

# PUBLICNOTICES

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**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: January 30, 2012  
Bank of America, National Association Mortgagee

Peterson, Fram & Bergman, P.A.  
By: Steven H. Bruns  
Attorneys for:  
Bank of America, National Association Mortgagee  
55 E. 5th St., Suite 800  
St. Paul, MN 55101  
(651) 209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

16751-11265  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6928)

## 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: 06/12/2003

MORTGAGOR(S): Michael A. Napoli, a single man.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for America's Wholesale Lender

SERVICER: Bank of America, N.A.

MORTGAGE ID #: 1000157-0002625104-7

DATE AND PLACE OF RECORDING: Recorded June 27, 2003, Carver County Registrar of Titles, Document No. T 137929 Against Certificate of Title no. 28078.

ASSIGNMENTS OF MORTGAGE: Assigned to: BAC Home Loans Servicing, LP Dated: September 22, 2010, Recorded November 15, 2011, Carver County Registrar of Titles, Document No. T181409.

LEGAL DESCRIPTION OF PROPERTY: Lot 40, Block 1, Crystal Village 2nd Addition, Common Interest Community No. 30, Carver County, Minnesota. Subject to Utility and drainage easements as shown on the plat. Subject to Chaska Flood Control Plat No. 3, dated October 6, 1994, and filed October 10, 1994, as Document No. 172885, and Certificate of Correction, dated October 28, 1994, and filed November 2, 1994, as Document No. 173660. Subject to a Trail, Light Rail and Landscaping Easement in favor of the City of Chaska, dated January 8, 1996, and filed January 16, 1996, as Document No. 189987.

TAX PARCEL NO.: 30.1360400  
ADDRESS OF PROPERTY: 1113 Crystal Court Chaska, MN 55318  
COUNTY IN WHICH PROPERTY IS LOCATED: Carver  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$148,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$143,984.27

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: Monday, April 02, 2012, 10:00 a.m.

PLACE OF SALE: Main Lobby, Carver County Sheriff's Office, No. Main Entrance, Carver County Justice Center, 600 East Fourth Street, City of Chaska

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 10-02-2012 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: January 30, 2012  
Bank of America, N.A., as successor by merger to BAC Home Loans Servicing LP Assignee of Mortgagee Peterson, Fram & Bergman, P.A.  
By: Steven H. Bruns  
Attorneys for:  
Bank of America, N.A., as successor by merger to BAC Home Loans Servicing LP Assignee of Mortgagee

55 E. 5th St., Suite 800  
St. Paul, MN 55101  
(651) 291-8955

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.  
16751-104823  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6929)

## 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: 12/18/2003

MORTGAGOR(S): Harry J. Marshall, a single person.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Primary Residential Mortgage, Inc.

SERVICER: CitiMortgage  
M O R T G A G E I D # : 100146400258001390

DATE AND PLACE OF RECORDING: Recorded January 06, 2004, Carver County Recorder; Document No. A376782.

ASSIGNMENTS OF MORTGAGE: Assigned to: CitiMortgage, Inc. Dated: December 26, 2011

LEGAL DESCRIPTION OF PROPERTY: Lot 14, Block 4, Chanhassen Vista, Carver County, Minnesota

REGISTERED PROPERTY: No TAX PARCEL NO.: 251980330  
ADDRESS OF PROPERTY: 790 Santa Vera Drive Chanhassen, MN 55317

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$172,100.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$158,001.08

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: Monday, April 02, 2012, 10:00 a.m.

PLACE OF SALE: Main Lobby, Carver County Sheriff's Office, No. Main Entrance, Carver County Justice Center, 600 East Fourth Street, City of Chaska

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 10/02/2012 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: January 30, 2012

CitiMortgage, Inc.  
Assignee of Mortgagee Peterson, Fram & Bergman, P.A.  
By: Steven H. Bruns  
Attorneys for:  
CitiMortgage, Inc.

Assignee of Mortgagee 55 E. 5th St., Suite 800  
St. Paul, MN 55101  
(651) 209-7599

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

12890-110466  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6930)

11-075734

## 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: September 15, 2004

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$600,000.00

MORTGAGOR(S): Tory G. Walton and Camille Walton, husband and wife

MORTGAGEE: Homeservices Lending, LLC DBA Edina Realty Mortgage

LENDER: Homeservices Lending, LLC DBA Edina Realty Mortgage

SERVICER: Wells Fargo Bank, NA

DATE AND PLACE OF FILING: Filed September 27, 2004, Carver County Registrar of Titles, as Document Number T148746

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, N.A.; Dated:

February 9, 2005 filed: March 3, 2005, recorded as document number T151490; thereafter assigned to US Bank National Association, as Trustee, successor in interest to Wa-

chovia Bank, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-Z dated September 21, 2011 and recorded on September 28, 2011 as document number T180834.

