

# PUBLICNOTICES

continued from previous page

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.”

Dated: February 2, 2012

WELLS FARGO BANK, N.A.  
Mortgagee

REITER & SCHILLER, P.A.  
Rebecca F. Schiller, Esq.  
Sarah J.B. Adam, Esq.  
N. Kibongni Fondungallah, Esq.  
James J. Pauly, Esq.  
Brian F. Kidwell, Esq.  
Steven R. Pennock, Esq.  
Attorneys for Mortgagee  
25 North Dale Street  
St. Paul, MN 55102-2227  
(651) 209-9760  
(E6918)

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  
1128 Fox Run Road, Waconia, MN 55387

(2) Transaction Agent  
Wells Fargo Bank, N.A.  
(3) Name of Mortgage Originator (Lender)  
Wells Fargo Bank, N.A.  
(4) Residential Servicer  
Wells Fargo 800-416-1472  
(5) Tax Parcel Identification Number 75.2610220

(6) Transaction Agent’s Mortgage ID Number (MERS number) none  
(Published in the Chaska Herald on Thursday, February 9, 16, 23 and March 1, 8, 15, 2012; No. 6936)

**NOTICE OF MORTGAGE FORECLOSURE SALE**  
Date: February 1, 2012  
NOTICE IS HEREBY GIVEN THAT:

1. Default has occurred in the conditions of the mortgage dated November 30, 2006, executed by Kimberly A. Young f/k/a Kimberly A. Frey, and Paul D. Young, wife and husband, as mortgagors, to and in favor of KleinBank, as mortgagee, and filed in the Office of the County Recorder for Carver County, Minnesota on December 18, 2006, as Document No. A455622, as amended by that certain partial release of mortgage dated August 25, 2011, and recorded in the Office of the Carver County Recorder on August 29, 2011, as Document No. A541732 (the “Mortgage”).

2. The Mortgage has not been assigned.

3. The original principal amount secured by the Mortgage is: \$45,000.00.

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 \$51,121.77.

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

Part of Lots 11 and 12, in Block 42, in the Village of Carver, according to the plat thereof on file and of record in the Office of the Register of Deeds for Carver County, Minnesota described as follows:

Commencing at the corner of Lot 12, in Block 42, on Broadway Street, and the alley between 4th and 5th Streets in the Village of Carver; thence Easterly along Broadway Street 23.20 feet; thence Southerly parallel with alley in said Block 64 feet; thence Westerly parallel with Broadway Street 23.20 feet to alley; thence Northerly along alley 64 feet to place of beginning;

with a physical street address of 408 Broadway Street North, Carver Minnesota 55315; and, a tax parcel identification number of 20.0501530;

will be sold by the Sheriff of Carver County, Minnesota, at public auction on March 27, 2012, at 10:00 a.m., at the Carver County Sheriff’s Office, Carver County Justice Center, 606 East Fourth Street, Chaska, MN 55318.

8. The time allowed by law for redemption by Mortgagors or Mortgagors’ personal representatives or assigns is six months after the date of sale.

9. KleinBank has not released either of the Mortgagors from the financial obligations secured by the Mortgage.

10. If the property is an owner-occupied, single-family dwelling, unless otherwise provided by law, the date and time by which the Mortgagors must vacate the property described herein, if the mortgage is not reinstated under Minnesota Statute Section 580.30, or the property is not redeemed under Minnesota Statute Section 580.23, is 11:59 p.m. on September 27, 2012.

THIS IS A COMMUNICATION 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 THE 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 REPRESENTA-

TIVES 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#: 100030204249001181  
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 corrected by Corrective Assignment of Mortgage to Everbank dated January 24, 2012.

LEGAL DESCRIPTION OF PROPERTY: Unit No. 0305, CIC No. 83, Points West Carriage

PROPERTY ADDRESS: 1665 Prescott Ct, Chaska, MN 55318  
PROPERTY IDENTIFICATION NUMBER: 30.4920305

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$173,922.41

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

Dated: February 3, 2012

Everbank  
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.

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: February 7, 2012

WELLS FARGO BANK, N.A.  
Mortgagee

REITER & SCHILLER, P.A.  
Rebecca F. Schiller, Esq.  
Sarah J.B. Adam, Esq.  
N. Kibongni Fondungallah, Esq.  
James J. Pauly, Esq.  
Brian F. Kidwell, Esq.  
Steven R. Pennock, Esq.  
Attorneys for Mortgagee  
25 North Dale Street  
St. Paul, MN 55102-2227  
(651) 209-9760  
(E4033)

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  
109 Louis Street West, Cologne, MN 55322

(2) Transaction Agent  
Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for KleinBank, DBA KleinMortgage, a Minnesota corporation

(3) Name of Mortgage Originator (Lender)  
Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for KleinBank, DBA KleinMortgage, a Minnesota corporation

(4) Residential Servicer  
Wells Fargo 800-416-1472

(5) Tax Parcel Identification Number 400130900

(6) Transaction Agent’s Mortgage ID Number (MERS number) 10017770000376608

(Published in the Chaska Herald on Thursday, February 16, 23 and March 1, 8, 15, 22, 2012; No. 6944)

**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 24, 2009

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$241,512.00

MORTGAGOR(S): Benjamin F. Eaton and Lindsay R. Eaton, husband and wife

MORTGAGEE: CitiFinancial Services, Inc.

SERVICER: Citifinancial Services, Inc.

MORTGAGE ID #: n/a

DATE AND PLACE OF RECORDING: Recorded February 01, 2008, Carver County Recorder, Document No. A478061.

LEGAL DESCRIPTION OF PROPERTY: The following Real Estate property situated to-wit:

26, 2005  
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$169,637.00

MORTGAGOR(S): Todd L. Lano and Pamela B. Lano, both single people

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for KleinBank, DBA KleinMortgage, a Minnesota corporation

DATE AND PLACE OF FILING: Filed June 29, 2005, Carver County Recorder; Document No. A 417482

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

LEGAL DESCRIPTION OF PROPERTY: That part of the Northeast Quarter of the Southwest Quarter (NE 1/4 of SW 1/4) of Section 13, Township 115 North, Range 25 described as follows:

Commencing at the Northwest corner of the Northeast Quarter of the Southwest Quarter (NE 1/4 of SW 1/4), Section 13, Township 115 North, Range 25; thence from said corner running East on center line 231 feet to a post; which post is the point of beginning; thence South 132 feet to a post; thence West 80 feet to a point; thence North 132 feet to a point; thence East 80 feet to the point of beginning.

STREET ADDRESS OF PROPERTY: 109 Louis Street West, Cologne, MN 55322

COUNTY IN WHICH PROPERTY IS LOCATED: Carver County, Minnesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$165,301.93

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: April 12, 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 October 12, 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.”

Dated: February 7, 2012

WELLS FARGO BANK, N.A.  
Mortgagee

REITER & SCHILLER, P.A.  
Rebecca F. Schiller, Esq.  
Sarah J.B. Adam, Esq.  
N. Kibongni Fondungallah, Esq.  
James J. Pauly, Esq.  
Brian F. Kidwell, Esq.  
Steven R. Pennock, Esq.  
Attorneys for Mortgagee  
25 North Dale Street  
St. Paul, MN 55102-2227  
(651) 209-9760  
(E4033)

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  
109 Louis Street West, Cologne, MN 55322

(2) Transaction Agent  
Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for KleinBank, DBA KleinMortgage, a Minnesota corporation

(3) Name of Mortgage Originator (Lender)  
Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for KleinBank, DBA KleinMortgage, a Minnesota corporation

(4) Residential Servicer  
Wells Fargo 800-416-1472

(5) Tax Parcel Identification Number 400130900

(6) Transaction Agent’s Mortgage ID Number (MERS number) 10017770000376608

(Published in the Chaska Herald on Thursday, February 16, 23 and March 1, 8, 15, 22, 2012; No. 6944)

**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 24, 2009

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$241,512.00

MORTGAGOR(S): Benjamin F. Eaton and Lindsay R. Eaton, husband and wife

MORTGAGEE: CitiFinancial Services, Inc.

SERVICER: Citifinancial Services, Inc.

MORTGAGE ID #: n/a

DATE AND PLACE OF RECORDING: Recorded February 01, 2008, Carver County Recorder, Document No. A478061.

LEGAL DESCRIPTION OF PROPERTY: The following Real Estate property situated to-wit:

That part of Government Lot 1, Section 12, Township 115, Range 26, described as follows: Commencing at the Northwest corner of said Government Lot 1; thence on a assumed bearing of South along the West line of said Government Lot 1, a distance of 1171.00 feet to the point of beginning; thence South 78 degrees 00 minutes 00 seconds East, a distance of 125.00 feet; thence North 41 degrees 47 minutes 13 seconds East, a distance of 115.75 feet to a line which bears South 65 degrees 00 minutes 00 seconds East from a point on the West line of said Government Lot 1 distance 1017.70 feet South from the Northwest corner of said Government Lot 1; thence South 65 degrees 00 minutes 00 seconds East, a distance of 81.32 feet; thence North 46 degrees 30 minutes 00 seconds East, a distance of 271.50 feet to a line that is parallel with the West line of said Government Lot 1 drawn South from a point on the West line of said Government Lot 1, a distance of 470.06 feet East from the Northwest corner of said Government Lot 1; thence on a bearing of South, along said parallel line, a distance of 14.53 feet to a point on said parallel line distant 977.67 feet South from the North line of said Government Lot 1 as measured along said parallel line; thence South 30 degrees 00 minutes 00 seconds East to the shore of Young America Lake; thence Southwesterly along said shore of Young America Lake to a line parallel with the North line of said Government Lot 1 drawn Easterly from a point on the West line of said Government Lot 1 distance 1655.00 feet South from the Northwest corner of said Government Lot 1; thence South 89 degrees 23 minutes 38 seconds West along said parallel line to the West line of Government Lot 1; thence on a bearing of North along said West line, a distance of 484.00 feet to the point of beginning.

REGISTERED PROPERTY: No TAX PARCEL NO.: 58.0120250 ADDRESS OF PROPERTY: 250 5th Ave NE Young America, MN 55397

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$298,965.95

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$348,303.76

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 09, 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 10/09/2012 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: February 04, 2012

CitiFinancial Services, Inc.  
Mortgagee

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

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

13502-110096

(Published in the Chaska Herald on Thursday, February 16, 23 and March 1, 8, 15, 22, 2012; No. 6946)

11-079266

**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 17, 2003

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$208,724.00

MORTGAGOR(S): Tuan Anh Tram and Noi Thi Nguyen, husband and wife and Phong A. Tram, a single person

MORTGAGEE: Amcap Mortgage and Financial, Inc.

LENDER: Amcap Mortgage and Financial, Inc.

SERVICER: Wells Fargo Bank, NA

DATE AND PLACE OF FILING: Filed October 24, 2003, Carver County Recorder, as Document Number A 370976

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Home Mortgage, Inc.;

Dated: October 17, 2003 filed: October 24, 2003, recorded as document number A 370977

LEGAL DESCRIPTION OF PROPERTY: Lot 4, Block 2, Victoria Way

PROPERTY