

**NOTICE OF
MORTGAGE FORECLOSURE SALE**

Date: March 1, 2011

YOU ARE NOTIFIED that default has occurred in the conditions of the following described Mortgage:

INFORMATION REGARDING MORTGAGE TO BE FORECLOSED

1. Date of Mortgage: **August 1, 2008 and amended September 2, 2009**

2. Mortgagors: **Raymond L. Crowley and Karen L. Crowley, a married couple**

3. Mortgagees: **Members Cooperative Credit Union**

4. Recording Information: **Mortgage recorded on August 5, 2008, as Document Number 389375, in the Office of the County Recorder of Aitkin County, Minnesota as modified by a Note, Mortgage and Rider Modification Agreement recorded on September 14, 2009, as Document Number 396239, in the Office of the County Recorder of Aitkin County, Minnesota.**

5. Assignments of Mortgage, if any: **None**

INFORMATION REGARDING MORTGAGED PREMISES

6. Tax parcel identification number of the mortgaged premises: **07-0-028700**

7. Legal description of the mortgaged premises: East 200 feet of Government Lot One (1), Section Fourteen (14), Township Forty-six (46), Range Twenty-seven (27) Aitkin County, Minnesota

The described real property is not Registered (Torrens) property.

8. The physical street address, city, and zip code of the mortgaged premises: **41029 - 320th Lane, Aitkin, Minnesota 56431**

OTHER FORECLOSURE DATA

9. The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, subd. 30.

INFORMATION REGARDING FORECLOSURE

10. The requisites of Minn. Stat. 580.02 have been satisfied. The holder of the Mortgage has complied

with all conditions precedent to acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.

11. The original principal amount secured by the Mortgage was **\$150,000.00**.

12. At the date of this notice the amount due on the Mortgage, including taxes, if any, paid by the holder of the Mortgage, is: **\$150,677.15**.

13. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the mortgaged premises will be sold by the Sheriff of Aitkin County, Minnesota, at public auction on Thursday, April 28, 2011 at 10 a.m. at the Aitkin County Sheriff's Office - 217 2nd St. NW, Aitkin, MN 56431.

14. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representatives or assigns is **SIX (6) MONTHS** after the date of sale.

15. Minn. Stat. 580.04(b) provides, "If the real estate is an owner-occupied, single-family dwelling, the notice must also specify the date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under section 580.30 or the property redeemed under section 580.23." If this statute applies, **the time to vacate the property is 11:59 p.m. on October 28, 2011.**

16. 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.

Name of Mortgagee:

Members Cooperative Credit Union

Name and address of Attorney for Mortgagee:

/s/Simone Suri, Attorney #0324899

Members Cooperative Credit Union

101 14th Street

Cloquet, MN 55720

218-878-3640

March 8, 15, 22, 29, April 5, 12, 2011 22.67

**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.

Date: February 22, 2011

NOTICE IS HEREBY GIVEN THAT:

1. Default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: **April 3, 2006**

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$195,000.00**

MORTGAGOR(S): **Marvin W. Kreitz, Husband, and Bonita M. Kreitz, Wife**

MORTGAGEE: **State Bank of McGregor, now known as Grand Timber Bank**

DATE AND PLACE OF FILING: **April 10, 2006, as Document No. 373261, as modified of record, with the Aitkin County Recorder (Minnesota).**

ASSIGNMENTS OF MORTGAGE: None

LEGAL DESCRIPTION OF PROPERTY:

That part of Outlots C and D, Trails End, according to the plat thereof described as follows: Commencing at the iron monument at the most easterly corner of Outlot C said Trails End; thence North 87 degrees 42 minutes 42 seconds west, assumed bearing, 1257.47 feet, along the North line of said Outlot C and along the North line of said Outlot D to an iron pipe; thence South 2 degrees 17 minutes 18 seconds west 66.00 feet; thence South 55 degrees 32 minutes 33 seconds East 68.95 feet to an iron pipe; thence South 77 degrees 03 minutes 47 seconds west 240.10 feet to an iron pipe; thence South 28 degrees 10 minutes 24 seconds East 282.75 feet to the point of beginning; thence North 66 degrees 45 minutes 32 seconds East 448.31 feet; thence South 26 degrees 27 minutes 43 seconds East 59.45 feet; thence Easterly 233.72 feet along a curve concave to the south and not tangent to the last described line, said curve having a radius of 236.97 feet and a central angle of 56 degrees 30 minutes 36 seconds. (The chord of said curve bears North 89 degrees 44 minutes 08 seconds East 224.36 feet); thence South 54 degrees 50 minutes 23 seconds West 788.57 feet, more or less, not tangent to the last described curve to the shore of Big Sandy Lake; thence Northwestwardly along said shore to a point that bears South 66 degrees 45 minutes 32 seconds West from the point of beginning; thence North 66 degrees 45 minutes 32 seconds East 133.36 feet, more or less, to the point of beginning.

AITKIN COUNTY, MINNESOTA.

COUNTY IN WHICH PROPERTY IS LOCATED: **Aitkin County, Minnesota**

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: **\$209,580.63**

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 pre-foreclosure notice and acceleration requirements of said mortgage, and/or applicable statutes;

PURSUANT, to the power of sale contained in said

mortgage, the above described property will be sold by the Sheriff of Aitkin County as follows:

DATE AND TIME OF SALE: **Thursday, April 28, 2011, at 10:00 a.m.**

PLACE OF SALE: **Aitkin County Sheriff's Office, Aitkin, Minnesota 56431**

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 mortgagors, their personal representatives or assigns is six (6) months from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 580.07.

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 October 28, 2011.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' 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.

GRAND TIMBER BANK

By Dehlia C. Seim

Attorney Registration #0339064

Fryberger, Buchanan, Smith & Frederick, P.A.

302 West Superior Street, Suite 700

Duluth, Minnesota 55802-1863

(218) 722-0861

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

(1) Street Address, city and zip code of mortgaged premises: 19197 528th Lane, McGregor, MN 55760

(2) Transaction agent; residential mortgage servicer; and lender or broker: State Bank of McGregor, now known as Grand Timber Bank

(3) Tax parcel identification number: 32-1-078601

(4) Transaction Agent's mortgage ID number (MERS number): None

(5) Name or mortgage originator: State Bank of McGregor, now known as Grand Timber Bank

March 1, 8, 15, 22, 29, April 5, 2011 29.13