

INDEPENDENT SCHOOL DISTRICT NO. 4
McGregor, MN 55760
Special Meeting of the Board of Education
Working Session
Thursday, March 10th, 2011, at 5:30 p.m.
Room 201, 2nd Floor

The working session was called to order by Chairperson Doten at 5:30 p.m. with members DeWitt, Doten, Jackson, Orbeck, and Sorensen present. Kruse and Kulju were absent. Also present were Superintendent Grams, and Principal Staska. Other interested parties were present.

Orbeck made a motion, seconded by DeWitt, to approve the agenda. All voted in favor and the motion carried unanimously.

A presentation was given by Andy Thielen, concerning the boilers. A study will be made and be ready for the regular board meeting on April 18th, 2011.

Items discussed were as follows: Staffing for next year and optional dates for negotiations with MFT.

DeWitt made a motion, seconded by Orbeck to adjourn at 6:35 p.m.

Mike Kruse, Clerk of School Board
 Not Yet Approved

March 22, 2011..... 6.19

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: March 11, 2005

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$103,000.00 **MORTGAGOR(S):** Anthony R. Miller and Stephanie P. Miller, as joint tenants, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Finance America, LLC **TRANSACTION AGENT:** Mortgage Electronic Registration Systems, Inc. **MIN#:** 100052300414047240

SERVICER: Ocwen Loan Servicing, LLC **LENDER:** Finance America, LLC.

DATE AND PLACE OF FILING: Aitkin County Minnesota, Recorder, on March 28, 2005, as Document No. 365048 **ASSIGNED TO:** U.S. BANK NATIONAL ASSOCIATION, as trustee for the SECURITIZATION SERVICING AGREEMENT

Dated as of July 1, 2005 Structured Asset Securities Corporation, Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE1 Dated: September 1, 2010, and recorded February 14, 2011 by Document No. 404225 .

LEGAL DESCRIPTION OF PROPERTY: Lots 15 & 16, Block 68, Hungerford's Addition to the Village of Aitkin, Aitkin County, Minnesota. **PROPERTY ADDRESS:** 518 2nd St NW, Aitkin, MN 56431. **PROPERTY I.D.:** 56-1-083300. **COUNTY IN WHICH PROPERTY IS LOCATED:** Aitkin. **THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE:** One Hundred Thousand Six Hundred Thirty-Four and 99/100 (\$100,634.99) 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 said county as follows:

DATE AND TIME OF SALE: May 5, 2011, at 10:00 a.m.

PLACE OF SALE: Sheriff's Main Office, Court-house, Aitkin, Minnesota

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 6 months from the date of sale. "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: March 15, 2011 U.S. BANK NATIONAL ASSOCIATION, as trustee for the SECURITIZATION SERVICING AGREEMENT Dated as of July 1, 2005, Structured Asset Securities Corporation, Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-HE1 Randall S. Miller & Associates, PLLC Attorneys for Assignee of Mortgage/Mortgagee One Financial Plaza, 120 South Sixth Street, Suite 1100 Minneapolis, MN 55402 Phone: 612-573-3677 Our File No. 10MN00852-1 THIS IS A COMMUNICATION FROM A DEBT COLLECTOR. ASAP# 3935473
 March 22, 29, April 5, 12, 19, 26, 2011..... 19.63



FEDERATED CO-OPS
Inc.
"Value for life"

Annual Meeting

Thursday, April 14th

Cambridge Lutheran Church
621 Old Main St. N., Cambridge, MN

Dinner Served
AT 6:30 P.M.

Annual Business Meeting
WILL FOLLOW DINNER

Board Elections

1-800-638-8228
www.federatedcoops.com

AITKIN COUNTY ZONING Notice of Hearing

THE BOARD OF ADJUSTMENT WILL ASSEMBLE FOR A HEARING OF APPEALS FROM THE AITKIN COUNTY ZONING ORDINANCE ON WEDNESDAY, APRIL 6, 2011 AT 4:00 P.M. IN THE AITKIN COUNTY COURTHOUSE, AITKIN, MN 56431. THE FOLLOWING APPLICATIONS WILL BE REVIEWED:

ROGER L. KAPSNER, 5170 HILLTOP AVE, LAKE ELMO, MN 55760, is requesting after-the-fact variances from the maximum allowed guest cottage height of 15 feet to a height of 18 feet, and from the required road setback distance of 30 feet to a distance of 0 feet, and a variance from the required duplex lot size to construct a guest cottage, in an area zoned Shoreland. Lot 8, Bellhorn Heights 3rd Addition. Section 17, Township 49, Range 23, Aitkin County, MN.
PERMIT #38020V

SUSAN S. KEEFE, 1106 2ND AVE N, CLEAR LAKE, IA 50428, is requesting a variance from the required 100 foot lake setback on a recreational development lake (Spirit) to a setback distance of 60 feet to construct a 26 foot x 36 foot one story garage in an area zoned Shoreland. THAT PART OF LOT 4 IN DOC 153405. Section 24, Township 46, Range 27, Aitkin County, MN.
PERMIT #38038V

JEFFREY E. HERMES, 3296 KATIE CT, ARDEN HILLS, MN 55112, is requesting a variance from the required 100 foot setback on a recreational development lake (Sugar) to modify a 36 foot by 20 foot section of roof (plus eaves) on an existing nonconforming residence located 44 feet from the Ordinary High Water Level, and to construct a 10 foot x 12 foot deck and add a 3 foot 3 inch x 4 foot covered stairway addition, and a variance from the required 100 foot lake setback to a distance of 50 feet to construct an 8 foot by 10 foot shed, in an area zoned Shoreland. 5 SHADY NOOK CAMP, LOT 8. Section 34, Township 46, Range 25, Aitkin County, MN.
PERMIT #38041V
 March 22, 2011..... 10.41

WANTED

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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

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 Northwesterly 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

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

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