



# Fall Sports Preview

John Wagner | 763-233-0707 | john.wagner@apgecm.com

## FOREST LAKE FOOTBALL

### Rangers look to ride momentum of last season

Forest Lake opens at St. Michael-Albertville on Thursday, Sept. 2

John Wagner  
Sports Editor

While three wins may not seem like much, last season's three wins meant a lot to the Forest Lake football program.

And while the Rangers are dealing with the loss of 20 graduated seniors, coach Sam Ferraro said this year's team is chomping at the bit to continue last year's success.

"Our kids have had a great attitude – they know they had a winning record last season, and now they want to better that record," he said. "We had our best numbers in the weight room this summer, and we have more than 150 kids with equipment in grades 9 through 12.

"We have more than 50 freshmen. I have always wanted to have 100 kids in the upper three grades, and we're almost there."

Last year the Rangers were 3-2, marking the most wins in a season since the 2010 squad won four times in 10 games. What's more, it marked Forest Lake's first winning record in football since 2003.

That success has sparked a good start to fall drills this season.

"This is the best first week



Photo by John Wagner

Things are looking up for the Forest Lake football program, as coach Sam Ferraro said the first week of practice was the best since he took over as coach. The participation numbers are up, as more than 150 players are sweating through fall drills after last season, when the Rangers posted the program's first winning season in almost two decades.

of camp that I have been a part of," Ferraro said. "There has been a lot of excitement, there have been a lot of good competition, a lot of guys flying around, just a lot of positives.

"Individually, I've had a number of members of the coaching staff walk up to me and say, 'This has been our best camp, by far.' I told the kids that, but I also told them that we need to keep that going. The kids have told me it's been the hardest camp, but it's been more fun than they

have had in the past."

Defensively the Rangers should be strong thanks in part to the return of three starters in the defensive backfield in senior Charlie Peterson, junior Westin Hoyt and sophomore Reid Olson. Ferraro said linebackers Caleb Whitehill, a senior, and Peyton Rindels, a junior, have had a strong camp so far, while on the defensive line junior Sam Mills has looked good, as has sophomore Mark Rendl.

"Our big unknown is who will play on the defensive line,

but we have a lot of guys really competing for those spots," Ferraro said. "I have confidence all over on defense, and I really have confidence in our defensive backs and our linebackers. Our strength on defense will be our quickness."

The offense returns senior Cole Brisbois, who averaged 89 rushing yards per game, at running back along with Leo Kressen, who also spent time at the slot receiver.

Ferraro said there is a "good competition" at quar-

terback between senior Ryan Olson and junior Keagan Zeidler, while Peterson will see more time on offense at wide receiver.

Among those pushing for playing time on the offensive line this fall are senior Jake McConnell as well as juniors Will Caldwell, Mitchell Salzman and Andrew Klesk.

"Our line has been really solid, and I have liked that we have a lot of guys competing for starting spots," Ferraro said.

## FOREST LAKE GIRLS CROSS COUNTRY

### Forest Lake girls root for more 'normal' season

Hushagen, Niznik among number of talented returnees for Rangers

John Wagner  
Sports Editor

Count Forest Lake girls cross-country coach John Fick amongst those hoping COVID-19 restrictions do not affect the coming sports season.

"These girls lost their entire track season in 2020, and the cross-country season last year was very different," Fick said. "It will be interesting to see how they compete with a more 'normal' schedule, and with more 'normal' meets."

Fick knows there is plenty of talent on the Rangers roster. One of the top returnees is eighth grader Norah Hushagen, who won the section and was second in the conference meet last fall. In the spring Hushagen qual-

ified for the state track meet in both the 1,600 and the 3,200.

"It will be fun – it will be a treat to watch her," Fick said. "Norah is very motivated coming into this season."

But there also is plenty of depth behind Hushagen. Among the runners to watch is senior Ella Niznik, who finished seventh in the state in the 800 last spring and also ran a leg on Forest Lake's 4x800 relay team that placed fourth.

