

**CERTIFICATE OF ASSUMED NAME**

**Minnesota Statutes Chapter 333**

ASSUMED NAME: Randy's Gunsmithing.  
 PRINCIPAL PLACE OF BUSINESS IS: 11000 Hwy 10 NW Lot 9, Rice, MN 56367-5636.  
 NAMEHOLDER(S): Evan Randall Morris, 11000 Hwy 10 NW Lot 9, Rice, MN 56367-5636.

(4) By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

/s/ Evan Randall Morris  
 07/21/2022  
 F-31-2P

**NOTICE OF MORTGAGE FORECLOSURE SALE**

THE RIGHT TO PURSUANT, to the power of 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: July 11, 2012  
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$127,575.00  
 MORTGAGOR(S): John W. Pierson and Katrina L. Pierson, husband and wife  
 MORTGAGEE: Mortgage Electronic Registration Systems, Inc.  
 TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.  
 MIN#: 100039033079744557  
 LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Quicken Loans Inc.  
 SERVICER: Nationstar Mortgage LLC  
 DATE AND PLACE OF FILING: Filed July 26, 2012, Benton County Recorder, as Document Number 390179  
 ASSIGNMENTS OF MORTGAGE: Assigned to: Nationstar Mortgage LLC d/b/a Mr. Cooper  
 LEGAL DESCRIPTION OF PROPERTY: The North 60 Feet of the South 170 Feet of the East Half (1/2) of Block Four (4) of Schoumaker's Addition to Sauk Rapids, according to the plat and survey thereof on file and of record in the office of the Register of Deeds in and for said Benton County, Minnesota.

PROPERTY ADDRESS: 611 Summit Ave S, Sauk Rapids, MN 56379  
 P R O P E R T Y IDENTIFICATION NUMBER: 19.01596.00  
 COUNTY IN WHICH PROPERTY IS LOCATED: Benton  
 THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$134,054.79  
 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;

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:  
 DATE OF MORTGAGE: November 10, 2020  
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$109,668.00  
 MORTGAGOR(S): Randy Louwagie, a single man and Cami Kellen, a single woman, joint tenants  
 MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Paramount Residential Mortgage Group, Inc., its successors and assigns  
 DATE AND PLACE OF RECORDING: Recorded: December 14, 2020 Benton County Recorder  
 Document Number: 448170  
 ASSIGNMENTS OF MORTGAGE: And assigned to: PennyMac Loan Services, LLC  
 Dated: May 3, 2022  
 Recorded: May 4, 2022  
 Benton County Recorder  
 Document Number: 460369  
 Transaction Agent: Mortgage Electronic Registration Systems, Inc.  
 Transaction Agent Mortgage Identification Number: 1004247-1000479094-5  
 Lender/Broker/Mortgage

**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:  
 Mortgagor: Dennis R Johnson (unmarried)  
 Mortgagee: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for U.S. Bank N.A., its successors and assigns  
 Dated: September 11, 2009  
 Recorded: September 22, 2009  
 Benton County Recorder  
 Document No. A 368967  
 Assigned To: U.S. Bank National Association  
 Dated: April 21, 2022  
 Recorded: April 21, 2022  
 Benton County Recorder  
 Document No. 460107  
 Transaction Agent: Mortgage Electronic Registration Systems, Inc.  
 Transaction Agent Mortgage Identification Number: 100021278810697719  
 Lender or Broker: U.S. Bank, N.A.  
 Residential Mortgage Servicer: U.S. Bank National Association  
 Mortgage Originator: U.S.

**SUMMONS**

STATE OF MINNESOTA  
 BENTON COUNTY  
 DISTRICT COURT  
 SEVENTH JUDICIAL DISTRICT  
 Court File Number: 05-JV-22-1341

**SUMMONS**

**Termination of Parental Rights Matter or Other Permanent Placement Determination Matter**

KARLI SAMANTHA JOHNSON  
 CHRISTOPHER ROBERTS

In the Matter of the Welfare of the Child(ren) of: Karli Johnson and Christopher Roberts

