



Public Notices

Notice of Proposed Total Budget and Property Taxes

The Victoria City Council will hold a public hearing on its budget and on the amount of property taxes it is proposing to collect to pay for the costs of services the City will provide in 2009.

SPENDING: The total budget amounts below compare the City's 2008 total actual budget with the amount the City proposes to spend in 2009.

2008 Total Actual Budget	Proposed 2009 Budget	Change from 2008-2009
\$4,794,807	\$5,238,813	9.26%

TAXES: The property tax amounts below compare that portion of the current budget levied in property taxes in the City of Victoria for 2008 with the property taxes the City proposes to collect in 2009.

2008 Property Taxes	Proposed 2009 Property Taxes	Change from 2007-2008
\$3,614,780	\$3,802,009	5.18%

LOCAL TAX RATE COMPARISON: The following compares the City's current local tax rate, the City's tax rate for 2009 if no tax levy increase is adopted, and the City's proposed tax rate for 2009.

2008 Tax Rate	2009 Tax Rate if NO Levy Increase	2009 Proposed Tax Rate
37.152%	35.105%	37.096%

Attend the Public Hearing

All City of Victoria residents are invited to attend the public hearing of the City Council to express their opinions on the budget and on the proposed amount of 2008 property taxes. **The hearing will be held on:**

Monday, December 1, at 6:00 p.m.
Victoria City Hall
7951 Rose Street
Victoria, MN 55386

If the discussion of the budget cannot be completed, a time and place for continuing the discussion will be announced at the hearing. You are invited to send written comments to:

City of Victoria, Mayor's Office
7951 Rose Street, Victoria, MN 55386

(Published in the Chaska Herald on Thursday, November 20 and 27, 2008; No. 6901)

NOTICE OF ASSESSMENT LIEN 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.

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

NOTICE IS HEREBY GIVEN that default has been made in the terms and conditions of the Declaration of Walnut Grove Villas Association (hereinafter the "Declaration") recorded in the office of the County Recorder of Carver County, Minnesota as Document No. 224059, which covers the following property:

Lot 4, Block 20, Walnut Grove, Common Interest Community No. 24, Carver County, Minnesota
Address:
7756 Buttercup Court,
Chanhassen, MN 55317
PIN: 25-8482120

THAT pursuant to said Declaration, there is claimed to be due and owing as of October 7, 2008, from Lisa Heath, title holder, to Walnut Grove Villas Association, a Minnesota non-profit corporation, the amount of \$2,325.79, for assessments, late fees and collection costs, plus additional assessments and other amounts that may have accrued since the date of this notice, including the costs of collection and foreclosure;

THAT no action is now pending at law or otherwise to recover said debt or any part thereof;

THAT the owner has not been released from her financial obligation to pay said amount;

THAT pursuant to Minn. Stat. § 515B.3-116, said debt creates a lien upon said premises in favor of Walnut Grove Villas Association as evidenced by a lien statement recorded on March 10, 2008, in the office of the Carver County Recorder as Document No. A 479751;

THAT pursuant to the power of sale granted by the owners in taking title to the premises subject to said Declaration, said lien will be foreclosed by the sale of said property by the sheriff of said County at the Sheriff's Main Office, North Main Entrance of the Carver County Justice Center, Carver County, Sheriff's Main Lobby, 606 East Fourth Street, in the City of Chaska, County of Carver, State of Minnesota on the 26th day of November, 2008, at 10 a.m., at public auction to the highest bidder, for cash, to pay the amount then due for said assessments, together with the costs of foreclosure, including attorney's fees as allowed by law. The time allowed by law for redemption by the unit owners, their personal representatives or assigns is six (6) months from the date of said sale.

