

# 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: June 29, 2018  
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$147,500.00  
 MORTGAGOR(S): Georgija J Frazier, a single woman  
 MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Hancock Mortgage Partners, LLC, its successors and assigns  
 DATE AND PLACE OF RECORDING: Recorded: July 6, 2018 Lake County Recorder  
 Document Number: A000190094  
 ASSIGNMENTS OF MORTGAGE: And assigned to: PennyMac Loan Services, LLC  
 Dated: January 25, 2022  
 Recorded: January 26, 2022 Lake County Recorder  
 Document Number: A000199477  
 Transaction Agent: Mortgage Electronic Registration Systems, Inc.  
 Transaction Agent Mortgage Identification Number: 100878600018052013  
 Lender/Broker/Mortgage Originator: Hancock Mortgage Partners, LLC  
 Residential Mortgage Servicer: PennyMac Loan Services, LLC

COUNTY IN WHICH PROPERTY IS LOCATED: Lake  
 Property Address: 202 4th Ave, Two Harbors, MN 55616  
 Tax Parcel ID Number: 23-7640-07090

LEGAL DESCRIPTION OF PROPERTY: Lot Nine (9), Block Seven (7), East Two Harbors, Lake County, Minnesota

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$149,302.12

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: August 04, 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 February 06, 2023, or the next business day if February 06, 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: June 10, 2022  
 MORTGAGEE: PennyMac Loan Services, LLC

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

File Number: 050827-F1  
 Northshore Journal: June 17, 24, July 1, 8, 15 & 22, 2022

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## 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 20, 2013  
 ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$177,040.00  
 MORTGAGOR(S): Garry S Wood and Donna K Wood, husband and wife  
 MORTGAGEE: Mortgage Electronic Registration Systems, Inc.  
 TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 1011450-7491009873-7

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

SERVICER: PennyMac Loan Services, LLC

DATE AND PLACE OF FILING: Filed December 30, 2013, Lake County Recorder, as Document Number A000180213

ASSIGNMENTS OF MORTGAGE: Assigned to: PennyMac Loan Services, LLC

LEGAL DESCRIPTION OF PROPERTY: Lot Nine (9), Block Ten (10), East Two Harbors

PROPERTY ADDRESS: 201 3rd Ave, Two Harbors, MN 55616

PROPERTY IDENTIFICATION NUMBER: 23-7640-10090

COUNTY IN WHICH PROPERTY IS LOCATED: Lake

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$169,269.46

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: August 25, 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 February 25, 2023, or the next business day if February 25, 2023 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: June 27, 2022

PENNYMAC LOAN SERVICES, LLC  
 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: July 1, 8, 15, 22, 29 & August 5, 2022

## IN PROCEEDINGS SUBSEQUENT TO THE INITIAL REGISTRATION OF LAND

### STATE OF MINNESOTA COUNTY OF LAKE DISTRICT COURT SIXTH JUDICIAL DISTRICT

In the Matter of the Petition of Joseph J. Swanson

For an Order to Quiet Title after Tax Forfeiture in connection with Certificate of Title Number 6934.

Case Type: Torrens  
 Court File No.: 38-CV-22-117  
 Judge:.

### ORDER TO SHOW CAUSE

TO: THERESA L. JOHNSON, 5445 N. EVANS RD., CASA GRANDE, ARIZONA 85294.

Upon receiving and filing the Report of the Examiner of Titles in the above-entitled matter, IT IS ORDERED, that you, and all persons interested, appear before this Court on the 19<sup>th</sup> day of July, 2022, at 9:30 am via Video Conference at the Lake County Courthouse, 601 3<sup>rd</sup> Ave, Two Harbors, MN 55616, and then, or as soon thereafter as the matter can be heard, show cause, if there is any, why this Court should not enter an Order as follows:

1. Declaring Petitioner to be the fee owner of the Property described on Certificate of Title No. 6934.
  2. Directing the Lake County Registrar of Titles to cancel Certificate of Title No. 6934 and issue a new certificate of title showing Joseph J. Swanson to be the owner, in fee simple, of the Property subject to the following Recitals:
    - a. Except minerals and mineral rights;
    - b. subject to the easements, reservations, terms and conditions contained in Deed filed in the office of Said Registrar of Titles as Document No. 4060.
- and also subject to the following memorials:
- a. Plat filed as Document No. 3525.
  - b. Reservation of Minerals in favor of the State of Minnesota contained in State Deed filed as Document no. 48681.

