

# Public Notices

## NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: August 17, 2004  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$262,000.00

MORTGAGOR(S): Christopher J. Hageman, single man, and Courtney K. Dully, single woman  
MORTGAGEE: CitiMortgage, Inc. successor by merger with ABN AMRO Mortgage Group, Inc.

DATE AND PLACE OF RECORDING: Recorded: August 27, 2004 Scott County Recorder  
Document #: A669542

Transaction Agent: Not Applicable

Transaction Agent Mortgage Identification Number: Not Applicable

Lender or Broker: CitiMortgage, Inc. successor by merger with ABN AMRO Mortgage Group, Inc.  
Residential Mortgage Servicer: CitiMortgage, Inc.

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 22, Block 3, Rowena Ponds 1st Addition, according to the recorded plat thereof, Scott County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address : 317 Knights Rd  
New Market, MN 55054  
Tax Parcel ID No : 23-0200350  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$257,106.54

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;

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 22, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 8, 2008  
CitiMortgage, Inc. successor by merger with ABN AMRO Mortgage Group, Inc.

Transaction Agent Mortgage Identification Number: Not Applicable

Lender or Broker: Prime Mortgage Corporation  
Residential Mortgage Servicer: CitiMortgage, Inc.

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 8, Block 3, Monarch Estates, Scott County, Minnesota  
COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address : 2670 King Avenue  
Shakopee, MN 55379  
Tax Parcel ID No : 27-3470400  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$362,530.42

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;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
CitiMortgage, Inc.

Assignee of Mortgagee  
Wilford & Geske

part thereof;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 15, 2008  
Suntrust Mortgage, Inc.

Assignee of Mortgagee  
Wilford & Geske

Attorneys for Assignee of Mortgagee  
Lawrence A. Wilford  
James A. Geske

7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 207577-35128

(Published in the Savage Pacer on Saturday, November 29, December 6, 13, 20, 27, 2008 and January 3, 2009; No. 2019)

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

DATE OF MORTGAGE: December 8, 2005  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$360,800.00

MORTGAGOR(S): Francoise M. Akufongwe, Single Person and George Landry Ngwana, Single Person  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF RECORDING: Recorded: December 27, 2005 Scott County Recorder  
Document #: A725022

ASSIGNMENTS OF MORTGAGE: And thereafter assigned to: CitiMortgage, Inc.  
Dated: November 19, 2008  
Transaction Agent : Mortgage Electronic Registration Systems, Inc  
Transaction Agent Mortgage Identification Number: 100103210000123801

Lender or Broker: Prime Mortgage Corporation  
Residential Mortgage Servicer: CitiMortgage, Inc.

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 8, Block 3, Monarch Estates, Scott County, Minnesota  
COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address : 2670 King Avenue  
Shakopee, MN 55379  
Tax Parcel ID No : 27-3470400  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$362,530.42

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;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
CitiMortgage, Inc.

Assignee of Mortgagee  
Wilford & Geske

Attorneys for Assignee of Mortgagee

Lawrence A. Wilford  
James A. Geske  
7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 042500-37146

(Published in the Savage Pacer on Saturday, November 29, December 6, 13, 20, 27, 2008 and January 3, 2009; No. 2039)

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

DATE OF MORTGAGE: September 22, 2006  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$325,000.00

MORTGAGOR(S): Mot Nguyen, Single Person  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF RECORDING: Recorded: November 15, 2006 Scott County Recorder  
Document #: A756925

ASSIGNMENTS OF MORTGAGE: And thereafter assigned to: CitiMortgage, Inc.  
Dated: November 18, 2008  
Transaction Agent : Mortgage Electronic Registration Systems, Inc  
Transaction Agent Mortgage Identification Number: 100011520038707511

Lender or Broker: CitiMortgage, Inc.  
Residential Mortgage Servicer: CitiMortgage, Inc.

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 2, Prairie Village 6th Addition, Scott County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address : 2063 Alden Avenue  
Shakopee, MN 55379  
Tax Parcel ID No : 27-3280160  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$333,589.13

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;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
CitiMortgage, Inc.

Assignee of Mortgagee  
Wilford & Geske

Attorneys for Assignee of Mortgagee  
Lawrence A. Wilford  
James A. Geske

7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 042500-36842

(Published in the Savage Pacer on Saturday, November 29, December 6, 13, 20, 27, 2008 and January 3, 2009; No. 2041)

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

DATE OF MORTGAGE: January 16, 2008  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$363,750.00

MORTGAGOR(S): Andrew M. Garceau, Single Person  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF RECORDING: Recorded: March 17, 2008 Scott County Recorder  
Document #: A 795935

Transaction Agent : Mortgage Electronic Registration Systems, Inc  
Transaction Agent Mortgage Identification Number: 10010070000152464

Lender or Broker : EquiPoint Financial Network, Inc.  
Residential Mortgage Servicer: Countrywide Home Loans, Inc

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 6, Block 6, Whispering Hills, Scott County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address : 26699 Oak Street  
Elko, MN 55020  
Tax Parcel ID No : 23-0440870  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF

NOTICE: \$379,255.05

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;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
Mortgage Electronic Registration Systems, Inc.

Assignee of Mortgagee  
Wilford & Geske

Attorneys for Mortgagee  
Lawrence A. Wilford  
James A. Geske

7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 054975-36759

(Published in the Savage Pacer on Saturday, November 29, December 6, 13, 20, 27, 2008 and January 3, 2009; No. 2042)

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

DATE OF MORTGAGE: January 12, 2007  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$263,000.00

MORTGAGOR(S): Cham Mao and Chinda Khath, Husband and Wife  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF RECORDING: Recorded: January 22, 2007 Scott County Recorder  
Document #: 762889

Transaction Agent : Mortgage Electronic Registration Systems, Inc  
Transaction Agent Mortgage Identification Number: 100232301120047873

Lender or Broker: Centennial Mortgage and Funding, Inc.  
Residential Mortgage Servicer: Aurora Loan Services, LLC

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot 8, Block 1, Brett Farm Third Addition, according to the recorded plat thereof on file and of record in the office of the County Recorder, Scott County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address: 5449 Vernon Ct  
Savage, MN 55378  
Tax Parcel ID No : 26-1000080  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$277,385.48

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;

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 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
Mortgage Electronic Registration Systems, Inc.  
Mortgagee

Wilford & Geske  
Attorneys for Mortgagee  
Lawrence A. Wilford  
James A. Geske

7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 014425-36029

(Published in the Savage Pacer on Saturday, November 29, December 6, 13, 20, 27, 2008 and January 3, 2009; No. 2043)

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

DATE OF MORTGAGE: August 31, 2005  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$301,600.00

MORTGAGOR(S): Tez Washington and Tabatha Gatsong-Washington, Husband and Wife  
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

DATE AND PLACE OF REGISTERING: Registered: September 8, 2005 Scott County Registrar of Titles  
Document #: T 170483

Transaction Agent : Mortgage Electronic Registration Systems, Inc  
Transaction Agent Mortgage Identification Number: 100026900100798585

Lender or Broker: Bell America Mortgage LLC dba Bell Mortgage  
Residential Mortgage Servicer: Aurora Loan Services, LLC

Mortgage Originator: Not Applicable

CERTIFICATE OF TITLE NO. 42521

LEGAL DESCRIPTION OF PROPERTY: LOT 2, BLOCK 2, DUFFERIN PARK 10TH ADDITION, SCOTT COUNTY, MINNESOTA.

COUNTY IN WHICH PROPERTY IS LOCATED: Scott

Property Address: 15095 Bridgewater Dr  
Savage, MN 55378  
Tax Parcel ID No : 26-2300200  
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$313,669.97

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: January 15, 2009 10:00 A.M.  
PLACE OF SALE: Sheriff's Office Civil Unit

301 South Fuller St.  
Shakopee, MN

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorneys fees allowed by law, subject to redemption within 6 months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

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.

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: November 29, 2008  
Mortgage Electronic Registration Systems, Inc.

Assignee of Mortgagee  
Wilford & Geske

Attorneys for Mortgagee  
Lawrence A. Wilford  
James A. Geske

7650 Currell Boulevard  
Suite 300  
Woodbury, Minnesota 55125  
(651)209-3300  
File ID: 014425-36001

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