REDEMPTION NOTICE
THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE OWNER, THE OWNER'S PERSONAL REPRESENTATIVE 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 PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

WALNUT GROVE VILLAS ASSOCIATION, Lienor
Dated: October 7, 2008

By /s/ Thomas P. Carlson
Thomas P. Carlson (024871X)
Carlson & Associates, Ltd.
1052 Centerville Circle
Vadnais Heights, MN 55127
(651) 287-8640

ATTORNEY FOR WALNUT GROVE VILLAS ASSOCIATION
(Published in the Chaska Herald on Thursday, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6766)

NOTICE OF ASSESSMENT LIEN 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.

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

NOTICE IS HEREBY GIVEN that default has been made in the

terms and conditions of the Declaration of Walnut Grove Villas Association (hereinafter the "Declaration") recorded in the office of the County Recorder of Carver County, Minnesota as Document No. 224059, which covers the following property:

Lot 10, Block 23, Walnut Grove, Common Interest Community No. 24, Carver County, Minnesota
Address:
7624 Coneflower Curve South,
Chanhassen, MN 55317
PIN: 25-8482500

THAT pursuant to said Declaration, there is claimed to be due and owing as of October 7, 2008, from Christina Foty, title holder, to Walnut Grove Villas Association, a Minnesota non-profit corporation, the amount of \$2,657, for assessments, late fees and collection costs, plus additional assessments and other amounts that may have accrued since the date of this notice, including the costs of collection and foreclosure;

THAT no action is now pending at law or otherwise to recover said debt or any part thereof;

THAT the owner has not been released from her financial obligation to pay said amount;

THAT pursuant to Minn. Stat. § 515B.3-116, said debt creates a lien upon said premises in favor of Walnut Grove Villas Association as evidenced by a lien statement recorded on March 10, 2008, in the office of the Carver County Recorder as Document No. A 479754;

THAT pursuant to the power of sale granted by the owners in taking title to the premises subject to said Declaration, said lien will be foreclosed by the sale of said property by the sheriff of said County at the Sheriff's Main Office, North Main Entrance of the Carver County Justice Center, Carver County, Sheriff's Main Lobby, 606 East Fourth Street, in the City of Chaska, County of Carver, State of Minnesota on the 26th day of November, 2008, at 10 a.m., at public auction to the highest bidder, for cash, to pay the amount then due for said assessments, together with the costs of foreclosure, including attorney's fees as allowed by law. The time allowed by law for redemption by the unit owners, their personal representatives or assigns is six (6) months from the date of said sale.

REDEMPTION NOTICE
THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE OWNER, THE OWNER'S PERSONAL REPRESENTATIVE 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 PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

WALNUT GROVE VILLAS ASSOCIATION, Lienor
Dated: October 7, 2008

By /s/ Thomas P. Carlson
Thomas P. Carlson (024871X)
Carlson & Associates, Ltd.
1052 Centerville Circle
Vadnais Heights, MN 55127
(651) 287-8640

ATTORNEY FOR WALNUT GROVE VILLAS ASSOCIATION
(Published in the Chaska Herald on Thursday, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6767)

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 that certain Mortgage dated December 29, 2005, executed by Shawn P. Stewart and Rebecca D. Stewart, husband and wife, as Mortgagor, to Bremer Bank, National Association, as Mortgagee, filed for record in the Office of the County Recorder in and for Carver County, State of Minnesota, on January 19, 2006, and recorded as Document No. 433319; that the Mortgage is not upon registered land; that the original principal amount secured by said Mortgage being One Hundred Ninety-five Thousand Nine Hundred and 00/100 Dollars (\$195,900.00); that the

Mortgagor has not been released from financial obligation on said Mortgage; that no action or proceeding has been instituted by law to recover the debt secured by said Mortgage, or any part thereof; that there is due and claimed to be due upon said Mortgage, including interest to the date hereof, and taxes, if any, the sum of One Hundred Ninety-seven Thousand Three Hundred Nineteen and 87/100 Dollars (\$197,319.87); that all conditions precedent to foreclosure of the Mortgage and acceleration of the debt secured thereby have been fulfilled; and that pursuant to the power of sale therein contained, said Mortgage will be foreclosed and the tract of land lying and being in the County of Carver, State of Minnesota, described as follows, to-wit:

Lot 4, Block 1, THE LANDINGS OF WATERTOWN, Carver County, Minnesota,

will be sold by the Sheriff of said County at public auction on December 3, 2008, at 10:00 a.m., at the Carver County Justice Center, Sheriff's Lobby, 606 East Fourth Street, Chaska, MN 55318 to pay the debt then secured by said Mortgage, and taxes, if any, paid on said premises, and the costs, attorneys' fees and disbursements allowed by law. The time allowed by law for redemption by the Mortgagor, Mortgagors' personal representatives or assigns is six (6) months from the date of said sale.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, 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.

Dated: October 8, 2008
MESSERLI & KRAMER P.A.
Matthew A. Korogi (Lic. #031061X)

Messerli & Kramer P.A.
1800 Fifth Street Towers
150 South Fifth Street
Minneapolis, MN 55402-4218
(612) 672-3600
Attorney in Fact for
Bremer Bank, National Association

IMPORTANT NOTICE
This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

(Published in the Chaska Herald on Thursday, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6769)

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 28, 2006
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$207,000.00

MORTGAGOR(S): Leonardo Iracheta and Maria Iracheta, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for BNC Mortgage, Inc. a Delaware corporation

DATE AND PLACE OF FILING: Filed August 23, 2006, Carver County Registrar of Titles; Document No. T 159679 and memorialized upon Certificate of Title No. 32388

ASSIGNMENTS OF MORTGAGE: Assigned to: none
LEGAL DESCRIPTION OF PROPERTY: Lot 3, Block 3, Neighborhood Five

REGISTERED PROPERTY COUNTY IN WHICH PROPERTY IS LOCATED: Carver County, Minnesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$229,733.23

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: December 4, 2008 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.

"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: October 8, 2008
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Mortgagee

REITER & SCHILLER, P.A.
Rebecca F. Schiller, Esq.
Sarah J.B. Adam, Esq.
N. Kibongni Fondungallah, Esq.

James J. Pauly, Esq.
Leah K. Weaver, Esq.
Attorneys for Mortgagee
25 North Dale Street
St. Paul, MN 55102-2227
(651) 209-9760
(W5355)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
NOTICE OF MORTGAGE FORECLOSURE SALE
FORECLOSURE DATA
Minn. Stat. § 580.025

(1) Street Address, city and zip code of mortgaged premises
112524 Ramsey Court, Chaska, MN 55318

(2) Transaction agent; residential mortgage servicer; and lender or broker

Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for BNC Mortgage, Inc. a Delaware corporation

(3) Tax parcel identification number
30.3850220

(4) Transaction Agent's mortgage ID number (MERS number)
100122200002656087

(5) Name of mortgage originator
Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for BNC Mortgage, Inc. a Delaware corporation

(Published in the Chaska Herald on Thursday, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6772)

08-052935
7470696337

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: October 5, 2006
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$730,000.00

MORTGAGOR(S): Ronald M. Vannelli, a Married Man Married to Darlene D. Vannelli

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 100062604706963370
LENDER: Homecoming Financial Network, Inc

SERVICER: GMAC Mortgage, LLC

DATE AND PLACE OF FILING: Filed April 4, 2007, Carver County Registrar of Titles, as Document Number T162465

LEGAL DESCRIPTION OF PROPERTY: Lot 2, Block 2, Lake Bavaria Estate, together with a non-exclusive easement for roadway purposes over and across the following described property, to wit

That part of Section 30, Township 116, Range 23, which lies 25 feet on each side of the following described centerline. Commencing at the Southwest corner of Lot 2, Block 2, Lake Bavaria Estates, thence South 0 degrees 51 minutes 35 seconds East, a distance of 5 feet, thence continuing South along last described line, a distance of 25 feet to the actual point of beginning of the centerline to be described, thence North 89 degrees 30 minutes 39 seconds East to the centerline of Bavaria Road and there terminating.

PROPERTY ADDRESS: 3210 High Point Drive, Chaska, MN 55318

PROPERTY IDENTIFICATION NUMBER: 303000050

COUNTY IN WHICH PROPERTY IS LOCATED: Carver County

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$736,308.32

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: December 4, 2008, 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.

"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: October 6, 2008
Mortgage Electronic Registration Systems, Inc.

Mortgagee
SHAPIRO, NORDMEYER & ZIELKE, LLP
Lawrence P. Zielke - 152559
Diane F. Mach - 273788
Kristine M. Spiegelberg - 308845
Melissa L. Baldrige Porter - 0337778

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, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6774)

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 that certain Mortgage dated April 23, 2003, executed by Mark J. Bray, single, as Mortgagor, to Bremer Bank, National Association, as Mortgagee, filed for record in the Office of the County Recorder in and for Carver County, State of Minnesota, on May 2, 2003, and recorded as Document No. 349365; that the Mortgage is not upon registered land; that the original principal amount secured by said Mortgage being Thirty-eight Thousand and 00/100 Dollars (\$38,000.00); that the Mortgagor has not been released from financial obligation on said Mortgage; that no action or proceeding has been instituted by law to recover the debt secured by said Mortgage, or any part thereof; that there is due and claimed to be due upon said Mortgage, including interest to the date hereof, and taxes, if any, the sum of Thirty-nine Thousand Six Hundred Ninety-five and 59/100 Dollars (\$39,695.59); that all conditions precedent to foreclosure of the Mortgage and acceleration of the debt secured thereby have been fulfilled; and that pursuant to the power of sale therein contained, said Mortgage will be foreclosed and the tract of land lying and being in the County of Carver, State of Minnesota, described as follows, to-wit:

Lot 11, Block 2, Carver Bluffs Sixth Addition according to the recorded plat thereof and situate in Carver County, Minnesota,

will be sold by the Sheriff of said County at public auction on December 3, 2008, at 10:00 a.m., at the Carver County Justice Center, Sheriff's Lobby, 606 East Fourth Street, Chaska, MN 55318 to pay the debt then secured by said Mortgage, and taxes, if any, paid on said premises, and the costs, attorneys' fees and disbursements allowed by law. The time allowed by law for redemption by the Mortgagor, Mortgagors' personal representatives or assigns is six (6) months from the date of said sale.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, 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.

Dated: October 8, 2008
MESSERLI & KRAMER P.A.
Matthew A. Korogi (Lic. #031061X)

Messerli & Kramer P.A.
1800 Fifth Street Towers
150 South Fifth Street
Minneapolis, MN 55402-4218
(612) 672-3600
Attorney in Fact for
Bremer Bank, National Association

IMPORTANT NOTICE
This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

(Published in the Chaska Herald on Thursday, October 16, 23, 30 and November 6, 13, 20, 2008; No. 6779)

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 15, 2006
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$1,610,000.00

MORTGAGOR(S): 10 Spring Homes, Inc.

MORTGAGEE: Hardy Credit Co.

DATE AND PLACE OF RECORDING: Recorded: June 19, 2006 Carver County Recorder
Document #: A443648
Transaction Agent: Not Applicable

Transaction Agent Mortgage Identification Number: Not Applicable

Lender or Broker: Hardy Credit Co.

Residential Mortgage Servicer: Hardy Credit Co.

Mortgage Originator: Not Applicable

LEGAL DESCRIPTION OF PROPERTY: Lot Three (3), Bandimere's Heights

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

Property Address: 9285 Kiowa Trail Chanhassen, MN 55317

Tax Parcel ID No.: 25-0900030
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$1,755,947.02

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: December 4, 2008 10:00 A.M.

PLACE OF SALE: Sheriff's Main Office Courthouse
600 East Fourth Street
Chaska, MN

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), their personal representatives or assigns.

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,