

LEGAL NOTICES CONTINUED ON NEXT PAGE

Notice of Sale

The personal property described as follows, to-wit: MeriCrusher MJ-1.8 ST, Single Transmission, Dual Chain Drive, POC 2000 Clutch, Conical Carbides, Front Fixed Plate, STD Counter Blade, Hardox Frame Plate, (SN #751805), PTO Shaft, Rear Roller, Hydraulic Top Link will be sold at public auction by Lake County Sheriff on the 29th day of June, 2022 at 10:00 o'clock am, at 2125 10th Street in the City of Two Harbors, County of Lake, State of Minnesota, to pay and satisfy a lien which is claimed to be due thereon from Black Timber Landworx, LLC as the owner thereof to Crushing Mechanics LLC in the sum of \$6,454.19 Dollars computed to the last day of said sale, exclusive of the expenses of said sale and of the advertising thereof, together with the necessary expenses of advertising and making said sale; and that the grounds of said lien are as follows, to-wit: Black Timber Landworx, LLC ordered tools and requested repairs on the MeriCrusher, which Crushing Mechanics LLC duly performed and subsequently stored the MeriCrusher.

Dated: 27-April, 2022 /s/ Rich Hendricks Crushing Mechanics LLC By: Rich Hendricks, President

Johnson, Killen & Seiler, P.A. Daryl T. Fuchihara 230 West Superior Street, Suite 800 Duluth, MN 55802 Phone: 218-722-6331 Fax: 218-722-3031 www.duluthlaw.com

Northshore Journal: May 27, June 3 & 10, 2022

LAKE COUNTY BOARD OF ADJUSTMENT MINUTES TWO HARBORS HIGHWAY BUILDING MAY 23, 2022

The Lake County Board of Adjustment sat in session at 2:00 p.m. on this date and conducted hearings and other business.

A-22-001 Motion by Fogelberg supported by Brodigan to deny the appeal to rescind or change the decision of the Planning & Zoning Administrator denying the request to expand a non-conforming use at 1825 Highway 61, Two Harbors, MN 55616 filed by Wolfe Retail, LLC on property described as: that part of the SW1/4 of NE1/4 as desc in bk 119 of deeds pg 621 less that part desc in doc A000190075 in Section 21, Township 53, Range 10, 2.09 acres, zoned shoreland R-4/Residential district, two-acre minimum, Silver Creek Township. PID: 29-5310-21175. Motion passed; Fogelberg and Brodigan voting in favor, none opposed.

V-22-007 Motion by Fogelberg supported by Brodigan to approve the request with conditions for relief from the bluff and Erosion Hazard Areas setback for a proposed porch addition (Lake County Land Use Ordinance #12, Section 7.03 & 7.11 A) filed by Walter Schleisman and Elizabeth Larsen, on property described as: Lot 1 less 2.46A, .24 A & .41A as desc in Section 12, Township 53, Range 10, 14.32 acres zoned shoreland R-4/Residential district, two-acre minimum, Silver Creek Township. PID: 29-5310-12310. Motion passed; Fogelberg and Brodigan voting in favor, none opposed.

V-22-008 Motion by Fogelberg supported by Brodigan to approve the request with conditions for relief from the Erosion Hazard Area setback for proposed additions to a nonconforming structure (Lake County Land Use Ordinance #12, Section 7.11A) filed by Brad and Ginny Borman, on property described as: Outlot 11 of Govt lot 2 as desc in doc no T000038793 and Outlot 1 of Govt lot 3 less the NWly 50ft being a strip of land 50ft wide running parallel with the NWly boundary of said Outlot 1 in Section 22, Township 53, Range 10, 3.82 acres zoned shoreland RC/Resort- Commercial district, two-acre minimum, Silver Creek Township. PID: 29-5310-22469. Motion passed; Fogelberg and Brodigan voting in favor, none opposed.

V-22-006 Motion by Hoops supported by Brodigan to approve the request with conditions for relief from the shoreline setback for a proposed deck to a nonconforming cabin (Lake County Land Use Ordinance #12, Section 7.03) filed by Michael and Heather McInnis, on property described as: Lot 3, Ojibway Bay Plat 18-63-11 in Section 18, Township 63, Range 11, ~.57 acres zoned shoreland RR/Residential- Recreational, one-acre minimum, Fall Lake Township. PID: 28-6375-18030. Motion passed; Fogelberg and Brodigan voting in favor, none opposed.

Motion by Hoops supported by Brodigan to adjourn the meeting during the reconvened hearing for Whispering Wilderness Inc due to technical problems. Motion passed; Brodigan and Fogelberg voting in favor, none opposed. Meeting adjourned at 7:10 p.m.

Northshore Journal: May 27, 2022

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: December 3, 2010

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$161,000.00

MORTGAGOR(S): David A Reetz and Laura L. Reetz, husband and wife

MORTGAGEE: The Lake Bank

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: The Lake Bank

SERVICER: NewRez LLC, d/b/a Shellpoint Mortgage Servicing

DATE AND PLACE OF FILING: Filed December 20, 2010, Lake County Recorder, as Document Number A000173143

ASSIGNMENTS OF MORTGAGE: Assigned to: PHH Mortgage Corporation; thereafter assigned to New Residential Mortgage LLC

LEGAL DESCRIPTION OF PROPERTY: Lot 1, Block 1, White Tail Ridge, Lake County, Minnesota

PROPERTY ADDRESS: 6091 Whitetail Ridge Rd, Silver Bay, MN 55614

PROPERTY IDENTIFICATION NUMBER: 26-5635-01010

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$134,109.62

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: June 30, 2022, 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 December 30, 2022, or the next business day if December 30, 2022 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 FIVE UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: April 29, 2022

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

LOGS LEGAL GROUP LLP

BY Melissa L. B. Porter - 0337778 Gary J. Evers - 0134764 Joseph M. Rossman - 0397070 Attorneys for Mortgagee LOGS Legal Group LLP 1715 Yankee Doodle Road, Suite 210 Eagan, MN 55121 (952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

Northshore Journal: May 6, 13, 20, 27, June 3 & 10, 2022

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 M. 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 9, 2013 Lake County Recorder Document Number: A000180111

LOAN MODIFICATION: Dated: April 3, 2018 Recorded: August 6, 2018 Document Number: A000190271

ASSIGNMENTS OF MORTGAGE: And assigned to: Towne Mortgage Company Dated: August 2, 2017 Recorded: August 10, 2017 Lake County Recorder Document Number: A000188095

And assigned to: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for W.J. Bradley Mortgage Capital, LLC, its successors and 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: 10025230001897434 Lender/Broker/Mortgage Originator: W.J. Bradley Mortgage Capital, LLC Residential Mortgage Servicer: Towne Mortgage Company d/b/a AmeriCU Mortgage

COUNTY IN WHICH PROPERTY IS LOCATED: Lake Property Address: 517 6th Avenue, Two Harbors, MN 55616 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: \$151,099.56

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: July 07, 2022 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 January 08, 2023, or the next business day if January 08, 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: May 10, 2022 MORTGAGEE: Towne Mortgage Company

Wilford, Geske & Cook, P.A. Attorneys for Mortgagee 7616 Currell Boulevard, Suite 200 Woodbury, MN 55125 (651) 209-3300

File Number: 051044-F1

Northshore Journal: May 13, 20, 27, June 3, 10 & 17, 2022

COUNTY OF LAKE INTERIM ORDINANCE NO. 19-2 AN ORDINANCE IMPOSING A MORATORIUM ON SHORT-TERM VACATION RENTALS IN ALL UNINCORPORATED AREAS OF LAKE COUNTY, MINNESOTA ADOPTED MAY 10, 2022. BY THE LAKE COUNTY BOARD OF COMMISSIONERS

Findings and Conclusions:

- A. Lake County currently regulates short-term vacation rentals (STVR) through interim use permits (IUP) in Lake County Land Use Ordinance No. 12.
B. There is currently no limitation on the amount of STVR interim use permits allowed.
C. The number of STVR permitted by Lake County has steadily increased in recent years, to the current number of 98 permits. Over 70% of the currently permitted STVR in the unincorporated areas have been permitted since 2016.
D. Lake County is currently experiencing a shortage of available housing units, including a shortage of long-term rentals.

Resolution: The Board resolves as follows:

- Section 1. Moratorium Adopted Due to the recent increases in short-term vacation rentals (STVR) and lack of available housing units, including long-term rentals, and to protect the public health, safety and general welfare, a moratorium is hereby adopted on the issuance of new Interim Use Permits for Short-Term Vacation Rentals. Short-Term Vacation Rentals and Interim Use Permits are defined and regulated per Section 3, Section 6 and Section 27 of Lake County Land Use Ordinance No. 12.
Section 2. Applicability During the effective dates of this ordinance no new Interim Use Permits will be issued for STVR, unless a completed application was received by the Lake County Planning and Zoning Department by May 13, 2022.
Section 3. Existing STVR All existing STVR Interim Use Permits will be allowed to continue and additionally will be allowed to seek renewal Interim Use Permits as necessary. If an existing STVR is sold, during the moratorium, the new owner is eligible to submit an application for a new IUP.
Section 4. Effective Date This moratorium shall be effective upon publication and shall remain in place for one year from the effective date.
Section 5. Study During the period of this moratorium Lake County will conduct a study of STVR with respect to their impact on the housing shortage and may amend Lake County Land Use Ordinance No. 12 accordingly.

Adopted by the Lake County Board of Commissioners this 10th day of May 2022.

Rich Sve, Chairperson Lake County Board of Commissioners

ATTEST: Laurel D. Buchanan, Clerk of the Board

Approved as to Form: Russell Conrow Lake County Attorney

Northshore Journal: May 27, 2022

Why Advertise in the NorthShore Journal? RELEVANT. Even though this is the digital age, rural communities across Minnesota still prefer and rely on newspapers for local news, employment, and information. For more information about advertising in the NorthShore Journal, call 218.226.3335 or email: northshorejournal@gmail.com

Celebrating our 37th year! New Stock of Trees & Shrubs Coming Soon!! Maxwell's Woodland Nursery OPEN DAILY: MAY - SEPT. 9AM - 5PM Phone: 218-353-7726 6185 LaX Lake Rd., Finland, MN

Free Health Care Fraud, Waste & Abuse Prevention Online Class Offered Wed., June 8, 2022

The Senior LinkAge Line® will offer two Health Care Fraud, Waste & Abuse Prevention classes Wednesday, June 8, 2022, from 10:00 - 11:30 a.m. and again from 2:00 - 3:30 p.m.

Attendees will learn how to detect and report potential errors, fraud and abuse; review potential fraud and scams targeting older adults, how to read their Medicare Summary Notice, learn tips to help protect their Medicare beneficiary number, and how to protect-detect-report Medicare scams and fraud.

This presentation is based on information from the Senior Medicare Patrol (SMP), a federal education and prevention program.

It is offered online using the easy-to-use Microsoft Teams meeting platform. To register go to: www.arrowheadaging.org/classes-workshops-trainings or call the Senior LinkAge Line at 800-333-2433.

The Senior LinkAge Line is committed to accessibility. If you have an accommodation request that will allow you to participate in the class more fully, please email Lynelle at lhanson@ardc.org by June 3, 2022.

The Senior LinkAge Line is a free, statewide service of the Minnesota Board on Aging in partnership with Minnesota's Area Agencies on Aging. The Senior LinkAge Line helps older Minnesotans and caregivers find answers and connect to the services and support they need.

CLASSIFIED ADS

AA MEETINGS: MONDAYS, 7:30 PM, Clair Nelson Center in Finland. TUESDAYS, 7:30 PM, Sychar Lutheran Church, Silver Bay, MN. 218-226-3914 or 218-353-7340

Group Living with Anxiety and Depression (GLAD), a confidential peer support group, is online (zoom) second and fourth Mondays at 6:30 pm. Contact North Shore Mental Health Group on Facebook or email: nsmentalhealth@gmail.com.

\$500 Reward CINDY HUSEBY PROPERTIES 218-220-7684 Buying • Selling • Rental

Rentals SILVER BAY: •Available July 10th.. 2 BR, 1 BA basement. Total remodel! Granite counters. Clean! Clean! Short/long term great for traveling nurses & contractors. \$1,400/mo. •2 BR, 1 BA in country on Airport Rd, beautiful, HUGE fully furnished (just bring your toothbrush). All utilities, lawn and snow removal included. \$1,600/mo.

Puppies Available NOW: Only 2 left. 1/2 Shih Tzu, 1/4 Beagle, 1/8 Pekingnese, 1/8 Boston Terrier. Call for more info 612-275-4492.

Effects of beaver dams on low-flow hydrology, temperature, and fish movement in Minnesota Lake Superior Tributaries. Presented by Dr. Karen Gran, UMD and Josh Dumke, NRRI Wednesday, June 1, 6:30 pm Duluth Township Hall (6092 Homestead Road) Event will also be presented via Zoom - see website, akrw.org for the link and additional information.

??? Suicide is NOT the Answer!!! Don't hesitate to call: 218.623.1800 or visit: LetsTalkMN.com or TEXT: "MN" to 741741 Help is free & confidential