

LEGAL NOTICES

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: July 30, 2009

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$176,027.00

MORTGAGOR(S): Kenneth D. Hill and Maureen A. Hill, Husband and Wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 100011511209432005

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: CitiMortgage, Inc.

SERVICER: Cenlar FSB

DATE AND PLACE OF FILING: Filed August 14, 2009, Lake County Recorded, as Document Number T000038161, thereafter recorded in Abstract on August 14, 2009 as Document Number A000169851

ASSIGNMENTS OF MORTGAGE: Assigned to: CitiMortgage, Inc.

LEGAL DESCRIPTION OF PROPERTY: Parcel I

The North Half of Northeast Quarter of Southeast Quarter (N 1/2 of NE 1/4 of SE 1/4), Section Twelve (12), Township Fifty-three (53) North of Range Eleven (11) West of the Fourth Principal Meridian, Lake County, Minnesota.

Subject to a non-exclusive easement, hereby reserved to Grantor, her heirs and assigns, forever, for construction, use and maintenance of a road and services for any and all utilities over and across the South 33 feet of said NE 1/2 of NE 1/4 of SE 1/4 for ingress to, egress from and utility services to the following described adjacent land, to wit:

The S 1/2 of NE 1/4 of SE 1/4 Except the East 990 feet thereof and the NW 1/4 of SE 1/4, all in Section 12, Township 53 North, Range 11 West, it being hereby intended to expand the scope of that easement granted per the terms of that deed recorded in the office of the County Recorder of Lake County, Minnesota, in Book 123 of Deeds, page 21.

This is Abstract Property And to Parcel II

The Southerly 79 feet of the Easterly 445 feet of the Northerly 1,120 feet of the Southeast Quarter of Northeast Quarter (SE 1/4 of NE 1/4), Section Twelve (12), Township Fifty-three (53) North of Range Eleven (11) West of the Fourth Principal Meridian, Lake County, Minnesota.

And The Southeast Quarter of the Northeast Quarter (SE 1/4 of NE 1/4), Less and Except the Northerly 1,120 feet thereof, in Section Twelve (12), Township Fifty-three (53) North of Range Eleven (11) West of the Fourth Principal Meridian, Lake County, Minnesota.

This is Torrens Property, Certificate of Title No. 16,052.

PROPERTY ADDRESS: 2193 Hwy 2, Two Harbors, MN 55616

PROPERTY IDENTIFICATION NUMBER: 25-5311-12730 COT# 29410

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$163,734.14

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: November 18, 2021, 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 attorney fees allowed by law, subject to redemption within 12 months from the date of said sale by the mortgagor(s) the personal representatives or assigns.

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: September 22, 2021
ASSIGNEE OF MORTGAGEE: Towne Mortgage Company

Melissa L. B. Porter - 0337778
Gary J. Evers - 0134764
Joseph M. Rossman - 0397070
Attorneys for Mortgagee
LOGS Legal Group LLP
12550 West Frontage Road,
Suite 200
Burnsville, MN 55337
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Northshore Journal: September 17, 24, October 1, 8, 15 & 22, 2021

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: November 20, 2013

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$125,408.00

MORTGAGOR(S): Mandi N. Murray, a married woman

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for W.J. Bradley Mortgage Capital, LLC, its successors and assigns

DATE AND PLACE OF RECORDING: Recorded: December 09, 2013 Lake County Recorder
Document Number: A000180111

LOAN MODIFICATION: Dated: August 03, 2018
Recorded: August 06, 2018
Document Number: A000190271

ASSIGNMENTS OF MORTGAGE: And assigned to: TOWNE MORTGAGE COMPANY
Dated: August 02, 2017
Recorded: August 10, 2017 Lake County Recorder
Document Number: A000188095

And assigned to: Mortgage Electronic Registration Systems, Inc., as nominee for W.J. Bradley Mortgage Capital, LLC, its successors and/or assigns
Dated: July 27, 2018
Recorded: September 12, 2018 Lake County Recorder
Document Number: A000190540

And assigned to: TOWNE MORTGAGE COMPANY
Dated: August 25, 2021
Recorded: August 26, 2021 Lake County Recorder
Document Number: A000198293

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100252230001897434
Lender or Broker: W.J. Bradley Mortgage Capital, LLC
Residential Mortgage Servicer: Towne Mortgage Company d/b/a AmeriCU Mortgage
Mortgage Originator: Not Applicable

COUNTY IN WHICH PROPERTY IS LOCATED: Lake
Property Address: 517 6th Ave, Two Harbors, MN 55616-1434
Tax Parcel ID Number: 23-7661-36070; 23-7661-36080

LEGAL DESCRIPTION OF PROPERTY: Lot Seven (7), and the West Half of Lot Eight (8), Block Thirty-six (36), Minnesota Iron Company's First Addition to Two Harbors, Lake County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$140,428.16

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: November 18, 2021 at 10:00 AM

PLACE OF SALE: Sheriff's Main Office, Courthouse Annex, 613 Third Avenue, Two Harbors, 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 May 18, 2022, or the next business day if May 18, 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 OBTAINED WILL BE USED FOR THAT PURPOSE.

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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: September 22, 2021
ASSIGNEE OF MORTGAGEE: Towne Mortgage Company

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

File Number: 038147F03

Northshore Journal: September 24, October 1, 8, 15, 22 & 29, 2021

REQUEST FOR BIDS

Sealed bids are invited for the building of two cabins at Veterans on the Lake Resort, 161 Fernberg Rd, Ely, MN 55731. Veterans on the Lake Resort is a 501(c)(3) non-profit. The cabins are generally described as 990 sq. ft. buildings with wheelchair ramps attached to the buildings. The cabins need to be turnkey completed inclusive with all utilities hooked up by May 1, 2023. Construction on site can begin September 15, 2022. Prospective bidders should review MN Department of Natural Resources Pass-through Grants reimbursement Manual. This document along with Blueprints can be emailed upon request. Please contact Andy Berkenpas at 218-365-6900 or email vetlake@frontiernet.net. Sealed bids will be received at Veterans on the Lake Resort at 161 Fernberg, Ely, MN 55731 until 12:00 (noon) November 10, 2021. The bids will be opened publicly and read aloud at 12:30 November 10, 2021 at the Resort.

Northshore Journal: October 8 & 15, 2021

NOTICE OF CANCELCATION OF CONTRACT FOR DEED

To: Robert R Geske
24124 Cardinal Avenue
Crosby MN 56441

YOU ARE NOTIFIED:

1. Default has occurred in the Contract for Purchase for Purchase of Tax-Forfeited Land dated October 25, 2019 and filed for record October 28, 2019, as Document Number A000192887, in the office of the County Recorder of Lake County, Minnesota, in which Linda K Libal, Lake County Auditor, acting on behalf of the State of Minnesota, sold to Robert R Geske, the real property in Lake County, Minnesota, described as: Southwest Quarter of Southwest Quarter, Section 30, Township 54, Range 10. Parcel ID: 29-5410-30610.

2. Property was purchased at a public auction on October 25, 2019, under the terms of contract sales approved by resolution of the Lake County Board of Commissioners.

3. The default is as follows: The 2020 installment due on the anniversary date of the contract, October 25, 2020, has not been paid. The property taxes payable in 2020 have not been paid.

4. The Auditor's Office has received authorization from the Lake County Board of Commissioners to cancel defaulted tax-forfeited land contracts, listed as Contracts in Default as of 7/21/2021 by approval of consent agenda item 6 at the meeting held July 27, 2021.

5. The County Auditor has begun proceedings under Minn. Stat. 559.21 to cancel your contract for deed for the reasons specified in paragraph 3 above. The contract will be canceled on December 15, 2021, unless, before that time, you pay the total amount due on the date when paid or you secure from a county or district court an order that cancellation of the contract be suspended until all your claims of defenses are finally disposed of by trial, hearing, or settlement. Your action must specifically state those facts and grounds that demonstrate your claims or defenses. If you do not pay the total amount due or secure a court order before December 15, 2021, you will lose all the money paid under the contract, lose your right to possess the property, and you will be evicted. You may also lose your right to assert claims and defenses. If you have any questions about this notice, contact an attorney immediately.

The amount due if paid by on December 15, 2021 is listed below:
Contract Installment: \$16,341.48
Property taxes payable in 2020: \$239.22
Cost of Publication: \$ 297.00
Total Due if paid by December 15, 2021, \$16,877.70

The name, address, and telephone number of the county auditor authorized to accept payment is listed below. Since the amounts stated above are subject to increase, please contact the county auditor's office at (218)834-8315 for the exact amount required to redeem your contract and any further information concerning the impending cancellation of your contract.

Dated: October 8, 2021
Linda K Libal
Lake County Auditor
601 3rd Avenue
Two Harbors MN 55616

Northshore Journal: October 15, 22 & 29, 2021

LAKE COUNTY TAX-FORFEITED LAND PUBLIC AUCTION

Tracts will be sold by Online Auction at www.publicsurplus.com Online Auction is open now until 10/29/2021 at 10:00am.

Notice is hereby given that 11 parcels of land forfeited to the State for nonpayment of taxes, which have been classified and appraised as provided by law, shall be sold via online auction to the highest bidder. Said auction will be governed by County Board resolution dated July 13, 2021 on file in the County Administrator's office. Any lands not sold, may be at any time following the closing of said sale, sold by the County Auditor at a price not less than the minimum bid value until April 27th, 2022. Parcels shall be sold on the following terms to-wit: 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. 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. Parcels that are Torrens will include extra fees to get a clear title in the buyer's name. If an online bidding system is used, there may be additional fees such as a buyer's premium.

The list of parcels for sale is located here: www.co.lake.mn.us/land-sales

For more information, contact us at forestry@co.lake.mn.us or 218-834-8340.

Northshore Journal: October 8, 15 & 22, 2021

CITY OF TWO HARBORS ORDINANCE NO. 122, SECOND SERIES

AN ORDINANCE OF THE CITY OF TWO HARBORS, MINNESOTA, DETERMINING TO HOLD SECTION 2.77, PROJECT LABOR AGREEMENTS, IN ABEYANCE UNTIL THIS ORDINANCE IS AMENDED BY THE CITY COUNCIL OF THE CITY OF TWO HARBORS

A. Section 2.77, Project Labor Agreements, of the Two Harbors City Code provides as follows:

"SEC. 2.77 PROJECT LABOR AGREEMENTS

A project labor agreement, in substantially the form adopted by resolution of the City Council from time to time and kept by the City as a public document, shall be required to be used on each City construction project, with a total estimated construction cost of \$150,000.00 or more. The City shall implement the project labor agreement requirement by requiring adherence to the project labor agreement in the specifications in the construction bidding documents for the applicable project. No contractor shall be required to be or become a party to a collective bargaining agreement in order to qualify to work under a project labor agreement for a particular City project."

B. In a lawsuit captioned Christian Labor Association, et al. ("Plaintiffs") v. City of Duluth, et al. ("Defendants"), No. 0:21-cv-00227-DWF-LIB ("Lawsuit"), Plaintiffs claimed that the Cities requirement for a project labor agreement was unconstitutional and violated federal antitrust laws.

C. The City Council does not have a present project labor agreement that will be impacted by the Lawsuit.

D. The City does not want to be involved in the Lawsuit.

E. The City Council desires to hold the requirements of Section 2.77 of the City Code in abeyance until further action by the City Council.

BASED ON THE FOREGOING, THE CITY COUNCIL HEREBY ORDAINS AS FOLLOWS:

Section 1. Suspension of Section 2.77. Section 2.77, Project Labor Agreements, of the Two Harbors City Code is hereby determined to be suspended and held in abeyance until this Ordinance is amended by further action of the City Council.

Section 2. Effective Date. This Ordinance shall be effective (a) thirty (30) days after (1) its passage and (2) approval by the Mayor, and (b) upon its publication once in the legal newspaper for the City of Two Harbors.

ADOPTED, this 24th day of May, A.D., 2021.

/s/ Ben Redden
President, City Council

ATTEST: /s/ Patricia D. Nordean

APPROVED, by the Mayor of the City of Two Harbors this 25th day of May, 2021.

/s/ Christopher M. Swanson
Mayor

Northshore Journal: October 15, 2021

CITY OF TWO HARBORS ORDINANCE NO. 124 SECOND SERIES

AN ORDINANCE AMENDING AND RESTATING SECTION 4.01, BUILDING CODE ADOPTED, OF THE TWO HARBORS CODE OF ORDINANCES

Section 1. Purpose and Intent. The purpose and intent of this Ordinance is to update statutory amendments to Chapter 4, Section 4.01, Building Code Adopted. The primary purpose of the Minnesota State Building Code is to provide minimum standards to safeguard life and limb, health, property, and public welfare by regulating and controlling the design, construction, quality of materials, use and occupancy, location, and maintenance of all structures and equipment specifically covered by the code of the City of Two Harbors.

Section 2. Adoption of Amendments to Section 4.01. The City Council hereby adopts the amendment and restatement of Section 4.01, Building Code Adopted, of the Two Harbors City Code of Ordinances as shown on Exhibit A attached hereto.

Section 3. Amended and Inserted in the Code. The terms and provisions of this ordinance shall be added in the appropriate place in the Two Harbors City Code after adoption and becoming effective.

Section 4. Effective Date. This Ordinance shall be effective: (a) thirty (30) days after (1) its passage and (2) approval by the Mayor, and (b) upon its publication once in the legal newspaper for the City of Two Harbors.

ADOPTED, this 9th day of August, A.D., 2021.

/s/ Ben Redden
Benjamin Redden, President, City Council

ATTEST: /s/ Patricia D. Nordean
Patricia D. Nordean

APPROVED, by the Mayor of the City of Two Harbors this 10th day of August, 2021.

/s/ Christopher M. Swanson
Christopher M. Swanson, Mayor

Northshore Journal: October 15, 2021

LAKE COUNTY BOARD OF ADJUSTMENT MINUTES TWO HARBORS LAW ENFORCEMENT CENTER OCTOBER 11, 2021

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

V-21-016 Motion by Hoops supported by Fogelberg to approve the request with conditions for relief from the road setback requirements for a front porch addition to an existing nonconforming structure (Lake County Land Use Ordinance #12, Section 6.01) filed by Anthony and Christine Sande, on property described as: Outlot 16 of E1/2 of Gov't Lot 6 in Section 31, Township 52, Range 11, 1.03 acres zoned shoreland R-4/Residential District, Knife-River Sanitary District, Non-Riparian lot, 10,000 sq ft; UT #2. PID: 25-5200-31815. Motion passed; Hoops and Brodigan voting in favor, none opposed.

Motion by Brodigan supported by Hoops to approve the September 13, 2021 meeting minutes as submitted. Motion passed; Hoops and Brodigan voting in favor, none opposed.

V-21-017 Motion by Hoops supported by Brodigan to approve the request with conditions to develop and improve a non-conforming lot (Minnesota Statutes, section 394.36) created by the State of Minnesota and relief from the shoreline setback requirement (Lake County Land Use Ordinance #12, Section 7.03) for a proposed cabin filed by Benny and Joanne Svien, on property described as: that part of Lot 3 (.46 acres) as desc in doc no A000168043, Section 19, Township 63, Range 11, .46 acres, zoned shoreland R-R/Residential-Recreational District, one-acre minimum, Fall Lake Township. PID: 28-6311-19180. Motion passed; Hoops and Brodigan voting in favor, none opposed.

V-21-018 Motion by Brodigan supported by Hoops to approve the request as submitted for relief from the road setback requirements for a proposed garage (Lake County Land Use Ordinance #12, Section 6.01) filed by Gene Shaw, on property described as: Lot 12, Block 1, Ojibway Lake West in Section 11, Township 63, Range 10, 1.4 acres, zoned shoreland R-R/Residential-Recreational District, one-acre minimum, Fall Lake Township. PID: 28-6312-01120. Motion passed; Hoops and Brodigan voting in favor, none opposed.

There being no further business, motion to adjourn made by Brodigan supported by Hoops. Motion passed; Brodigan and Hoops voting in favor, none opposed.

Meeting adjourned at 6: 23 p.m.

Northshore Journal: October 15, 2021

REQUEST FOR PROPOSAL

Date: October 1, 2021

TWO HARBORS YOUTH HOCKEY ASSOCIATION NOTICE OF REQUEST FOR PROPOSALS

General Statement of Work: Two Harbors Youth Hockey Association is seeking a business to purchase 'naming rights' to the Lake County arena in Two Harbors, MN, as part of its' sponsorship advertising program.

Sponsorship initiatives include:
1. Business name would be included on front of the building, on scoreboard, one ad banner upstairs, one ad banner downstairs and one in-ice logo.
2. Business name would be included on website and arena correspondence.

Sponsors will be considered based on the following criteria
1. Financial value of proposal
2. Support for Independent School District 381 extracurricular activities.
3. Connection to the Two Harbors area.
4. Commitment to community values.

Selection is based upon approval of Lake County, the owner of the building. Owner reserves the right to refuse all proposals. The agreement length is negotiable but should be a minimum of 5 years. Sponsor will have right of first refusal for subsequent proposed agreement.

Northshore Journal: October 15, 2021

COSTLEY & MORRIS, P.C.

The North Shore Law Firm



(218) 834-2194



Local Farmers Markets



LOCAL FOOD MARKET:

Every Thursday from 4:30 - 6 p.m. at the Cook County Community Center or Search & Rescue Bldg. parking lot in Grand Marals. JUNE 3 - OCTOBER 21

Features Cook County locally grown food products including: baked goods, jams, jellies, fruits, vegetables, herbs, etc. Rain or shine. cash only.



TWO HARBORS FARMERS MARKET

Now accepting SNAP & Market Bucks

SATURDAYS JUNE 5 - OCT 16 10AM - 1PM 320 7TH AVE BURLINGTON STATION PARKING LOT TWOHARBORSFARMERSMARKET.COM



KTWH

Hearing local voices... 99.5 fm & streaming at ktwh.org 218-595-6195