

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 1/2') 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 4th 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 **19th 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 8th 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., Nov. 13, 2024)
(Dates of Pub.: Wed., Nov. 13, 20, 27, Dec. 4, 11, 18, 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: \$156,710.15

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: January 02, 2025 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 mortgagor, 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 July 2, 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: November 06, 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.

(Date of Pub.: Wed., Nov. 13, 2024)
(Dates of Pub.: Wed., Nov. 13, 20, 2024)

NOTICE OF PUBLIC HEARING To Whom It May Concern:

Notice is given that the City Council will meet in the Council Chambers of the Municipal

Jeff Carpenter
City Administrator

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(First Date of Pub.: Wed., Nov. 13, 2024)
(Dates of Pub.: Wed., Nov. 13, 2024)

LYON COUNTY BOARD OF COMMISSIONERS Tuesday, October 15, 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, Andries, Crowley, Draper, and Graupmann. Also present: Administrator Stomberg and County Attorney Wikelius.

- MSP** to approve the agenda with the addition.
- MSP** to approve the consent agenda as presented.
- MSP** to reappoint Mark Buysse as the Lyon County Assessor, for another 4-year term.
- MSP** to approve and sign the joint powers agreement with the Southwest Minnesota Adult Mental Health Consortium.
- MSP** to increase the alternative intake funds by \$7,349.78 to have a total amount of \$15,000 up to December 31, 2026 from the buffer enforcement.
- MSP** to approve the conditional use permit for Zach Thompson's Dog Kennel business.
- MSP** to approve the recommendation increasing \$4 for municipal solid waste and \$5 for construction and demolition waste for the landfill tipping fees.
- MSP** to approve the purchase of new recycling carts.
- MSP** to accept the truck body and snow equipment quote from Tow Master in the amount of \$181,083 per truck, totaling \$362,166 for both trucks.
- MSP** to approve the MnDot 2025 detour agreement for Highway 19, and have the board chair sign the resolution.
- MSP** to approve the MnDot 2025 detour agreement for Highway 23, and have the board chair sign the resolution.
- MSP** to approve the letter of support for the City of Minneota.
- MSP** to amend and approve the Inmate Housing Contract Addendum between Lyon and Murray County.
- MSP** to approve Lyon County to sell forfeited properties online through Public Surplus.

Meeting adjourned at 11:54 a.m.

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



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