

**NOTICE OF MORTGAGE  
FORECLOSURE SALE**

Date: July 14, 2011

**YOU ARE NOTIFIED THAT:**

1. Default has occurred in the conditions of the Mortgage dated December 2, 2003, executed by Kenneth F. Fairbanks and Roberta A. Fairbanks, husband and wife, and Roger A. Fairbanks, a single man, as Mortgagors to AgStar Financial Services, FLCA, as Mortgagee, and filed for record, December 10, 2003, as Document No. 354423, in the office of the County Recorder of Aitkin County, Minnesota, which was re-recorded September 13, 2004, as Document No. 360871, in the office of the County Recorder of Aitkin County, Minnesota. The land described in the Mortgage is not registered land.

2. The Mortgage has not been assigned.

3. The original principal amount secured by the Mortgage was \$75,000.00.

4. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.

5. 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.

6. At the date of this Notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$86,159.54.

7. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed, and the land located in Aitkin County, Minnesota, described as follows:

N1/2 OF THE SE1/4 S19-T48-R22, AITKIN COUNTY, MINNESOTA

will be sold by the County Sheriff of Aitkin County, Minnesota, at public auction on September 8, 2011, at 10:00 a.m., at the Aitkin County Sheriff's Department, located at 217 Second Street NW, Aitkin, Minnesota.

8. To the best of Mortgagee's information, the property being foreclosed has a property address of 42411 - 150<sup>th</sup> Avenue, Tamarack, Minnesota 55787 and has tax parcel identification numbers 05-0-025100 and 05-0-025200.

9. The time allowed by law for redemption by Mortgagors or Mortgagors' personal representatives or assigns is twelve (12) months after the date of sale.

10. The property must be vacated by 11:59 p.m. on September 8, 2012, provided the Mortgagors have not reinstated the Mortgage under Minnesota Statutes, Section 580.30 or redeemed the property under Minnesota Statutes, Section 580.23.

**THE PURPOSE OF THIS COMMUNICATION IS TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

AGSTAR FINANCIAL SERVICES, FLCA

By: \_\_\_\_\_  
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Our File No. 14790.183  
July 19, 26, Aug. 2, 9, 16, 23, 2011 ..... 16.98

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**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: August 2, 2011

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: **March 28, 2002**  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$64,000.00**

MORTGAGOR(S): **Robert U. Maki, Husband, and Lisa M. Maki, Wife**  
MORTGAGEE: **State Bank of McGregor, now known as Grand Timber Bank**

DATE AND PLACE OF FILING: April 9, 2002, as Document No. 338448, in the office of the County Recorder of Aitkin County, Minnesota, as modified of record.

ASSIGNMENTS OF MORTGAGE: None  
LEGAL DESCRIPTION OF PROPERTY:

**The South Quarter (S<sup>1</sup>/<sub>4</sub>) of the Southeast Quarter (SE<sup>1</sup>/<sub>4</sub>) of the Southeast Quarter (SE<sup>1</sup>/<sub>4</sub>) of Section Nine (9), Township Fifty (50), Range Twenty-three (23), consisting of 10 acres, more or less. Subject to all rights, reservations and easements of record, if any.**

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: **\$63,927.79**

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, September 29, 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 March 29, 2012.

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: \_\_\_\_\_  
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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:** 56045 Loon Avenue, McGregor, MN 55760

(2) **Transaction agent; residential mortgage servicer; and lender or broker:** Grand Timber Bank, f/k/a State Bank of McGregor

(3) **Tax parcel identification number:** 32-0-014501

(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  
August 9, 16, 23, 30, Sept. 6, 13, 2011 ..... 24.91

**Advertising and Editorial Deadlines: Thursdays at 4:00 p.m.**

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