LEGAL DESCRIPTION OF PROPERTY: Lot 18, Block 3, Ashling Meadows

REGISTERED PROPERTY  
PROPERTY ADDRESS: 6845 Ruby Lane, Chanhassen, MN 55317

PROPERTY IDENTIFICATION NUMBER: 25.0710300 Cert. No. 30190

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$543,025.32

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: March 29, 2012, 10:00am

PLACE OF SALE: Sheriff's Main Office, North Main Entrance of the Carver County Justice Center, County Sheriff's Main Lobby 606 East Fourth St., Chaska, MN 55318

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) the personal representatives or assigns.

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 1, 2012.

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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: January 31, 2012  
US Bank National Association, as Trustee, successor in interest to Wachovia Bank, National Association as Trustee for Wells Fargo Asset Securities Corporation, Mortgage Pass-Through Certificates, Series 2004-Z Assignee of Mortgagee SHAPIRO & ZIELKE, LLP  
Lawrence P. Zielke - 152559  
Diane F. Mach - 273788  
Melissa L. B. Porter - 0337778  
Randolph W. Dawdy 2160X  
Ronald W. Spencer - 0104061  
Stephanie O. Nelson - 0388918  
Attorneys for Mortgagee 12550 West Frontage Road, Ste. 200 Burnsville, MN 55337 (952) 831-4060

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT THIS OFFICE IS DEEMED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY THAT WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THE DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6932)

12-080196

## 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: January 21, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$126,400.00

MORTGAGOR(S): Walter Covietz, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1000269-0002099859-6

LENDER: Bell America Mortgage LLC DBA Bell Mortgage

SERVICER: Cenlar FSB

DATE AND PLACE OF FILING: Filed January 30, 2008, Carver County Recorder, as Document Number A 477928

ASSIGNMENTS OF MORTGAGE: Assigned to: Cenlar FSB; Dated: January 26, 2012

LEGAL DESCRIPTION OF PROPERTY: Lot 3, Block 6, Fronterra 5th Addition

PROPERTY ADDRESS: 1330 Pembroke Ln, Waconia, MN 55387

PROPERTY IDENTIFICATION NUMBER: 75-2740430

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$124,281.73

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: March 29, 2012, 10:00am

PLACE OF SALE: Sheriff's Main Office, North Main Entrance of the Carver County Justice Center, County Sheriff's Main Lobby 606 East Fourth St., Chaska, MN 55318

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) the personal representatives or assigns.

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 1, 2012.

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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: February 1, 2012

Cenlar FSB

Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

Lawrence P. Zielke - 152559

Diane F. Mach - 273788

Melissa L. B. Porter - 0337778

Randolph W. Dawdy 2160X

Ronald W. Spencer - 0104061

Stephanie O. Nelson - 0388918

Attorneys for Mortgagee 12550 West Frontage Road, Ste. 200 Burnsville, MN 55337 (952) 831-4060

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, YOU ARE ADVISED THAT THIS OFFICE IS DEEMED TO BE A DEBT COLLECTOR. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to COLLECT money from anyone who has discharged the debt UNDER the Bankruptcy Laws of the United States.  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6933)

12-080196

## 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: December 19, 2003

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$123,920.00

MORTGAGOR(S): Paula M. David, a single person

MORTGAGEE: Wells Fargo Home Mortgage, Inc., a California Corporation, n/k/a Wells Fargo Bank, N.A., successor by merger to Wells Fargo Home Mortgage, Inc.

DATE AND PLACE OF FILING: Filed January 26, 2004, Carver County Registrar of Titles; Document No. T143985 and memorialized upon Certificate of Title No. 31040.0

ASSIGNMENTS OF MORTGAGE: Assigned to: none

LEGAL DESCRIPTION OF PROPERTY: Unit 303, CIC No. 72, Village Grace Condominiums

REGISTERED PROPERTY

STREET ADDRESS OF PROPERTY: 110696 Village Road, Apt. 303, Chaska, MN 55318

COUNTY IN WHICH PROPERTY IS LOCATED: Carver County, Minnesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$106,407.27

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: March 29, 2012 at 10:00 a.m.

PLACE OF SALE: Carver County Sheriff's office, North Main Entrance of the Carver County Justice Center, Main Lobby, 606 East Fourth Street, Chaska, 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 six (6) months from the date of sale.

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 September 27, 2012.

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.

Attorney(s) for Mortgagee: /s/ Kaarin K. Foede Kaarin K. Foede Melchert Hubert Sjodin, PLLP 121 West Main Street, Suite 200 Waconia, MN 55387 (952) 442-7700  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6939)

11-079504

## 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: June 30, 2009

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$173,008.00

MORTGAGOR(S): Robert J. Grinde, single

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 10003020424900181

LENDER: Cherry Creek Mortgage Co. Inc.

SERVICER: EverBank

DATE AND PLACE OF FILING: Filed July 20, 2009, Carver County Recorder, as Document Number A504619

ASSIGNMENTS OF MORTGAGE: Assigned to: EverBank; Dated: December 16, 2011 filed: December 30, 2011, recorded as document number A547622; Thereafter

11-079504

## 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