Two other members of that relay also return in juniors Ellie Hanowski and Jordan Parent. Among other runners who will push for varsity status are two seniors, Annabelle Stang and Isabel Castilleja.

Parent, Stang, Castilleja and Niznik also have experience competing on a big stage as all four competed for Forest Lake's girls Nordic ski team that won a state title last March.

Defending that state



Photo by Natalie Ryder

The Forest Lake girls cross-country team returns a number of competitors from last season's roster, a team that placed third in the Class 2A Section 7 meet.

title is in the future, however. In the present, Fick hopes that the pods and protocols that were a part of cross-country last fall give way to races with

larger numbers competing together.

"It's going to be fun to be back and have a more 'normal' season," he said. "I'm not com-

plaining about last season, but last season the conference meet and the section meet was raced in pods, and it just didn't feel right.

"I'm happy to be back with the bigger meets where everyone can run together."

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## FOREST LAKE VOLLEYBALL

# Forest Lake expects to reload, not rebuild

John Wagner  
Sports Editor

Forest Lake volleyball coach Sherri Alm is not worried that her team lost a number of key players to graduation. And even though the losses came all over the court – including top hitters such as Fairfield signee Maddie DeMars, Jamie Ihfe, Tess Moscatelli and Grace Mueller as well as defensive specialists such as McKenna Andrews and Katrina Yaeger – Alm is confident that this year’s team will be a success.

“I hear people say that we’ve lost a lot of seniors, but we lose a lot of seniors every year because we keep a lot of seniors,” Alm explained. “People graduate, and we’ll miss

them, but we have other people stepping up into those opportunities.”

Two of the top returnees from last year’s club are middle blocker Bethany Weiss, now a junior, and sophomore setter Katie Brandl.

“Those are two key positions to bring someone back who is talented, but they both have great character and are hard workers as well,” Alm said. “Katie will give us a lot of options when it comes to offense, and she has the ability to keep the other team guessing.”

Alm also believes that last year’s junior varsity players likely would have played on the varsity had they not been at positions where seniors excelled. One example of



Photo courtesy TLC Digital Media

While the Forest Lake volleyball team will replace a number of seniors from last season, coach Sherri Alm said she is certain the returnees will combine with JV players from a year ago to create a cohesive unit.

that is sophomore Maddie Muellner, who saw extensive JV action as a freshman.

“We had players on our junior varsity last

year who had the talent to play varsity,” Alm said. “But we had depth.”

Alm feels one of the strengths will be her team’s offense – “We have

a lot of hitting power,” she said – so the early season focus will be on defense.

“The game is still about not letting the ball drop on our side, and we

have a number of players who are competent and hungry,” she said. “Right now we’re working on how this team is going to mesh.”

## FOREST LAKE BOYS SOCCER

# Forest Lake boys hope journey leads to success



Photo by John Wagner  
The Forest Lake boys soccer team will focus on ball control and sound defense as it looks to post a winning season.

John Wagner  
Sports Editor

The Forest Lake boys soccer team has adopted a mantra for the coming season: “It’s about the journey.”

The team will focus on the journey — in other words, improvement over the course of the season — because the start of the trek may be a little rough. That makes sense when you consider the Rangers will be slotting a number of newcomers into the lineup.

“We had 16 seniors last season, which is the biggest group we’ve had since I’ve coached here,” said coach Joe Tomas of a squad that went 4-6-1 in Suburban East Conference play before losing in penalty kicks to eventual Section 7 champ Centennial. “And there are only six seniors on this year’s varsity roster, so that’s not a lot.

“So there are going to be struggles during the year. Goals are going to be hard to come by, and wins are going to be hard to come by. But at the end of the year, we’re gearing up for sections.”

Three of the returnees are in the midfield as juniors James Oberholtzer and Marco Valente Barron team up with senior Gavin Middendorf.

The only other returnee is senior Terek Tomas, the son of the coach, in goal. Last season Terek Tomas posted two clean sheets and finished with 112 saves in 11 games.

“Physically he has grown a lot,” Coach Tomas said of his son. “He’s a coach on the field, so he’ll unite the defense a lot.”

Coach Tomas admitted that scoring may be an issue this year.

“We may look at switching systems to accommodate

that,” he said. “Normally I like playing a 4-3-3, but right now we’re evaluating to see what system best fits this group of kids. There are a few other guys returning who did see a few varsity minutes. But they will have some learning to do, figuring some things out as they play a bigger role this season.”

Tomas feels the road to success will be paved by his defense, with a focus on winning low-scoring contests.

“Normally I focus on [coaching] the offense, the players in the final third [of the pitch],” he said. “This season I’m going to focus on the back side to see if we can get those guys united. And we have some guys who play in the midfield in club soccer who I’m going to slide back and see if they can help us.”

## FOREST LAKE GIRLS SOCCER

# Ranger girls push for improvement this fall

John Wagner  
Sports Editor

There are a lot of signs pointing up for the Forest Lake girls soccer team.

The Rangers return all but three varsity players from last season, although that team finished with a 1-10 record in the Suburban East Conference. And coach Trent Holmes has liked what he has seen from his team in its early season practices.

“This is, by far, the best we’ve looked at this early point in the season in my three years as the head coach here,” he said. “The varsity has started to pick up a lot

of things very quickly, and the coaches are telling me the girls on the JV and lower levels are picking things up as well.”

But Holmes cautions that there is a lot of learning still to be done, and development will be a season-long process.

“The style of play [we are using] is a little more advanced than what a lot of coaches ask their kids to do at the high school level, so there is constant learning,” he said. “I tell the girls, ‘As long as you’re trying to do the right thing, I’m not going to be mad at you.’ But when we’re not trying to do those

things, that’s when I get upset.

“If they’re trying to do the right thing, and giving good effort, then I’m not going to be upset.”

Holmes said much of the team’s positive attitude is a credit to senior captains Maddie Carroll and Jill Dupaul, who both play center midfield.

“I’ve also been impressed with Ellen Jostesting, a junior whose play has been strong – and her communication and attitude have been strong as well,” he said.

But Holmes has been most pleased by the team’s camaraderie.



Photo by John Wagner  
The Forest Lake girls soccer team is working hard in practice to learn the advanced system favored by coach Trent Holmes.

“The girls have been working hard and com-

peting with each other, but they have been very positive with one another,” he said. “That has me excited, because I haven’t seen that as much before, and it’s

something I’ve been looking for.

“It’s good to see them become an actual team.”

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## FOREST LAKE GIRLS TENNIS

# Ranger tennis team features both depth, talent

*McKinnon, Melander, Vetsch at top of deep Forest Lake lineup*

John Wagner  
Sports Editor

Coaches often debate whether the strongest teams have talent at the top of the lineup, or gain their strength because of the depth through the lineup.

Forest Lake girls tennis coach Violet Shortly is excited about the coming season because this year her squad has some of both.

"There are a lot of girls coming back who are going to be important players for us," she said. "But our strength will be our depth. We have some kids who last year played JV, and this year are stepping up to play a big role on the varsity. I think this is going to be a strong team. And with Jenny Johnson back to co-coach, I think this team will continue to grow."

Among the talented play-



Photo by John Wagner

The captains of the Forest Lake girls tennis team are, from left, seniors Abby Leagjeld, Ashlyn Vetsch and Hannah Melander along with junior Malia McKinnon.

ers returning are junior Malia McKinnon, who last season played first singles, and senior Hannah Melander, who this fall will slot into the lineup at second singles.

"They will be a tough one-two punch for just about any team," Shortly said of McKinnon and Melander.

McKinnon took second at first singles in a season-opening tournament hosted by Stillwater on Friday, Aug. 20, while Melander won second singles and senior Ashlyn Vetsch placed second at third singles. Junior Ellie Zowin also is pushing for spots in the singles lineup, as is senior

Alyson Voltz.

The Rangers' depth will be most apparent at doubles, where a number of players return. Seniors C.C. Walesheck and Anna Luedtke teamed up to place second in first doubles at Stillwater, but Shortly is still tinkering with the rest of her doubles lineups.

"You have to have chemistry, but consistency also is important," she said when asked about factors that determine her doubles lineups. "Some of it is belief: Doubles are important points, and winning teams have good play at doubles. The beauty is that we have a lot of talented players to choose from; we have strong players who, in combination with the right player, will make them stronger."

Shortly said that, no matter who is in the doubles lineup for the Rangers, she wants those players to compete hard for the points that often determine the winners and the losers of a match.

"Whether you are playing at first singles or second doubles, your play is worth one point," Shortly said. "So we're fighting to get that point. Last year, a lot of our losses were [caused by losing points] at doubles, so we're working hard to get those combinations that work at doubles."

## FOREST LAKE GIRLS SWIMMING

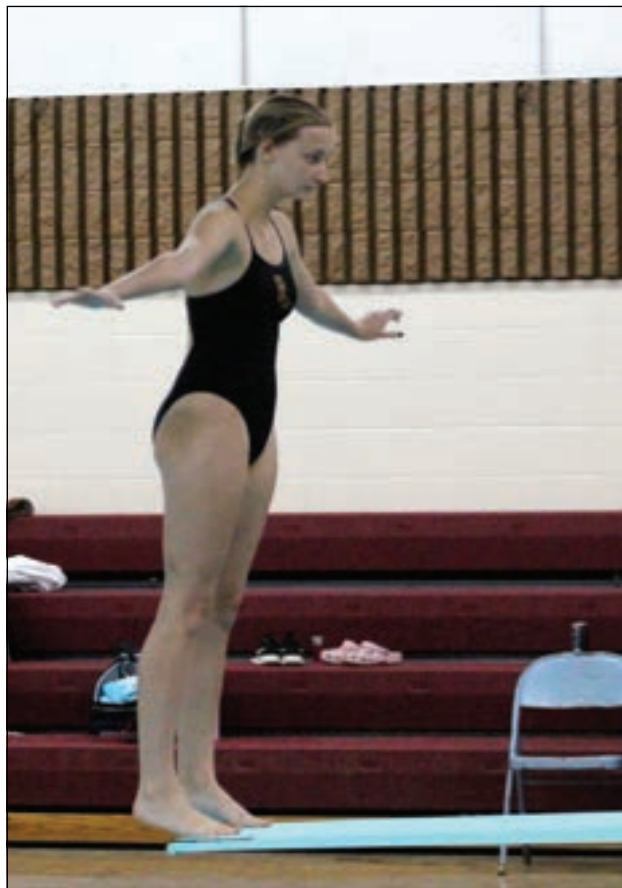


Photo by John Wagner

Senior diver Kaylee Braaten is one of five senior captains who have helped the Forest Lake girls swim team create bonds that COVID-19 restrictions would not allow last fall.

# 'New' coach leads Forest Lake girls

*Early season practices focus on bonding, improving technique*

John Wagner  
Sports Editor

The leader of the Forest Lake girls swim team certainly is a familiar face, as Rochelle McKenzie - a Forest Lake alumna who led the program from 2003-07 - has returned as head coach.

"This is a fun time to step into this position," she said. "We have some really good leadership from our upperclassmen, and we have some very talented young swimmers."

Early in the season, McKenzie said her focus has been on technique.

"I'm really a stickler for technique and injury prevention, so we've been watching to make sure girls do everything correctly," she explained. "With some girls, we've been breaking some bad habits, and we've been working on technique before we work on speed."

She also has worked on team building, which was difficult last fall because of the COVID-19 restrictions that forced the team to practice in smaller groups.