**PLEASE TAKE NOTICE that on August 01, 2022, a Termination of Parental Rights**

**NOTICE OF MORTGAGE FORECLOSURE SALE**

Originator: Paramount Residential Mortgage Group, Inc.  
 Residential Mortgage Servicer: PennyMac Loan Services, LLC  
 COUNTY IN WHICH PROPERTY IS LOCATED: Benton  
 Property Address: 191 Main St. Foley, MN 56329-4100  
 Tax Parcel ID Number: 130015400  
 LEGAL DESCRIPTION OF PROPERTY: Lot Numbered Five (5), in Block Numbered Two (2), in Foley's Rearrangement of the Original Plat of the Town of Foley, according to the plat and survey thereof on file and of record in the office of the County Recorder in and for Benton County, Minnesota  
 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$109,815.43  
 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: August 18, 2022 at 10:00 AM  
 PLACE OF SALE: County Sheriff's office, 581 Highway 23, Foley, 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 February 18, 2023, or the next business day if February 18, 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: June 28, 2022  
 MORTGAGEE: PennyMac Loan Services, LLC  
 Wilford, Geske & Cook, P.A.  
 Attorneys for Mortgagee  
 7616 Currell Boulevard, Suite 200  
 Woodbury, MN 55125  
 (651) 209-3300  
 File Number: 051184-F1

F-27-6B

**NOTICE OF MORTGAGE FORECLOSURE SALE**

Bank, N.A.  
 LEGAL DESCRIPTION OF PROPERTY: LOTS THIRTEEN (13) AND FOURTEEN (14), BLOCK THREE (3). FOLEY'S FIRST ADDITION TO THE TOWN OF FOLEY, BENTON COUNTY, MINNESOTA.  
 This is Abstract Property.  
 TAX PARCEL NO.: 130021200  
 ADDRESS OF PROPERTY: 310 3rd Avenue Foley, MN 56329  
 COUNTY IN WHICH PROPERTY IS LOCATED: Benton  
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$93,800.00  
 AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$73,056.80  
 That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: September 28, 2022, 10:00 AM  
 PLACE OF SALE: Main Entrance to Sheriff's Office, 581 Highway 23, Foley, MN  
 to pay the debt then 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.  
 DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is March 28, 2023 at 11:59 p.m. If the foregoing date is a Saturday, Sunday or legal holiday, then the date to vacate is the next business day at 11:59 p.m.  
 MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: NONE  
 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: July 26, 2022  
 U.S. Bank National Association, Assignee of Mortgagee  
 By: HALLIDAY, WATKINS & MANN, P.C.  
 Attorneys for: U.S. Bank National Association, Assignee of Mortgagee  
 101 Fifth Street East, Suite 2626  
 St. Paul, MN 55101  
 801-355-2886  
 651-228-1753 (fax)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**  
 MN11394

F-31-6B

**Petition seeking to permanently sever the rights of the above-named parent(s) or another Permanency Petition seeking the permanent placement of the child(ren) of the above-named parent(s) was filed in the above-named court.**

**YOU ARE HEREBY SUMMONED AND REQUIRED TO APPEAR IN COURT** at the following date, time, and place where a hearing regarding the Petition and the best interests of the child(ren) will be held:

September 12, 2022  
 Admit/Deny Hearing  
 9:15 AM  
 District Court Judge  
 Michael S. Jesse  
 Benton County District Court  
 Courtroom 2  
 615 Highway 23,  
 PO Box 189  
 Foley, MN 56329

(320) 968-5205  
**YOU HAVE BEEN SERVED WITH THIS SUMMONS** because, pursuant to statute or court rule:  
 • You are a parent to the child(ren) named in the petition; or  
 • You are a party to this proceeding pursuant to Juvenile Protection Rule 32.01 or an attorney for a party; or  
 • You have physical custody of the child who is the subject of the Petition; or  
 • You are a person whose presence the court believes is important to a determination concerning the best interests of the child(ren) who are the subject of the Petition.  
**IF YOU FAIL TO APPEAR AT THE HEARING:**  
 • The court may conduct the hearing without you; and  
 • The court may find that the factual allegations and statutory grounds set forth in the petition have been proved; and  
 • The court may enter an order granting the relief requested in the petition, which may include:

- removing the child(ren) from the home of the parent or legal custodian and placing the child(ren) in foster care;
- permanently severing the parent's rights to the child(ren) pursuant to a termination of parental rights petition;
- permanently transferring the child(ren)'s legal and physical custody to a relative; or
- an order for other permanent placement of the child(ren).