IT IS FURTHER ORDERED, that this Order to Show Cause be served:

1. at least 10 days before the hearing upon the above-named parties residing in this State in the manner provided by law for the service of Summons in a civil action;
2. at least 14 days before the hearing upon each of the above-named nonresidents by sending a copy of this Order to the nonresident's post office address, by registered or certified mail, return receipt requested;
3. upon each of the above-named parties who cannot be found by two weeks published notice and by sending a copy of this Order at least 14 days before the hearing by first class mail to the last known address of the party and by sending another copy of this Order at least 14 days before the hearing by first class mail to the address of such party as stated on the Certificate of Title if an address is so stated;
4. upon a dissolved, withdrawn, or revoked business entity governed by Minn. Stat., Chp. 302A, 303, 317A, 322A, 322B, or 323 in the manner provided by Minn. Stat. § 5.25. [Note: return date on the Order to Show Cause must be at least 30 days after date of mailing by the Secretary of State]

Approved:  
 LAKE COUNTY EXAMINER OF TITLES  
 s/ Baiera C. Heeren  
 By: Baiera C. Heeren  
 Deputy Examiner of Title

Dated: Jun 10 2022 9:00 AM  
 s/ Michael J. Cuzzo  
 JUDGE OF THE DISTRICT COURT

Smith Law, PLLC  
 Tyson Smith (MN#0395670)  
 1710 West Highway 61  
 P.O. Box 66  
 Grand Marais, MN 55604

ATTENDANCE IS REQUIRED ONLY BY THOSE WHO WISH TO OBJECT TO THE ENTRY OF THE ABOVE-DESCRIBED ORDER

Northshore Journal: July 1 & 8, 2022

## IN PROCEEDINGS SUBSEQUENT TO THE INITIAL REGISTRATION OF LAND

### STATE OF MINNESOTA COUNTY OF LAKE DISTRICT COURT SIXTH JUDICIAL DISTRICT

In the Matter of the Petition of Joseph J. Swanson

For an Order to Quiet Title after Tax Forfeiture in connection with Certificate of Title Number 8356.

Case Type: Torrens  
 Court File No.: 38-CV-22-118  
 Judge:.

### ORDER TO SHOW CAUSE

TO: ROBERT GARY MORRIS AND KAREN J. MORRIS, 59 BURK DR, SILVER BAY, MINNESOTA 55614.

Upon receiving and filing the Report of the Examiner of Titles in the above-entitled matter, IT IS ORDERED, that you, and all persons interested, appear before this Court on the 19<sup>th</sup> day of July, 2022, at 9:30 am via Video Conference at the Lake County Courthouse, 601 3<sup>rd</sup> Ave, Two Harbors, MN 55616, and then, or as soon thereafter as the matter can be heard, show cause, if there is any, why this Court should not enter an Order as follows:

1. Declaring Petitioner to be the fee owner of the Property described on Certificate of Title No. 8356.
2. Directing the Lake County Registrar of Titles to cancel Certificate of Title No. 8356 and issue a new certificate of title showing Joseph J. Swanson to be the owner, in fee simple, of the Property subject to the following Recitals:
  - a. Except minerals and mineral rights;
  - b. Reservation of an undivided 1/2 of all minerals and mineral ores, in or under said lands, with the right to explore for the same and with a right to carry on and do the work of such mining in the ordinary way and by the ordinary means employed for carrying on such mining, all as reserved indeed dated January 31, 1900, executed by Charles A. Rust and Gardner K. Grout as Executors of the Estate of Amasa Rust, and George L. Burros, and recorded in the office of the Registrar of Deeds for Lake County, Minnesota on September 19, 1904, in Book W of Deeds on page 181.
3. Reservation of an undivided 1/2 interest in all minerals in or on said lands, as reserved in deed dated July 22, 1907, and recorded in the office of the Registrar of Deeds for Lake County, Minnesota on October 7, 1907, in Book 3 of Deeds, page 85.

