



**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.

Date: July 9, 2009

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of the Mortgage dated **March 5, 2004**, executed by **Bridget A. Schmidt and Jerry R. Schmidt**, wife and husband, as Mortgagor, to **Avon State Bank**, as Mortgagee, and filed for record **March 9, 2004**, as Document Number **424643**, in the Office of the County Recorder of Todd County, Minnesota. The land described in the Mortgage is not registered land.

Transaction Agent: None

Transaction Agent's Mortgage Identification number on Mortgage: N/A  
Lender or Broker or Mortgage Originator stated on mortgage: **Avon State Bank**

Residential Mortgage Servicer: **Avon State Bank (320) 356-7334**

Mortgaged Property Address: **1950 East Lake Street, Osakis, MN 56360**

Tax Parcel Number: **37-0000-820**

2. The Mortgage has been assigned as follows: N/A

3. The original principal amount secured by the Mortgage was: **\$99,500.00**

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: **\$99,619.82**

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

**A part of Government Lot 1, Section 30, Township 128, Range 35 West of the Fifth P.M., according to the United States Government Survey thereof, and more particularly described as follows, to-wit:**

**To find the point of beginning, commence at the southeasterly most**

corner of Lot 7, Block 1, of Harris Subdivision, thence North 27° 22' West 276.0 feet; thence North 53° 51' East 169.5 feet to the point of beginning; thence from the point of beginning South 37° 51' East 180 feet; thence northeasterly on a line parallel with the northerly right-of-way line of Trunk Highway No. 27, as now exists, a distance of 60.0 feet; thence North 37° 45' West a distance of 268.95 feet, more or less, to the shore of Lake Osakis; thence southwesterly along said shore line 60.0 feet more or less to the intersection with a line drawn North 37° 51' West from the point of beginning; thence South 37° 51' East 89.7 feet to the point of beginning, and being subject to all road and highway easements of record.

will be sold by the County Sheriff of Todd County, Minnesota, at public auction on **September 10, 2009, at 10:00 a.m. at Sheriff's Office, 115 3rd Street South, Long Prairie, Minnesota 56347.**

8. The time allowed by law for redemption by Mortgagors or Mortgagee's personal representatives or assigns is **six (6) months** after the date of sale.

9. "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."

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION WILL BE USED FOR THIS PURPOSE.**

AVON STATE BANK Mortgagee

By: /s/ Glenn Diedrich Its: President/CEO

Attorney(s) for Mortgagee or Assignee of Mortgage:

WILLENBRING, DAHL, WOCKEN & ZIMMERMANN, PLLC  
Daniel T. Zimmermann (141835)(bak)  
318 Main Street  
PO Box 417  
Cold Spring, MN 56320-0417  
Telephone (320) 685-3678  
File No. 2453-E56 (53222)

27-32pnc

**NOTICE CITY OF STAPLES PUBLIC HEARING**

Notice is hereby given that the Planning and Zoning Commission of the City of Staples will conduct a public hearing on Monday, July 20, 2009, at 7:00 p.m. at the Staples Government Center located at 611 Iowa Avenue NE, Staples at which it will receive public input, consider, and make a recommendation to the City Council regarding an ordinance to amend the zoning ordinance by creating a business corridor overlay district and establishing standards for businesses located within the new district. The regulations establish new standards related to the exterior of businesses including regulations on design standards, building materials, architectural elements, landscaping, lighting, utilities, and loading areas for properties zoned B-1 (Business District) located north of the BNSF Railroad tracks and south of Third Avenue. All interested persons may appear and be heard at the public hearing or may file written comments with the City Clerk before the hearing. Copies of the proposed regulations and standards are available at the Staples Government Center for public inspection.

Phil Lindaman, City Clerk

26-27pnc

**TODD COUNTY MINNESOTA**

**SAP 77-598-23 Bridge Replacement Closing date: July 30, 2009**

Sealed bids will be accepted until 10:00 a.m., July 30, 2009 by the Todd County Public Works Director/Engineer and County Auditor/Treasurer at 44 Riverside Drive, Long Prairie, Minnesota 56347 for the following construction project:

**S.A.P. 77-598-23 (Culvert # 77J69 180 Lin. Ft. of 16' x 6' P.C. Concrete Box Culvert**

Plans and Specifications are available for viewing and/or purchase at the office of the Todd County Public Works Department, 44 Riverside Drive, Long Prairie, Minnesota 56347.

Non-refundable cost of plans and proposal-\$25.00 (Minnesota State Sales Tax included). Bid envelope shall be clearly labeled in the lower left-hand corner with the appropriate project number. The Todd County Board of Commissioners reserves the right to reject any or all bids, to waive any informalities or technicalities therein, and to award Contract to bidder submitting proposal which best serves the interests of Todd County.

Loren Fellbaum, Public Works Director/Engineer, Todd County

26-28pnc

**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: \$91,603.00

MORTGAGOR(S): Rochelle M. Rech, a single person

MORTGAGEE: Wells Fargo Bank, NA

DATE AND PLACE OF FILING: Filed October 15, 2007, Todd County Recorder; Document No. 452050

ASSIGNMENTS OF MORTGAGE: Assigned to: None

LEGAL DESCRIPTION OF PROPERTY:

Lot 9 except the South 94 feet thereof, and Lot 10 except the South 94 feet thereof, Block 6, Tweed's Third Addition to the Village of Long Prairie

COUNTY IN WHICH PROPERTY IS LOCATED: Todd County, Minnesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$100,668.95

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: August 20, 2009 at 10:00 am.

PLACE OF SALE: Todd County Sheriff's office, in the lobby of the Todd County Law Enforcement Center, 115 Third Street South, Long Prairie, 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: June 15, 2009

WELLS FARGO BANK, NA Mortgagee

REITER & SCHILLER, P.A.

By: Rebecca F. Schiller, Esq.  
Sarah J.B. Adam, Esq.  
N. Kibongni Fondungalah, Esq.  
James J. Pauly, Esq.  
Leah K. Weaver, Esq.  
Brian F. Kidwell, Esq.  
Attorneys for Mortgagee  
25 North Dale Street  
St. Paul, MN 55102-2227  
Attorney Reg. No. 152262 (651) 209-9760 (X6657)

**THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

23-28pnc

**NOTICE OF MORTGAGE FORECLOSURE SALE**

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

DATE OF MORTGAGE: June 22, 2007

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: One Hundred Fifty Thousand and No/100 (\$150,000.00)

MORTGAGORS: TJ & J Investments Inc.

MORTGAGEE: Mid-Minnesota Federal Credit Union, a corporation under the laws of the United States

DATE AND PLACE OF FILING: Filed July 2, 2007, Todd County Recorder as Document No. 449967

ASSIGNMENTS OF MORTGAGE: Not Assigned.

LEGAL DESCRIPTION OF PROPERTY: The West 78 feet of the South half (S½) of Lot One (1), Block Fifteen(15), Original Township of Staples, according to the plat thereof on file and of record in the office of the county Recorder. (Abstract Property)

COUNTY IN WHICH PROPERTY IS LOCATED: Todd County, Minnesota

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: One Hundred Fifty One Thousand Six Hundred Thirty-nine and 41/100 Dollars (\$151,639.41)

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: August 20, 2009 at 10:00 a.m.

PLACE OF SALE: Todd County Sheriff, Administrative Offices, 115 Third Street South, Long Prairie, Minnesota 56347

REDEMPTION: The time allowed by law for redemption by said mortgagor, 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."

**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 COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Dated: June 8, 2009

Mid-Minnesota Federal Credit Union  
200 South Sixth Street  
P.O. Box 309  
Brainerd, MN 56401  
Mortgagee

Attorney for Mortgagee  
James W. Nelson, Attorney  
510 Maple Street,  
P.O. Box 631  
Brainerd, MN 56401  
Attorney Reg. #12123X  
(218) 829-4717

22-27pnc

**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.

Date: June 5, 2009

NOTICE IS HEREBY GIVEN THAT:

Default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: **November 19, 2003**

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: **\$150,000.00**

MORTGAGORS: **James R. Whalen and Judith C. Barthel-Whalen, husband and wife; and by James R. Whalen, as Trustee of the James R. Whalen Revocable Trust Agreement dated May 21, 1996**

MORTGAGEE: **Doug B. Junker**

DATE AND PLACE OF FILING: **Recorded in Todd County, Minnesota on March 17, 2004, as Document No. 424823**

ASSIGNMENTS OF MORTGAGE: **Assigned to Discount Finance, Inc. by Assignment filed March 30, 2009, as Document No. 461769 in the Office of the Todd County Recorder.**

LEGAL DESCRIPTION OF PROPERTY:

**The Southwest Quarter of the Southeast Quarter (SW¼ SE¼), Section Twenty (20), Township One Hundred Twenty-eight (128), Range Thirty-three (33).**

COUNTY IN WHICH PROPERTY IS LOCATED: **Todd County**

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THIS NOTICE:

**One Hundred Ten Thousand Nine Hundred Thirteen and 27/100ths (\$110,913.27)**

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 Todd County as follows:

DATE AND TIME OF SALE: **August 20, 2009, at 10:00 a.m.**

PLACE OF SALE: **Todd County Sheriff's Department, 115 Third Street South, Long Prairie, 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 mortgagors, their personal representatives or assigns is six (6) months from the date of sale.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR(S), THE MORTGAGOR(S)' PERSONAL REPRESENTATIVES OR ASSIGNS MAY BE REDUCED TO FIVE (5) 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 (5) UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

**Borden, Steinbauer, Krueger & Knudson, P.A.**

Charles P. Steinbauer, Continued on page 8a

**CITY OF STAPLES**

Annual Disclosure of Tax Increment Districts For the Year Ended December 31, 2008

TIF District Name	TIF District 1 Hardees	TIF District 3 Pinecrest Townhomes	TIF District 4 Jenkins Restaurant	TIF District 5 Staples Square Apartments	TIF District 6 Prairie View Apartments
Current net tax capacity	\$4,306	\$2,632	\$7,026	\$2,531	\$12,724
Original net tax capacity	\$363	\$3	\$113	\$9	\$25
Captured net tax capacity	\$3,943	\$2,629	\$6,913	\$2,522	\$12,699
Principal and interest payments due in 2009	\$4,838	\$3,870	\$8,850	\$3,712	\$18,694
Tax increment received in 2008	\$4,966	\$3,768	\$8,706	\$3,614	\$18,200
Tax increment expended in 2008	\$4,966	\$3,768	\$8,706	\$3,614	\$18,200
Month & year of first tax increment receipt	Nov. 1989	Nov. 2000	June 2003	June 2005	June 2006
Date of required decertification	12/31/2014	12/31/2025	12/31/2011	12/31/2030	12/31/2031

Additional information regarding each district may be obtained from the Staples City Clerk, City of Staples, 611 Iowa Avenue NE, Staples, MN 56479 or by calling 218-894-2550.

27pnc