

LEGAL NOTICES

LAKE COUNTY BOARD OF ADJUSTMENT
MINUTES
LAKE COUNTY SERVICE CENTER
OCTOBER 12, 2020

The Lake County Board of Adjustment sat in session at 5:00 p.m. on this date and conducted hearings and other business.

V-18-001 Motion by Hoops supported by Brodigan to accept the Lake County District Court decision and approve the request for after-the-fact relief from the shoreline setback requirements from a designated trout stream (Mile Post 43 Creek) for a structure and sewage treatment system (Section 7.03) filed by **Brady Huseby**, on property described as: NE 1/4 of SE 1/4 of NW 1/4 exc a strip of land 12 FT in width as desc in Doc No A173202, Section 14, Township 56, Range 8, 10.00 acres, zoned R-R/Residential-Recreational District, one-acre minimum, Beaver Bay Township. PID: 26-5608-14440. Motion passed; Hoops and Brodigan voting in favor, none opposed.

V-20-008 Motion by Hoops supported by Brodigan to table the hearing, to the November 9, 2020 meeting, for the request for relief from the shoreline setback from a Designated Trout Stream for a garage (Land Use Ordinance #12, Article 7, Section 7.03), and relief from the shoreline setback from a Designated Trout Stream for an addition to a non-conforming cabin (MN Statute 394 Subd. 4, Land Use Ordinance #12, Article 7, Section 7.03), filed by **David Nelson**, on property described as: NE 1/4 of NE 1/4 in Section 6, Township 54, Range 10, 40.95 acres, zoned F-R/Forest-Recreation, ten-acre minimum, Silver Creek Township. PID: 29-5410-06010. Motion passed; Hoops and Brodigan voting in favor, none opposed.

Motion by Brodigan supported by Hoops to approve the September 14, 2020 meeting minutes as submitted. Motion passed; Hoops and Brodigan voting in favor, none opposed.

There being no further business, motion to adjourn made by Hoops supported by Brodigan. Motion passed; Brodigan and Hoops voting in favor, none opposed. Meeting adjourned at 5:55 p.m.

Northshore Journal: October 16, 2020

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: March 29, 2004

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$67,450.00

MORTGAGOR(S): Eric C. Blaisdell and Jessica L. Lambe, both single

MORTGAGEE: Two Harbors Federal Credit Union

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Two Harbors Federal Credit Union

SERVICER: NewRez LLC, f/k/a New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing

DATE AND PLACE OF FILING: Filed April 6, 2004, Lake County Recorder, as Document Number 154146

ASSIGNMENTS OF MORTGAGE: Assigned to: CUNA Mutual Mortgage Corporation; thereafter assigned to PHH Mortgage Corporation; thereafter assigned to New Residential Mortgage LLC; thereafter assigned to PHH Mortgage Corporation; thereafter assigned to NewRez LLC d/b/a Shellpoint Mortgage Servicing

LEGAL DESCRIPTION OF PROPERTY:
Lot Six (6), Block Two (2), East Two Harbors

PROPERTY ADDRESS: 215 4th Avenue, Two Harbors, MN 55616

PROPERTY IDENTIFICATION NUMBER: 23-7640-02060

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$55,791.94

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: December 3, 2020, 10:00AM

PLACE OF SALE: Sheriff's Main Office, 613 3rd Ave, Two Harbors, MN 55616

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 June 3, 2021, or the next business day if June 3, 2021 falls on a Saturday, Sunday or legal holiday.

*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: October 1, 2020

NewRez LLC d/b/a Shellpoint Mortgage Servicing
Assignee of Mortgagee

SHAPIRO & ZIELKE, LLP

BY

Lawrence P. Zielke - 152559
Melissa L. B. Porter - 0337778
Gary J. Evers - 0134764
Attorneys for Mortgagee
Shapiro & Zielke, LLP
12550 West Frontage Road, Suite 200
Burnsville, MN 55337
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Northshore Journal: October 9, 16, 23, 30, November 6 & 13, 2020

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: September 9 2020

NOTICE IS HEREBY GIVEN THAT:

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

DATE OF MORTGAGE: June 15, 2006
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$120,000.00
MORTGAGOR(S): **Thomas WM Boettcher, a single person**
MORTGAGEE: **North Shore Federal Credit Union**
DATE AND PLACE OF FILING: Recorded on August 18, 2006, as Document No. A000162045, in the office of the Recorder of Lake County, Minnesota.
ASSIGNMENT(S) OF MORTGAGE: None

LEGAL DESCRIPTION OF PROPERTY:

Northwest Quarter of Northwest Quarter (NW1/4 of NW1/4), Section Fourteen (14), Township Fifty-five (55) North, Range Eight (8) West

COUNTY IN WHICH PROPERTY IS LOCATED: **Lake County, Minnesota**

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE AS OF THE DATE OF THIS NOTICE: **\$31,830.20.**

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 including the requisites of Minn. Stat. § 580.02;

PURSUANT, to the power of sale contained in said mortgage, the above described property in Lake County will be sold by the Sheriff of Lake County at public auction as follows:

DATE AND TIME OF SALE: **November 19, 2020, at 10:00 a.m.**
PLACE OF SALE: **Lake County Sheriff's Office, 613 3rd Avenue, Two Harbors, Minnesota 55616**

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 **twelve months** from the date of sale, unless reduced to five (5) weeks under Minnesota Statutes, Section 582.032.

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, the time to vacate the property is 11:59 p.m. on **November 19, 2021.**

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

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGORS, THE MORTGAGORS' 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.

NORTH SHORE FEDERAL CREDIT UNION

By Robert R. Kanuit, #0252530
Fryberger, Buchanan, Smith & Frederick, P.A.
302 West Superior Street, Suite 700
Duluth, Minnesota 55802-1863
(218) 722-0861

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF MORTGAGE FORECLOSURE SALE FORECLOSURE DATA

(1) **Street Address, city and zip code of mortgaged premises:** NONE
Vacant - Beaver Bay, Minnesota

(2) **Transaction agent (if applicable); residential mortgage servicer; and lender or broker:** North Shore Federal Credit Union

(3) **Tax parcel identification number(s):** 26-5508-14310

(4) **Transaction Agent's mortgage ID number (MERS number):** Not applicable

(5) **Name of mortgage originator:** North Shore Federal Credit Union

Northshore Journal: September 18, 25, October 2, 9, 16 & 23, 2020

LIST OF TAX-FORFEITED LAND #2020-01 FOR PUBLIC SALE
LAKE COUNTY, MN

ONLINE AUCTION ONLY

www.publicsurplus.com

Online auction opens on or before October 12, 2020, at Noon

Online auction ends October 30, 2020, at 10:00am

RESIDENTIAL PROPERTIES

RADON WARNING STATEMENT

The Minnesota Department of Health strongly recommends that ALL homebuyers have an indoor radon test performed prior to purchase or taking occupancy and recommends having the radon levels mitigated if elevated radon concentrations are found. Elevated radon concentrations can easily be reduced by a qualified, certified, or licensed, if applicable, radon mitigator.

Every buyer of an interest in residential real property is notified that the property may present exposure to dangerous levels of indoor radon gas that may place the occupants at risk of developing radon-induced lung cancer. Radon, a Class A human carcinogen, is the leading cause of lung cancer in nonsmokers and the second leading cause overall. The seller of any interest in residential real property is required to provide the buyer with any information on radon test results of the dwelling.