"Last year my daughter, who was a seventh grader, only knew one of the seniors on the team because of the

restrictions," McKenzie said. "So we wanted to make sure that this season the seventh and eighth graders connect with the upperclassmen, so they can feel they are part of something they can grow with."

McKenzie has been pleased with the energy the team's five senior captains - Annika Gunderson, Kaylee Braaten, Mary Landherr, Jordyn Munkholm and Lauren Eddy - have directed toward bonding.

"The biggest job is setting the tone, the attitude, of the team," McKenzie said. "The seniors are showing the younger girls how to work hard, how to cheer on teammates and how to be there for one another."

After the girls focus on technique and team, the emphasis of practices will switch to aerobic training.

"A girl's first race [in a meet] can be awesome, but if they don't have the aerobic capacity, by the time you get to the fourth race, it will be a gong show - and that's where you can lose a meet," McKenzie said. "But these girls are so coachable, so eager to learn. This is why I got back into coaching."

## FOREST LAKE BOYS CROSS COUNTRY

# Exciting season coming for Ranger boys



Photo by Natalie Ryder

The Forest Lake boys cross-country team returns a number of runners who had success last season at it looks to improve upon a third-place team finish in the 2020 Class 2A Section 7 meet.

*VanAcker, Sievers expected to lead team to league, section success*

John Wagner  
Sports Editor

Forest Lake boys cross-country coach Andy Richardson noticed the difference between this year and last at his team's very first practice.

"We didn't have to worry about pods and masks at our first practice, and that was great," he said. "We're able to take buses again, and

we'll have a more 'normal' schedule. And to have all those things back are exciting."

It is also exciting that the Rangers have a number of top runners back from last season. Leading the way are seniors Daniel VanAcker and Ethan Sievers, the top two runners a year ago. VanAcker finished third at the Suburban East Conference meet while winning the Class 2A Section 7 title; he also competed in the state track meet in both the 1,600 and 3,200.

Sievers placed 15th at the section meet last fall. "It's nice knowing that we have those two guys

as the leaders of the team as well as point-scorers for us," Richardson said. "Dan has some lofty goals for this fall, which I think he can reach - and I think it's going to be a fun fall. And I know Ethan has some big goals for this season as well."

All five scoring runners from last year's section race return, so the lineup behind VanAcker and Sievers could include junior Jonathon Cubus, Ryan Houseman and Cooper Larson as well as sophomore Logan Hays.

Richardson also looks for junior Jake Mayer to have an impact. "He had a break-

out season in track last spring, especially in the 800 and the mile," Richardson said of Mayer. "He's been running all summer, so I think he realistically can come into this season with high expectations as well."

"We'll need some guys to step up and fill roles. These guys have a lot of potential, but there are still question marks at this point in the season. I'm excited to see how the varsity lineup takes shape, because I think we'll have a pretty good team this year."

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# Sports

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## Power boats hurtle over Forest Lake



Left photo by Natalie Ryder  
Bottom photo by John Wagner

The Twin Cities Power Boat Association hosted the Tenth Annual Ron Baker Sr. Regatta on Forest Lake on Saturday and Sunday, Aug. 21-22. Left, Tyler Welch holds the checkered flag after winning the Formula 150 class race. Below, Aaron Bjork in No. 22 prepares to pass Mike Hansen in No. 13 to win the F-200 Class race. Winds from the East on Sunday made for more dangerous conditions.



## Brewers drop 7-3 decision to Rochester in state tourney

*Forest Lake finished 16-17 overall but earns tenth state berth*

**John Wagner**  
Sports Editor

The Forest Lake Brewers saw their season come to a close with a loss in the opening round of the Class B state Town Ball Tournament.

The Brewers fell to the Rochester Royals by a 7-3 margin in a game played Sunday, Aug. 22 at Hawk Field in Hamburg.

Forest Lake, the No. 3 seed in Section 4, jumped on top when Jacky Faesta Fosten opened the game with a single, took second on a wild pickoff throw by Rochester starter Matt Meyer, then scored on a single by Cam Kline.