**A STATEMENT OF YOUR RIGHTS AND RESPONSIBILITIES CAN BE PICKED UP FROM COURT ADMINISTRATION, including the right to be represented by an attorney as authorized under the statutes and court rules.** It is your responsibility to immediately notify the court administrator if your address changes.  
 Dated: August 2, 2022

Megan Bergman  
 Court Administrator  
 F-32-3B

**BENTON COUNTY BOARD OF COMMISSIONERS  
REGULAR MEETING MINUTES  
JULY 19, 2022**

The Benton County Board of Commissioners met in regular session on July 19, 2022, in the Benton County Board Room in Foley, MN. Call to order by Chair Steve Heinen was at 9:00 AM followed by the Pledge of Allegiance to the flag. A roll call showed Commissioners Beth Schlangen, Scott Johnson, Steve Heinen, Jared Gapinski and Ed Popp present.

County Administrator Montgomery Headley requested to amend the agenda to add the Application for Consumption and Display Permit (Bottle Club) as the 5th item under the Consent Agenda (Auditor- Treasurer), and to add a closed meeting of the County Board under MN Statutes §13D.05, Subdivision 3(b), as permitted by the attorney-client privilege for the purpose of discussing the case of Benton County Board v. Nadean Inman, Auditor-Treasurer at 10:30 AM. Motion by Popp and seconded by Johnson to approve the amended agenda. Motion carried unanimously.

There were two members of the public present to speak at the Open Forum. The first was John Czech of 10246 170th Ave who shared his concerns with a crosswalk issue and the second was Mike Ratka of 11609 45th St who shared concerns regarding a driveway application.

Motion by Gapinski and seconded by Johnson to approve Consent Agenda items 1 - 5: 1) approve the Regular Meeting Minutes of July 5, 2022 and authorize the Chair to sign; 2) accept the donation from Rapids River Days Parade via the Benton County Sheriff's Office Significant Others Group and authorize the Chair to sign; 3) approve the amendment to the Guardian Tracking contract and authorize the Chair to sign; 4) approve the 2022 Boat and Water Safety grant and authorize the Chair to sign; 5) approve the application for Consumption and Display Permit (Bottle Club). Motion carried unanimously.

Next, the Minnesota Inter-County Association (MICA) presented an update on the 2022 legislation, which included Executive Director Matt Massman, Transportation Liaison Steven Novak, and Health and Human Services Liaison Nancy Silesky. This was for informational purposes only.

Next, resident Mr. Lenny Fiore addressed concerns about traffic and dust on 45th St NE (St. George Township Road) from manure hauling. Mr. Fiore stated that when it's done, it renders the road useless and unsafe, and creates dust storms where there is very low visibility. County Engineer Chris Byrd stated there is not much from a county perspective that we can do since Implements of Husbandry are exempt from load and weight provisions. Byrd also stated manure haulers are not required to obtain a permit from the County to operate. Resident Ms. Julie Torrell stated that what is being overlooked is safety, and the road is not safe when the hauling is happening. Johnson stated that he feels this is more of an issue of lacking consideration for your neighbors. Resident Mr. Mike Ratka stated that dust is recognized as a pollutant according to the Minnesota Pollution Control Agency (MPCA). Popp added that the responsibility goes back to the owner, and we still have to be a "good neighbor". Mr. Myron Czech, co- owner of the farm responsible for the traffic, dust, and manure hauling stated he takes responsibility for lacking communication concerning the safety and dust. Mr. Czech stated they do pump their manure, however not on this field on 45th St NE. Mr. Czech stated he will work with his neighbors and the township to water or spray chloride on the roads to prevent the dust. Popp suggested putting signs up when using the roads for agricultural purposes. Johnson asked if the President of the farm, Mr. Brent Czech is aware of the issues going on and Mr. Myron Czech stated he was. A solution was reached to have the owners of the farm pump manure whenever they can, to water or spray the roads with chloride to prevent dust, to put up signs when the roads are being

used for agricultural purposes, and to keep the communication open with the neighbors.

Next, Human Services Director Johanna Mattson introduced our new Human Resources/Safety Administrator Scott Rowe to the County Board.

Next, Deputy Auditor Heather Bondhus requested the County Board to appoint Commissioners to the Canvassing Board for State Primary Election 2022. Canvassing Board membership includes two members of the County Board who are not candidates at the election per Minnesota Statute §204C.31. The County Board may appoint a designee (voting citizens of Benton County) to appear on their behalf, except that no designee may be a candidate for public office. The Canvassing Board Meeting will be held on Thursday, August 11, 2022 at 10:00 AM in the Benton County Board Room. Johnson volunteered to be on the Canvassing Board, as well as Schlangen. Gapinski volunteered to be an alternate to the Board. Motion by Popp to appoint Johnson and Schlangen as members of the Canvassing Board, with Gapinski as an alternate. Seconded by Heinen. Motion carried unanimously.

Next, Headley discussed the 40 hour per week position in Human Services to manage the Emergency Management function. It was a consensus of the County Board at the July 5th regular meeting to move the Emergency Management function to Human Services as a full-time position. Moving the position from its current 35 hours per week to 40 hours per week adds approximately \$10,000 to the position's cost. If the position is located in Human Services doing billable work, the County can claim approximately \$13,000 in additional federal and state reimbursement, offsetting this additional cost. Gapinski stated he is 100% opposed to moving this position to Human Services. Heinen was in agreement with Gapinski. Headley suggested to keep the position in the Administrator's Office or the Sheriff's Office. Popp stated he would also like to use this position for Grant writing. Headley stated he will attend all trainings/conferences/meetings in the meantime to stay compliant with the State. Motion by Johnson to table the Emergency Management position until the next Regular Board Meeting until we are clear on where this position should be housed. Seconded by Gapinski. Motion carried unanimously.

Motion by Gapinski and seconded by Johnson to conduct a closed meeting of the County Board under MN Statutes §13D.05, Subdivision 3(b) as permitted by the attorney-client privilege to discuss the ongoing litigation of Benton County Board v. Nadean Inman, Auditor-Treasurer, including the status of the litigation and a proposal made by Nadean Inman to potentially resolve the matter. Motion carried unanimously.

Motion by Johnson and seconded by Gapinski to reconvene the Regular Board Meeting at 11:05 AM. Motion carried unanimously.

Motion by Johnson and seconded by Popp to direct outside counsel to act per the discussion in the Closed Meeting regarding the ongoing litigation in the case of Benton County Board v. Nadean Inman, Auditor-Treasurer. Motion carried unanimously.

The Regular County Board meeting was recessed at 11:07 AM to conduct a Human Services Board Meeting.

The Regular Board meeting reconvened at 11:24 AM.

Next, Land Services Director Roxanne Achman requested approval of the MOU for the Mississippi St. Cloud Watershed water management planning process. In 2015, the state initiated the transition from water management planning on a county scale to water planning on a watershed scale. Benton County is a required party of the 1 Watershed 1 Plan (1 W 1 P) for this watershed. The purpose of this Agreement is to collectively develop and adopt, as local government units, a coordinated watershed management plan for implementation per the provisions of the Plan. Parties signing this agreement will be collectively referred to as the Mississippi River St. Cloud Watershed

Collaborative. This agreement will only cover the planning process and adoption of the plan. Once a plan is developed and adopted by the parties, the next phase for implementation will be handled by a separate agreement. The Benton Soil and Water Conservation District (SWCD) acted on the MOU at their July Meeting. Achman stated that the sentence of uncertainty was removed which stated: "Each party will need to indicate in its Resolution whether the plan will be supplemental to the party's water plan or will replace its water plan". Achman stated it is their desire to move forward with this MOU. Achman also stated that an issue arose last week that the Clearwater Watershed may not enter into the agreement. Motion by Popp and seconded by Johnson to approve the MOU for the Mississippi St. Cloud Watershed water management planning process. Motion carried unanimously. Then, Popp motioned to appoint Johnson as a member to serve on the Policy Committee and appointed Gapinski as the alternate. Seconded by Gapinski. Motion carried unanimously.

Next, Veterans Service Officer George Fiedler requested the County Board consider the County Veteran Service Officer (CVSO) Minnesota Operational Enhancement Grant providing Benton County \$10,000 to spend on veteran services activities as outlined in the list of approved items from the state of Minnesota. Motion by Johnson and seconded by Gapinski to approve the CVSO Minnesota Operational Enhancement Grant. Motion carried unanimously.

Next, Byrd provided the Public Works/Highway Department Annual Report. This Regular Agenda item was for informational purposes only.

Then, Byrd provided an update on the Transportation Sales Tax Collection. This Regular Agenda item was for informational purposes only.

Then, Byrd requested adoption of the 5-Year Road Construction Improvement Program (CIP). The 5-Year Road CIP has been discussed on a recent tour of the county roads and at a recent Committee of the Whole. The 5-Year CIP is a planning document that guides the Public Works/Highway Department on how to spend their resources. Byrd noted that the 5-Year Road CIP will be published on the Public Works web page once it is approved by the County Board. Byrd emphasized that this is a "plan" and if there are other projects that arise that need immediate attention, there may be projects in the 5-Year CIP that get put on hold. Motion by Gapinski and seconded by Popp to adopt the 5-Year Road CIP. Motion carried unanimously.

Next, Board members reported on recent meetings they attended on behalf of Benton County.

Under Comments by Commissioners, Johnson shared his frustrations regarding the resolution of a driveway application that was discussed during the Open Forum today, and stated he thought this issue was already taken care of. The County Administrator was directed to place the driveway access issue on the next County Board agenda if it is not resolved by then. Johnson stated he will call Mr. Ratka to see if this issue is resolved, and to let Mr. Ratka know that he can appeal the decision.

Johnson/Gapinski to set the Committees of the Whole: Benton Economic Partnership (BEP) Quarterly Meeting on Thursday, July 28th at 7:30 AM at the Clearing located at 195 River Ave S, Sauk Rapids, MN 56379 at 7:30 AM; discussion on Emergency Management Position and changes in Tobacco Licensing at the Benton County Boardroom, Foley at 9:00 AM. Motion carried unanimously.

Motion by Gapinski and seconded by Johnson to adjourn the Regular Board meeting at 12:27 PM.

Steven J. Heinen, Chair  
Benton County Board of Commissioners

ATTEST:  
Montgomery Headley  
Benton County Administrator

F-32-1B

**NOTICE OF FILING  
OF ORDER**

STATE OF MINNESOTA  
BENTON COUNTY  
DISTRICT COURT  
SEVENTH JUDICIAL  
DISTRICT  
Court File Number:  
05-FA-22-1240  
Case Type: Dissolution with  
Child

JOSEFINA SANCHEZ  
150 HWY 10 N - TRLR 214  
PO BOX 7212  
ST CLOUD MN 56302

**In the Marriage of JOSEFINA  
SANCHEZ and Hilario Rojas**

You are notified that on July 17, 2022, the following was filed:

Order for Service by  
Alternate Means

Minnesota statutes and court rules direct that notices describing important rights and duties of the parties accompany certain orders/judgments. These notices are included with the order/judgment, where applicable:

Notices pursuant to Minnesota statutes, sections 518.68 and 518.17, subd. 3a (Appendix A, court form FAM301).

Instructions for requesting a six-month review hearing (Court form FAM201; Minnesota Statutes, section 518.1781).

Dated: July 18, 2022

Megan Bergman  
Court Administrator  
Benton County District Court  
615 Highway 23, PO Box 189  
Foley, MN 56329  
(320) 968-5205

A true and correct copy of this notice has been served pursuant to Minnesota Rules of Civil Procedure, Rule 77.04

F-31-3P

**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: November 14, 2014  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$77,482.00  
MORTGAGOR(S): Carol E. Krunkkala-Surma and Terrence G. Surma, wife and husband  
MORTGAGEE: Wells Fargo Bank, N.A.

DATE AND PLACE OF FILING: Recorded on December 3, 2014 as Document Number 406821; as modified of record by Carol E. Krunkkala a/k/a Carol E. Krunkkala-Surma by document recorded on March 15, 2018 as Document Number 428281 in the Office of the County Recorder of Benton County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust I by assignment recorded on May 4, 2021 as Document Number 451928 in the Office of the County Recorder of Benton County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: The land referred to in this document is situated in the State of Minnesota, County of Benton, City of Saint Cloud, and described as follows:

Lot One (1), Block Thirty-two (32) in St. Cloud Park (now a part of the City of St. Cloud), according to the plat and survey thereof on file and of record in the Office of the County Recorder in and for Benton County, Minnesota

Also known as: 332 5th Ave NE, Saint Cloud, Minnesota 56304.

STREET ADDRESS OF PROPERTY: 332 5TH AVE NE, SAINT CLOUD, MN 56304

COUNTY IN WHICH PROPERTY IS LOCATED: Benton County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$104,207.56

TRANSACTION AGENT: None  
NAME OF MORTGAGE ORIGINATOR: Wells Fargo Bank, N.A.

RESIDENTIAL SERVICER: Carrington Mortgage Services, LLC  
TAX PARCEL IDENTIFICATION NUMBER: 170103200

T R A N S A C T I O N AGENT'S MORTGAGE IDENTIFICATION NUMBER: None

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: September 13, 2022 at 10:00 AM.  
PLACE OF SALE: Benton County Sheriff's Office, 581 Highway 23, Foley, MN 56329.

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 March 13, 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: July 21, 2022  
WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE OF STANWICH MORTGAGE LOAN TRUST I

Mortgagee  
TROTTLAW, 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  
(20-0083-FC04)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

F-31-6B