MUNICIPALITY / PARCEL NAME	PID / ADDRESS	VALUE	ASSESSMENTS BEFORE FORFEITURE	RADON
3rd Avenue (Two Harbors)	23-7640-15050 320 3rd Ave Lot 5, Block 15, City of Two Harbors	\$84,000.00	\$4,692.00	Has radon testing occurred on the property? Lake County is not aware of any radon testing conducted on this property. Are radon records available? No. Radon concentration levels: Unknown Is a radon mitigation system in place on the property? No
Superior Shores 210 (Superior Shores Resort)	29-5353-02045 Unit 210 & 1.9% of Common Elements, Superior Shores 32-53-10 (Resort)	\$100,000	\$0	Has radon testing occurred on the property? Lake County is not aware of any radon testing conducted on this property. Are radon records available? No. Radon concentration levels: Unknown Is a radon mitigation system in place on the property? No
Burk Dr (Silver Bay)	22-7450-05180 59 Burk Dr, Silver Bay Lot 18, Block 5, 2nd Division	\$95,000	\$1,395.81	Has radon testing occurred on the property? Lake County is not aware of any radon testing conducted on this property. Are radon records available? No. Radon concentration levels: Unknown Is a radon mitigation system in place on the property? No
Field Rd (Silver Bay)	22-7460-11020 35 Field Rd, Silver Bay Lot 2, Block 11, 3rd Divison	\$63,000	\$1,385.95	Has radon testing occurred on the property? Lake County is not aware of any radon testing conducted on this property. Are radon records available? No. Radon concentration levels: Unknown Is a radon mitigation system in place on the property? No

NON-RESIDENTIAL PROPERTIES

MUNICIPALITY / PARCEL NAME	PID / DESCRIPTION / ADDRESS	TIMBER VALUE	PARCEL VALUE	ASSESSMENTS BEFORE FORFEITURE
UNORGANIZED TERRITORY #1				
Hoist	24-5906-07010 NE 1/4 of NE 1/4, Section 7, Township 59 North, Range 6 West Containing 40.1 acres more or less 24-5906-02610	\$3,250	\$34,000	\$0
Artlip Lake	Govt. Lot 11, Section 2, Township 59 North, Range 6 West Containing 38.44 acres more or less	\$6,500	\$45,000	\$0
UNORGANIZED TERRITORY #2				
Madison	25-5211-30550 S 1/2 of NW 1/4 of SW 1/4, Section 30, Township 52 North, Range 11 West Containing 20.0 acres more or less	\$1,800	\$95,000	\$0
Little Knife	25-5311-27490 NE 1/4 of SW 1/4, Section 27, Township 53 North, Range 11 West Containing 40.44 acres more or less	\$5,200	\$45,000	\$0
Koski 2	25-5711-19130 SW 1/4 of NE 1/4, Section 19, Township 57 North, Range 11 West Containing 40.0 acres more or less	\$3,100	\$23,000	\$0
Christianson Lake	25-5511-12850 part of SW 1/4 of SE 1/4, Section 12, Township 55 North, Range 11 West Containing 9.95 acres more or less	\$2,000	\$75,000	\$0
BEAVER BAY TOWNSHIP				
Dino 1	26-5607-02010 NE 1/4 of NE 1/4, Section 2, Township 56 North, Range 7 West Containing 30.34 acres more or less	\$0	\$58,000	\$0
Kennedy 2	26-5700-35910 SE 1/4 of SE 1/4, Section 35, Township 57 North, Range 7 West Containing 40.69 acres more or less	\$0	\$80,000	\$0
Beaver River	26-5508-08610 SW 1/4 of SW 1/4, Section 8, Township 55 North, Range 8 West Containing 40.15 acre more or less	\$3,000	\$40,000	\$0
CRYSTAL BAY TOWNSHIP				
Homestead Lake B	27-6007-36250 Government Lot 2 Except the North 400' thereof, Section 36, Township 60 North, Range 7 West Approx. 27.92 Acres	\$5,400	\$60,000	\$0
SILVER CREEK TOWNSHIP				
Silver 3	29-5410-31430 SE 1/4 of NW 1/4, Section 31, Township 54 North, Range 10 West Containing 39.71 acres more or less	\$2,500	\$35,000	\$0
CITY OF SILVER BAY				
Carter LN Lot	22-7450-05280 11 Carter LN, Silver Bay Lot 28, Block 5, 2nd Division	\$0	\$14,000	\$16,472.14
CITY OF TWO HARBORS				
2nd Ave Lot East	23-7660-10110 623 2nd Ave, Two Harbors West 1/2 of Lot 11, Block 10, City of Two Harbors	\$0	\$7,000	\$0

TERMS OF SALE
2020-01**Public Sales: Basic Sale Price**

All parcels are offered at public auction and sold to the highest bidder. The minimum bid acceptable is the basic sale price which is shown on the list of tax-forfeited land. The basic sale price is equal to the appraised value or the appraised value plus any extra charges for special assessments levied after forfeiture or for hazardous waste control. Bidding will be in increments as determined by Auditor and not less than \$100.

Extra Fees and Costs: In Addition to the Basic Sale Price

A 3% surcharge of the selling price for the state assurance account will be collected at the time of the sale. The following extra fees will be collected when the basic sale price is paid in full: a state deed fee of \$25, a deed filing fee of at least \$46.00, and a state deed tax of 0.33% (0.0033) of the sale price.

Payment Terms: Cash or Contract

20% of the basic sale price at the time of sale or, if greater, the appraised value of timber with the balance due and payable in four equal annual installments with interest. Parcels that sell for \$1,000.00 or less must be paid for in full at the time of sale. Special assessments must be in full at time of sale.

Contract Sales: Installments and Interest

Installments and interest on all deferred payments are due on the anniversary date of the purchase. The entire unpaid balance of the basic sale price and the accrued interest may be paid any time before the final installment becomes due. The annual interest rate is computed per M.S. 279.03, Subd. 1a. (10% for 2019 but subject to change annually).

Special Assessments: Levied Before and After Forfeiture

The balance of any special assessments which were levied before forfeiture and canceled at forfeiture and which exceed the amount of the basic sale price may be reassessed by the municipality. These special assessments are shown on the list of tax-forfeited land under the column entitled "Assessments Before Forfeiture." Any special assessments which were levied after forfeiture and certified to the county auditor have been added to the appraised value and must be paid by the purchaser as part of the basic sale price. These special assessments are shown on the list of tax-forfeited land with a special line entitled "Specials After Forfeiture."

Conditions: Restrictions on the Use of the Properties

Sales are subject to the following restrictions on the use of the properties:

- existing leases,
- easements obtained by a governmental subdivision or state agency for a public purpose,
- building codes and zoning laws,
- all sales are final with no refunds or exchanges allowed, and
- the appraised value does not represent a basis for future taxes.

Private Sales: Parcels Not Sold at Public Auction

Any parcel not sold at a public sale may be purchased after the public sale by paying the basic sale price. The basic sale price cannot be changed until the parcel is reappraised, and again offered at a later public sale. By resolution of the County Board, unsold parcels will be available for 180 days (Wednesday April 28th, 2021, end of business day) after a land sale and then withdrawn automatically.

Title: Proof of Ownership

The buyer will receive a receipt at the time of the sale. The Minnesota Department of Revenue will issue a state deed after full payment is made. An abstract will not be provided.

Prohibited Purchasers

A county auditor, county treasurer, county attorney, court administrator of the district

court, county assessor, supervisor of assessments, deputy or clerk or an employee of such officer, a commissioner for tax-forfeited lands or an assistant to such commissioner, must not become a purchaser, either personally or as an agent or attorney for another person, of the properties offered for sale under the provisions of this chapter in the county for which the person performs duties.

A county auditor may prohibit other persons and entities from becoming a purchaser, either personally or as an agent or attorney for another person or entity, of the properties offered for sale in the following circumstances: (1) the person or entity owns another property within the county for which there are delinquent taxes owing; (2) the person or entity has held a rental license in the county and the license has been revoked within the last five years; or (3) the person or entity has been the vendee of a contract for purchase of a property offered for sale under this chapter, which contract has been canceled within the last five years.

A person prohibited from purchasing property under this section must not directly or indirectly have another person purchase it on behalf of the prohibited purchaser for the prohibited purchaser's benefit or gain.

Other

Lake County is not responsible for location or determining property lines or boundaries. It is Lake County's policy, and in the public interest, to reserve a public easement across lands that are sold or exchanged for land management purposes. Such easements, if they apply, shall be described prior to sale.

Information regarding the purchase of tax forfeited land can be obtained at the Lake County Forestry Department in Two Harbors, or by calling (218) 834-8340. Information and maps of each parcel are available on the county website: www.co.lake.mn.us/landsales

Northshore Journal:
October 16 & 23, 2020
and www.northshorejournalmn.com
October 7 - 30, 2020

COSTLEY & MORRIS, P.C.

The North Shore Law Firm



(218) 834-2194