

# PUBLICNOTICES

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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 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 FIVE 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 FIVE UNITS, ARE NOT PROPERTY USED FOR 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:** 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&M 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

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 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.

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(E6018)

**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:** October 5, 2007

**ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE:** \$101,500.00

**MORTGAGOR(S):** Dena E. Durefy, 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 October 18, 2007, Carver County Registrar of Titles, as Document Number T 164813

**ASSIGNMENTS OF MORTGAGE:** Assigned to: Wells Fargo Bank, N.A.; Dated: August 12, 2011 filed: August 23, 2011, recorded as document number T 180486

**LEGAL DESCRIPTION OF PROPERTY:** Lot 3, Block 2, Hundertmark Heights Fifth Addition REGISTERED PROPERTY

**PROPERTY ADDRESS:** 636 Koehnen Drive, Chaska, MN 55318

**PROPERTY IDENTIFICATION NUMBER:** 30 2690080 CERT NO. 33467.0

**COUNTY IN WHICH PROPERTY IS LOCATED:** Carver

**THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE:** \$171,000.00

**MORTGAGOR(S):** David C. Walsh and Deborah A. Walsh, husband and wife

**MORTGAGEE:** Mortgage Electronic Registration Systems, Inc., a Delaware corporation, as nominee for American Mortgage Network, Inc., a Delaware corporation

**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

**LEGAL DESCRIPTION OF PROPERTY:** Lot Four (4), Block Two (2), "Franke & Schaurm Addition" to the City of Chaska.

**STREET ADDRESS OF PROPERTY:** 1021 Parallel Street, 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:** \$189,656.80

**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

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 10:00a.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.