Faesta Fosten started another rally in the third inning by drawing a walk, then stealing second in front of a walk to Kline. Brandon Rogers sacrificed the runners up a base, and Faesta Fosten scored on a groundout by Sean Graff.

But Rochester, the second seed in Section 1, took the lead for good with

a three-run rally in the bottom of the third. The Royals collected four hits off Kline in the inning, including a leadoff triple by Jared Campbell and a rally-capping double by Sam Warren.

Rochester added a run in the fifth on an RBI single by Logan Milene, then added three runs in the sixth off Brewers reliever Luke Wallner. Matt Cano hit a two-run single and Milene added another run-scoring hit in that rally.

And that was more than enough offense for the Royals as Meyer, a side-arming lefthander who was drafted by the Cleveland Indians in 2006, earned the win by throwing a complete game. Forest Lake scored the game's final run in the eighth when Graff reached on an error, then scored on a double by Drew Cremisino.

Forest Lake finished the season with a 16-17 overall record. The Brewers finished fifth in the Metro Minny with a 7-7 league mark before sweeping two games from Coon Rapids to earn the franchise's first state tournament appearance since 2018 and tenth overall.

# Public Notices

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### Mortgage Foreclosures

#### NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: June 24, 2013

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$158,950.00

MORTGAGOR(S): Jesse D Gillison and Jill M Gillison FKA Jill M Adams, Husband and Wife

MORTGAGEE: Postal Credit Union

DATE AND PLACE OF RECORDING: August 20, 2013 Washington County Recorder

Document Number: 3960703 AND CORRECTIVE MORTGAGE RECORDING: September 23, 2013 Washington County Recorder

Document Number: 3965222 Transaction Agent: Not Applicable

Transaction Agent Mortgage Identification Number: Not Applicable

Lender or Broker: Postal Credit Union

Residential Mortgage Servicer: Ideal Credit Union fka Postal Credit Union

Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

Property Address: 1324 11th Ave, Newport, MN 55055-1708

Tax Parcel ID Number: 36.028.22.42.0025; 36.028.22.42.0026; 36.028.22.42.0027

LEGAL DESCRIPTION OF PROPERTY: Lot 18, 19 and 20, Block 7, Newport Park, according to the recorded plat thereof, Washington County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$136,942.18

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: September 24, 2021 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney fees allowed by law, subject to redemption within six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

If the Mortgage is not reinstated under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on March 24, 2022, or the next business day if March 24, 2022 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OB-**

#### TAINED 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, 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: August 10, 2021

MORTGAGEE: Ideal Credit Union, fka St. Paul Postal Employees Credit Union dba Postal Credit Union

Wilford, Geske & Cook P.A. Attorneys for Mortgagee 7616 Currell Blvd; Ste 200 Woodbury, MN 55125-2296 (651) 209-3300

File Number: 044860F02

Published in the Forest Lake Times August 12, 19, 26, September 2, 9, 16, 2021 1158623

#### 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 conditions of the following described mortgage:

DATE OF MORTGAGE: November 25, 2005

MORTGAGOR: Richard Hagelberger and Eveline Barnes, husband and wife.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for H&R Block Mortgage Corporation its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded March 20, 2006 Washington County Recorder, Document No. 3574641.

ASSIGNMENTS OF MORTGAGE: Assigned to: Ocwen Loan Servicing, LLC. Dated December 19, 2014 Recorded December 26, 2014, as Document No. 4010919. And thereafter assigned to: Green Tree Servicing LLC. Dated June 26, 2015 Recorded July 1, 2015, as Document No. 4031945. And thereafter assigned to: Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust. Dated January 9, 2017 Recorded February 3, 2017, as Document No. 4101661.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100197307910054782

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: H&R Block Mortgage Corporation

