

PUBLICNOTICES

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: 10/10/2006

MORTGAGOR(S): Kevin W. Keegan, a single person, Kimberly A. Larson, a single person.

MORTGAGEE: ING Bank FSB

SERVICER: Weltman, Weinberg & Reis

MORTGAGE ID #: n/a
 DATE AND PLACE OF RECORDING: Recorded November 01, 2006, Carver County Recorder, Document No. A452813.

LEGAL DESCRIPTION OF PROPERTY: Lot 7, Block 2, Clearwater Mills, according to the recorded plat thereof, Carver County, Minnesota.

REGISTERED PROPERTY: No TAX PARCEL NO.: 75.1030230
 ADDRESS OF PROPERTY: 215 Alva Street
 Waconia, MN 55387

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$204,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$197,482.97

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, March 26, 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 09/26/2012 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 18, 2012

ING Bank FSB
 Mortgagee

Peterson, Fram & Bergman, P.A.

By: Michael T. Oberle
 Attorneys for:
 ING Bank FSB
 Mortgagee

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

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

15287-110036
 (Published in the Chaska Herald on Thursday, February 2, 9, 16, 23 and March 1, 8, 2012; No. 6891)

11-074880

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 11, 2008

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$229,491.00

MORTGAGOR(S): Eric J. Wirtz and Rachel Wirtz, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 100052211004720098

LENDER: Franklin American Mortgage Company

SERVICER: Wells Fargo Bank, NA

DATE AND PLACE OF FILING: Filed January 24, 2008, Carver County Recorder, as Document Number A477670

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, NA; Dated: February 25, 2010 filed: March 3, 2010, recorded as document number A515836

LEGAL DESCRIPTION OF PROPERTY: Lot 19, Block 1, Benton Creek Estates 3rd Addition

PROPERTY ADDRESS: 3003 Gold Nugget Drive, Cologne, MN 55322

PROPERTY IDENTIFICATION NUMBER: 40.1110190

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$266,586.12

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 22, 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 September 24, 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 19, 2012

Wells Fargo Bank, NA
 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 2, 9, 16, 23 and March 1, 8, 2012; No. 6892)

11-079877

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: February 21, 2003

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$200,000.00

MORTGAGOR(S): Robert A. Swanson and Ann M. Swanson, Husband and Wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 100052599920289374

LENDER: Prestige Financial Mortgage

SERVICER: EverBank

DATE AND PLACE OF FILING: Filed April 15, 2003, Carver County Recorder, as Document Number A 347415

ASSIGNMENTS OF MORTGAGE: Assigned to: Everhome Mortgage Company; Dated: July 23, 2010 filed: August 6, 2010, recorded as document number A 523118

LEGAL DESCRIPTION OF PROPERTY: Lot Four (4), Block Two (2), Forest Glen Estates

PROPERTY ADDRESS: 6271 Forest Glen Ln, Carver, MN 55315

PROPERTY IDENTIFICATION NUMBER: 04-1000050

COUNTY IN WHICH PROPERTY IS LOCATED: Carver

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$177,379.29

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 15, 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 September 17, 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 20, 2012

Everhome Mortgage Company
 LLC f/k/a Everhome Mortgage Company

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 2, 9, 16, 23 and March 1, 8, 2012; No. 6893)

11-079877

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 14, 2005

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$243,900.00

MORTGAGOR(S): Timothy J. Pfau and Deborah J. Wyatt-Pfau, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., a Delaware corporation as nominee for PHH Mortgage Corp. (fka Cendant Mortgage Corp) dba Burnet Home Loans

DATE AND PLACE OF FILING: Filed November 4, 2005, Carver County Recorder; Document No. A 428244

ASSIGNMENTS OF MORTGAGE: Assigned to: Federal National Mortgage Association

LEGAL DESCRIPTION OF PROPERTY: Lot 3, Block 2, Highland Acres Second Addition,

STREET ADDRESS OF PROPERTY: 226 CHERITA DR, 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: \$263,596.83

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 15, 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 17, 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: January 13, 2012

FEDERAL NATIONAL MORTGAGE ASSOCIATION

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
 (G1927)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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 20, 2012

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$101,500.00

MORTGAGOR(S): Dena E. Durfey, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1000269-0002099489-2

LENDER: Bell America Mortgage LLC DBA Bell Mortgage

SERVICER: Wells Fargo Bank, NA

DATE AND PLACE OF FILING: Filed November 29, 2006, Carver County Recorder; Document No. A 454620

ASSIGNMENTS OF MORTGAGE: Assigned to: Federal National Mortgage Association

MN 55318

(2) Transaction Agent

Mortgage Electronic Registration Systems, Inc., a Delaware corporation as nominee for PHH Mortgage Corp. (fka Cendant Mortgage Corp) dba Burnet Home Loans

(3) Name of Mortgage Originator (Lender)

Mortgage Electronic Registration Systems, Inc., a Delaware corporation as nominee for PHH Mortgage Corp. (fka Cendant Mortgage Corp) dba Burnet Home Loans

(4) Residential Servicer

Seterus-866-570-5277

(5) Tax Parcel Identification Number 30-242-0090

(6) Transaction Agent's Mortgage ID Number (MERS number) 100020000306619614

(Published in the Chaska Herald on Thursday, February 2, 9, 16, 23 and March 1, 8, 2012; No. 6900)

11-079877

NOTICE OF MORTGAGE FORECLOSURE SALE

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NOTICE IS HEREBY GIVEN: That default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: April 8, 2010

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$307,000.00

MORTGAGOR(S): Craig Rubenzer and Brooke Rubenzer, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for M&I Marshall & Isley Bank, a Wisconsin corporation

DATE AND PLACE OF FILING: Filed April 19, 2010, Carver County Registrar of Titles; Document No. T174862 and memorialized upon Certificate of Title No. 33344

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

LEGAL DESCRIPTION OF PROPERTY: Lot 13, Block 2, Autumn Woods South

REGISTERED PROPERTY

STREET ADDRESS OF PROPERTY: 2778 Simons Drive, 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: \$312,153.95

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 22, 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 24, 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: January 23, 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
 (E6018)

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NOTICE OF MORTGAGE FORECLOSURE SALE

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NOTICE IS HEREBY GIVEN, that default has occurred in the conditions of the following described mortgage: