  
Telephone: (507) 847-3239  
FAX: (507) 847-3959  
Email: [ashley@focusedlawfirm.com](mailto:ashley@focusedlawfirm.com)

### Donate Your Vehicle

Call (833) 937-2593 to donate your car, truck, boat, RV, and more today!

- Support Veteran Nonprofits.
- Free Pickup & Towing.
- Top Tax Deduction.

**Donate Your Vehicle Today**  
**833-937-2593**

While we appreciate every donation, in some cases, we find that we are unable to accept certain vehicles, watercraft, and/or recreational vehicles due to the prohibitive costs of acquisition. If you have any questions, please give us a call at (833) 937-2593.

## LET THE PROS HANDLE IT!

Say "NO" to Cleaning Out Your Gutters. Protect Your Home With LeafFilter.

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\* See Representative for full warranty details. †One coupon per household. No obligation estimate valid for 1 year. ‡Subject to credit approval. Call for details. AR: 36692923, AZ: ROC 344027, CA: 1035795, CT: HIC 0671520, FL: CBC066670, IA: C127230, ID: REC-51604, LA: 559544, MA: 176447, MD: MHIC111225, MI: 262300173, 262300318, 262300328, 262300329, 262300330, 262300331, MN: RFP31804, MT: 226191, ND: 47304, NE: 50145-22, 50145-23, NJ: 13A409953900, NM: 408693, NV: 86990, NY: 19114, HI: 52229, OR: 218294, PA: 179643, 30933, RI: CC-41354, TN: 10981, UT: 10103658-5501, WA: 2705169445, WI: LEAF15W0232, WV: WAP056912.



## Are you looking for child care?



Parent Aware offers free tools and resources to help families find the quality child care programs their children need to succeed in school and life.

**ParentAware.org | 888.291.9811**

## HIRING

Full-time or Part-time Heavy Truck Mechanic at **MID-COUNTY TRUCK CENTER**

Mid-County Truck Center a full service, well established truck repair center on Hwy 212 in Cologne, MN is seeking beginner or experienced repair technicians. Full-time and part-time hours with wage based on experience.



For more information visit [midcountycoop.com/mechanic-job](http://midcountycoop.com/mechanic-job) to apply contact Bill at (952) 466-3721 or [billr@midcountycoop.com](mailto:billr@midcountycoop.com)

710 Lake St W, Cologne, MN 55322