RESIDENTIAL MORTGAGE SERVICER: Selene Finance LP

MORTGAGED PROPERTY AD-

DRESS: 151 Loretta Ln, Mahtomedi, MN 55115

TAX PARCEL I.D. #: 3003021340058

LEGAL DESCRIPTION OF PROPERTY:

Lot 16, Block 4, Wedgewood Hills Second Addition, Washington County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$242,500.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$204,159.70

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: September 21, 2021 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 March 21, 2022, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

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: July 14, 2021

Wilmington Savings Fund Society, FSB d/b/a Christiana Trust, as Trustee

Mortgagee/Assignee of Mortgagee USSET, WEINGARDEN AND LI-BO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee 4500 Park Glen Road #300

Minneapolis, MN 55416 (952) 925-6888 107 - 21-003146 FC

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

Published in the Forest Lake Times July 29, August 5, 12, 19, 26, September 2, 2021 1155845

#### 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 conditions of the following described mortgage:

DATE OF MORTGAGE: May 4, 2004

MORTGAGOR: Nancy C. Liberty, unmarried.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Liberty National Mortgage, Inc. its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded June 4, 2004 Washington County Recorder, Document No. 3444763.

ASSIGNMENTS OF MORTGAGE: Assigned to: Wells Fargo Bank, NA. Dated June 1, 2012 Recorded June 7, 2012, as Document No. 3891842. And thereafter assigned to: Specialized Loan Servicing LLC. Dated March 22, 2018 Recorded March 22, 2018, as Document No. 4148415. And thereafter assigned to: Federal Home Loan Mortgage Corporation, as Trustee for the Benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3. Dated April 3, 2020 Recorded April 9, 2020, as Document No. 4237745. TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100060677002321891

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Liberty National Mortgage, Inc.

RESIDENTIAL MORTGAGE SERVICER: Select Portfolio Servicing, Inc.

MORTGAGED PROPERTY ADDRESS: 1205 Rice Street West, Stillwater, MN 55082

TAX PARCEL I.D. #: 28.030.20.32.0058

LEGAL DESCRIPTION OF PROPERTY:

Lots 16 and 18, Block 4, Greeley & Slaughter's Addition to Stillwater, Washington County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$125,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$130,705.65

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: September 21, 2021 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 March 21, 2022, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

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: July 14, 2021

Federal Home Loan Mortgage Corporation, as trustee

Mortgagee/Assignee of Mortgagee USSET, WEINGARDEN AND LI-BO, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee 4500 Park Glen Road #300 Minneapolis, MN 55416 (952) 925-6888 38 - 20-002550 FC1

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

Published in the Forest Lake Times July 29, August 5, 12, 19, 26, September 2, 2021 1155849

#### 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 conditions of the following described mortgage:

DATE OF MORTGAGE: July 17, 2006

MORTGAGOR: David J. McDonough, and Debra T. McDonough, husband and wife as joint tenants.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc. as nominee for Suntrust Mortgage, Inc. its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded July 31, 2006 Washington County Recorder, Document No. 3598508.

ASSIGNMENTS OF MORTGAGE: Assigned to: JPMorgan Chase Bank, National Association successor by merger to Chase Home Finance LLC. Dated January 19, 2011 Recorded January 31, 2011, as Document No. 3828921.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100010401446913002

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Suntrust Mortgage, Inc.

RESIDENTIAL MORTGAGE SERVICER: JPMorgan Chase Bank, National Association

MORTGAGED PROPERTY ADDRESS: 6585 Upper 20th St N, Oakdale, MN 55128

TAX PARCEL I.D. #: 19.029.21.43.0072

LEGAL DESCRIPTION OF PROPERTY:

Lot 23, Block 1, Oakdale Ponds 4th Addition, Washington County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Washington

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$208,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$287,737.62

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: October 19, 2021 at 10:00 AM

PLACE OF SALE: Sheriff's Office, Law Enforcement Center, 15015 62nd Street North, Stillwater, MN

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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 April 19, 2022, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

"THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE