

LEGAL NOTICES

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: August 18, 2017

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$159,505.00

MORTGAGOR(S): Ryan L Harrington, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for The Lake Bank, its successors and assigns

DATE AND PLACE OF RECORDING: Recorded: August 21, 2017 Lake County Recorder

Document Number: A000188165

And corrected by: Corrective Mortgage

Recorded: September 5, 2017 Document Number: A000188260

And corrected by: Corrective Mortgage

Recorded: May 29, 2018 Document Number: A000189880

ASSIGNMENTS OF MORTGAGE: And assigned to: Guild Mortgage Company LLC

Dated: September 22, 2022

Recorded: November 2, 2022 Lake County Recorder

Document Number: A000201354

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1011450-1706190000-3

Lender/Broker/Mortgage Originator: The Lake Bank

Residential Mortgage Servicer: Guild Mortgage Company

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

Property Address: 1335 Big Noise Pit Road, Two Harbors, MN 55616

Tax Parcel ID Number: 29-5510-31330

LEGAL DESCRIPTION OF PROPERTY: Ten acres of land square, in the Northeast corner of the Northwest Quarter (NW1/4) of the Northwest Quarter (NW1/4) or Lot One (1), in Section Thirty-one (31), Township Fifty-five (55) North (T55N) Range Ten West (R10W) of the Fourth Prime Meridian, Lake County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$157,827.76

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; that this is registered property;

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: February 02, 2023 at 10:00 AM

PLACE OF SALE: County Sheriff's office, 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 August 02, 2023, or the next business day if August 02, 2023 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.

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: December 8, 2022

MORTGAGEE: Guild Mortgage Company LLC

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee

7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300

File Number: 051745-F1

Northshore Journal: December 16, 23, 30, 2022, January 6, 13 & 20, 2023

NOTICE OF MORTGAGE FORECLOSURE SALE

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

DATE OF MORTGAGE: September 30, 2015

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$223,250.00

MORTGAGOR(S): Casey L Hyopponen and Michelle V Hyopponen Husband and Wife as Joint Tenants

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for The Lake Bank, its successors and assigns

DATE AND PLACE OF RECORDING: Recorded: October 7, 2015 Lake County Recorder

Document Number: A000183827

ASSIGNMENTS OF MORTGAGE: And assigned to: Guild Mortgage Company, a California Corporation

Dated: January 29, 2019

Recorded: February 15, 2019 Lake County Recorder

Document Number: A000191358

And assigned to: The Lake Bank, a Minnesota Banking Corporation

Dated: May 6, 2019

Recorded: May 10, 2019 Lake County Recorder

Document Number: A000191784

And assigned to: Guild Mortgage Company LLC

Dated: December 8, 2022

Recorded: December 13, 2022 Lake County Recorder

Document Number: A000201604

Transaction Agent: Mortgage Electronic Registration Systems, Inc.

Transaction Agent Mortgage Identification Number: 1011450-7491027855-2

Lender/Broker/Mortgage Originator: The Lake Bank

Residential Mortgage Servicer: Guild Mortgage Company

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

Property Address: 4151 Bergstrom Road, Two Harbors, MN 55616

Tax Parcel ID Number: 25-5511-21850

LEGAL DESCRIPTION OF PROPERTY: Parcel One:

The Southwest Quarter of the Southeast Quarter of Section 21 in Township 55 North of Range 11 West of the Fourth Principal Meridian

AND

Parcel Two:

All that portion of the Southeast Quarter of the Southwest Quarter of Section 21 in Township 55 North, Range 11 West of Fourth Principal Meridian. Lying east of the right-of-way of the Duluth and Iron Range Railroad Company

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$220,255.33

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; that this is registered property;

PURSUANT to the power of sale contained in said mortgage, the above-described property will be sold by the Sheriff of said county as follows:

DATE AND TIME OF SALE: March 02, 2023 at 10:00 AM

PLACE OF SALE: County Sheriff's office, 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 twelve (12) 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 01, 2024, or the next business day if March 01, 2024 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.

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: January 9, 2023

MORTGAGEE: Guild Mortgage Company LLC

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee

7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300

File Number: 052165-F1

Northshore Journal: January 13, 20, 27, February 3, 10 & 17, 2023

LAKE SUPERIOR SCHOOL DISTRICT 381 SPECIAL BOARD MEETING DECEMBER 6, 2022

The special meeting of the School Board of Lake Superior Independent School District No. 381 was held Monday, December 6, 2022, 5:00 p.m., Community Room, Two Harbors High School, 1640 Highway 2, Two Harbors, Minnesota.

1.0 Chair Tiboni called the meeting to order at 5:00 p.m. and led the audience in the Pledge of Allegiance.

2.0 MEMBERS PRESENT: Dean Broin, Harriet Hagedorn, Mark Korri, Tracy Tiboni, Steve VanHouse MEMBERS ABSENT: Tom Burns, Al Ringer ALSO PRESENT: Superintendent, Jay Belcastro; Asst. Principal, Gina Kleive; Principal, Brett Archer; Curriculum Director, Dam Johnson; Recording Secretary, Debbie Peterson

3.0 Approve and Award Bids for the Minnehaha 2023 Renovations: Motion by Hagedorn, second by VanHouse to approve and award the bids for the Minnehaha 2023 Renovations as presented. (Carried Unanimously)

4.0 MSBA Policy #534, Unpaid Meal Balances (2nd Reading): 2nd Reading. (No Action Taken)

5.0 Worlds Best Work Force Presentation and Approval: Motion by Hagedorn, second by Korri to approve the World's Best Work Force report. (Carried Unanimously)

6.0 Adjournment Motion by VanHouse, second by Hagedorn to adjourn the special meeting at 6:24 p.m. Adopted: January 10, 2023

Northshore Journal: January 20, 2023

LAKE SUPERIOR SCHOOL DISTRICT 381 REGULAR MEETING MINUTES NOVEMBER 29, 2022

The regular meeting of the School Board of Lake Superior Independent School District No. 381 was held Tuesday, November 29, 2022, 6:00 p.m. in the Two Harbors High School Community Room, 1640 Hwy 2, Two Harbors, Minnesota.

1.0 Call to Order Chair Tiboni called the meeting to order at 6:00 p.m. and led the audience in the Pledge of Allegiance.

2.0 New Board Member Oath of Office, New Board Member, Mark Broin

3.0 MEMBERS PRESENT: Broin, Burns, Hagedorn, Korri, Ringer, Tiboni, VanHouse MEMBERS ABSENT: None ALSO PRESENT: Superintendent, Jay Belcastro; Principal, Brett Archer; Asst. Principal, Gina Kleive; Business Manager, Tanner Spahn; Curriculum Director, Dan Johnson; Community Education Director, Bruce Remme; Recording Secretary Debbie Peterson

4.0 APPROVAL OF THE AGENDA

4.1 Additions or Corrections to the Agenda: Motion by Hagedorn, second by VanHouse to approve the agenda with the following addition: 6.7 Accept the Resignation of Jessica Peer, Para, THHS. (Carried Unanimously)

5.0 APPROVAL OF THE CONSENT AGENDA

5.1 Corrections to the Consent Agenda: Motion by Hagedorn, second by Ringer to approve the consent agenda as follows: Minutes: November 15, 2022, Canvass Meeting; November 15, 2022, Regular Mtg. Personnel: 4.2.1 Accept resignations: Justin Kolodge, Housekeeper, THHS; Alicia Nopola, Head Volleyball Coach, WKHS; 4.2.2 Approve leave: Mike Anderson, Bus Driver, SB 4.2.3 Approve recommendation to hire the following: Jeremy Eskola, Asst. Baseball Coach; Colleen Highland, Para, Minne; Sara Byrns, Volunteer Asst. Nordic Ski Coach; Fordes Lodin, Asst. Boys Basketball Coach. (Carried Unanimously)

6.0 NEW BUSINESS:

6.1 FY22 Budget Presentation and Pay 2023 Levy Discussion: The budget was presented, and questions were entertained. (No Action)

6.2 Adoption 2022 Pay 2023 Levy Certification in the Amount of \$4,856,425.60: Motion by Hagedorn, second by VanHouse to certify the 2022 Pay 2023 Levy Certification in the amount of \$4,856,425.60. (Carried Unanimously)

6.3 Board Meeting Date: Tuesday, January 10, 2023, 5:30 p.m., Organizational Meeting and 6:00 p.m., Regular Board Meeting, THHS, Community Room: Discussion only (No Action Taken)

6.4 Approve Resolution Establishing Combing Polling Places: Member Hagedorn introduced the following resolution and moved its adoption: RESOLUTION ESTABLISHING COMBING POLLING PLACES:

Member VanHouse duly seconded the motion of the foregoing resolution. Upon roll call vote being

Northshore Journal: January 20, 2023

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taken: The following voted in favor thereof: Broin, Burns, Hagedorn, Korri, Ringer, Tiboni, VanHouse The following voted against: None The following were absent: None Whereupon, said resolution was declared duly passed and adopted November 29, 2022. Resolution in its entirety is available in the District Office ~ (Carried Unanimously)

6.5 Approve North Shore Storm, Nordic Ski Team to Michigan: Motion by Ringer, second by Hagedorn to approve the Nordic Ski Team Trip to Michigan. (Carried Unanimously)

6.6 MSBA Policy #534 Unpaid Meal Balances (1st Reading, No Action) 1st Reading, No Action Taken

6.7 Accept Resignation of Jessica Peer, Para, THHS: Motion by Hagedorn, second by VanHouse to accept the resignation of Jessica Peer, Para, THHS. (Carried Unanimously)

7.0 Delegations

8.0 Staff Spotlight: Lee Costley and Max Kelley

9.0 COMMITTEE REPORTS

9.1 Personnel Committee --No Report

9.2 Policy Committee --No Report

10.0 ACKNOWLEDGEMENTS & COMMENDATIONS: Member Tom Burns, Board Member ~ 2011-2022

11.0 REPORTS:

11.1 Community Education ~ Director Bruce Remme: Mr. Remme updated the Board on Community Ed. activities.

11.2 Minnehaha Elementary ~ Principal Brett Archer: Mr. Archer updated the Board on Minnehaha activities.

11.3 Wm. Kelley Elementary & Secondary ~ Principal Joe Nicklay: Mr. Nicklay emailed the Board on WKS activities.

11.4 Two Harbors High School ~ Asst. Principal Gina Kleive: Ms. Kleive updated the Board THHS activities.

11.5 Curriculum Director ~ Dan Johnson: Mr. Johnson updated the Board on District curriculum

11.6 Superintendent Mr. Jay Belcastro: Superintendent Belcastro updated the Board on District activities.

12.0 ADJOURNMENT Motion by Hagedorn, second by Ringer to adjourn the meeting at 7:12 p.m. Adopted: January 10, 2023

Northshore Journal: January 20, 2023

STATE OF MINNESOTA COUNTY OF LAKE SIXTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION Estate of Anita Jane Walker, a/k/a Anita Jane B. Walker, a/k/a Anita J. B. Walker, a/k/a Anita Walker, Decedent Court File No. 38-PR-23-9 NOTICE AND ORDER OF HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS It is Ordered and Notice is given that on February 16, 2023, at 1:35 p.m., a hearing will be held in this Court at 601 3rd Avenue, Two Harbors, Minnesota, for the formal probate of an instrument purporting to be the Will of the Decedent dated, August 17, 2017, ("Will"), and for the appointment of John K. Walker, whose address is 217 Appian Way, East Thetford, VT, 05043 as Personal Representative of the Estate of the Decedent in an UNSUPERVISED administration. Any objections to the petition must be filed with the Court prior to or raised at the hearing. If proper and if no objections are filed or raised, the Personal Representative will be appointed with full power to administer the Estate including the power to collect all assets, to pay all legal debts, claims, taxes and expenses, to sell real and personal property, and to do all necessary acts for the Estate. If you have an objection to this case, please contact Court Administration at (218) 221-7560 option # 8 for further instructions as these hearings are currently held remotely due to the pandemic. Notice is also given that (subject to Minnesota Statutes section 524.3-801) all creditors having claims against the Estate are required to present the claims to the Personal Representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.

BY THE COURT /s/ Michael J. Cuzzo Judge of District Court Jan 5 2023 1:33 PM Amy Turnquist, Chelsee Opdahl, Deputy Court Administrator Attorney For Petitioner: Mitchell H. Costley Costley & Morris, P.C. 609 1st Ave/PO Box 340 Two Harbors, MN, 55616 Attorney License No: 19148 Telephone: (218) 834-2194 Email: mhcc@costleylaw.com Northshore Journal: January 13 & 20, 2023

Public Notice Office of the Minnesota Secretary of State Certificate of Assumed Name Minnesota Statutes Chapter 333 The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable consumers to be able to identify the true owner of a business. ASSUMED NAME: Two Lugs and a Nut Workshop PRINCIPAL PLACE OF BUSINESS: 808 Stanley Road Two Harbors MN 55616 USA NAMEHOLDER(S): Name: Anna Margrethe Madsen Address: 808 Stanley Road Two Harbors MN 55616 USA Name: David Ronald Willis Address: 808 Stanley Road Two Harbors MN 55616 USA Name: Karl Overgaard Coning Madsen Address: 808 Stanley Road Two Harbors MN 55616 USA By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this document under oath. SIGNED BY: David Ronald Willis MAILING ADDRESS: None Provided EMAIL FOR OFFICIAL NOTICES: twolugsandanutworkshop@gmail.com Northshore Journal: January 13 & 20, 2023

Public Notice Office of the Minnesota Secretary of State Certificate of Assumed Name Minnesota Statutes Chapter 333 The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable consumers to be able to identify the true owner of a business. ASSUMED NAME: Harbor Rail Loft PRINCIPAL PLACE OF BUSINESS: 602 1st Ave Two Harbors MN 55616 USA NAMEHOLDER(S): Name: Laughing Leaf Lodge LLC Address: 602 1st Ave Two Harbors MN 55616 USA By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document I am subject to the penalties of perjury as set forth in Minnesota Statutes section 609.48 as if I had signed this document under oath. SIGNED BY: Chris Fletcher MAILING ADDRESS: None Provided EMAIL FOR OFFICIAL NOTICES: None Provided Northshore Journal: January 13 & 20, 2023

LETTER TO THE EDITOR

The project concept presented to the Two Harbors planning commission last week for housing on Lighthouse Point was so contrary to what most would consider appropriate for that very sensitive and public (though, regrettably, privately owned) area, it is surprising they had the nerve to propose it. What is even more surprising and disturbing is that the planning commission moved it forward to the next phase of its consideration that very night.

This, despite two commissioners having played devil's advocate and pointing out several issues with the proposal to help the developers see their glaring oversights and areas of insufficient research. Before voting, one commissioner stated, "This plan has to have a little more useful detail in it for the people who are going to be making the decisions." Another said, "This is such an initial sketch that it's hard to comment in great detail."

The developers acknowledged having made changes not reflected in the proposal presented. Commission members had seen neither the original draft plan nor any revisions before arriving at the meeting that night. Yet they felt compelled to vote on it then and there, despite a suggestion by the commission chair that it be "revised, corrected and resubmitted", because, "as this sits now, it is not acceptable." The ARDC city planner Justin Otsea agreed, "Right, we all recognize that." Days later, the commission chair stated on Two Harbors Community Radio, "The contractors were not quite prepared to face the planning commission." Yet, the commission voted, unanimously.

In their defense, the commissioners would point out they are only advising the city council, which is the body that will make the final decision. Furthermore, they only supported moving the concept forward with several reservations. The developers are required to address several issues brought up at the meeting.

But it is inconceivable why the commission would give the concept so much momentum despite its glaring shortcomings and their own stated doubts about its wisdom. The city council usually follows the commission's recommendations. Why didn't they table it for more information? Two Harborites would be well advised to give the council their own recommendations at their next meeting, Monday January 23rd.

Fran Kaliher, Two Harbors, MN