IT IS FURTHER ORDERED, that this Order to Show Cause be served:

1. at least 10 days before the hearing upon the above-named parties residing in this State in the manner provided by law for the service of Summons in a civil action;
2. at least 14 days before the hearing upon each of the above-named nonresidents by sending a copy of this Order to the nonresident's post office address, by registered or certified mail, return receipt requested;
3. upon each of the above-named parties who cannot be found by two weeks published notice and by sending a copy of this Order at least 14 days before the hearing by first class mail to the last known address of the party and by sending another copy of this Order at least 14 days before the hearing by first class mail to the address of such party as stated on the Certificate of Title if an address is so stated;
4. upon a dissolved, withdrawn, or revoked business entity governed by Minn. Stat., Chp. 302A, 303, 317A, 322A, 322B, or 323 in the manner provided by Minn. Stat. § 5.25. [Note: return date on the Order to Show Cause must be at least 30 days after date of mailing by the Secretary of State]

Approved:  
 LAKE COUNTY EXAMINER OF TITLES  
 s/ Baiera C. Heeren  
 By: Baiera C. Heeren  
 Deputy Examiner of Title

Dated: Jun 10 2022 9:01 AM  
 s/ Michael J. Cuzzo  
 JUDGE OF THE DISTRICT COURT

Smith Law, PLLC  
 Tyson Smith (MN#0395670)  
 1710 West Highway 61  
 P.O. Box 66  
 Grand Marais, MN 55604

ATTENDANCE IS REQUIRED ONLY BY THOSE WHO WISH TO OBJECT TO THE ENTRY OF THE ABOVE-DESCRIBED ORDER

Northshore Journal: July 1 & 8, 2022

## NOTICE OF A PUBLIC HEARING ON PROPOSED BUSINESS SUBSIDY TO SAWTOOTH 16 LLC

NOTICE IS HEREBY GIVEN that the City Council (the "Council") of the City of Silver Bay, Lake County, Minnesota, will hold a public hearing on July 18, 2022 at approximately 7:00 p.m., at the Silver Bay City Hall in the City of Silver Bay, Minnesota, relating to the proposed business subsidy agreement with Sawtooth 16 LLC., pursuant to Minnesota Statutes, Section 116J.993 through 116J.995, inclusive, as amended. Summaries of the Subsidy Agreement as proposed to be adopted will be on file and available for public inspection at the office of the City Administrator at City Hall. A person with residence in or the owner of taxable property in the granting jurisdiction may file a written complaint with the grantor if the grantor fails to comply with sections 116J.993 to 116J.995, and no action may be filed against the grantor for the failure to comply unless a written complaint is filed.

All interested persons may appear at the hearings and present their view orally or in writing.

Dated June 20th, 2022

BY THE ORDER OF THE CITY COUNCIL  
 /s/ Lana Fralich  
 City Administrator

Northshore Journal: July 8, 2022

## LEGAL NOTICE NOTICE OF A PUBLIC HEARING ON A REQUEST TO PLAT PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **July 18, 2022 at 7:45 P.M. in the Highway Building 1513 Hwy 2, Two Harbors, MN 55616** at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with the Lake County Subdivision Ordinance, an application to plat land has been filed by Highmark Enterprises, which, if approved, would allow for the creation of 3 lots out of Lot 1 Block 4 and combine Lots 2 & 3 of Block 6 in the existing Common Interest Community on property described as: Lot 1, Block 4 and Lots 2 and 3, Block 6, all in The Village at Ninemile, Section 22 & 27, Township 59, Range 6, .11 & .62 acres, zoned shoreland RR-Residential Recreational, 1 acre minimum, Unorganized Territory #1. PID: 24-5711-04010/06030/06020

Highmark Enterprises - P-22-001- dated this 8th day of July 2022.

Mike Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN INTERIM USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **June 20, 2022 at 8:15 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, an initial application for Interim Use has been filed by Mark and Leigh Miller, which, if approved, would allow a short-term vacation rental home on property described as: 2.55 acres out of NE1/4 of SW1/4 as desc in doc no A000159297 in Section 26, Township 55, Range 8, zoned shoreland RR/Recreational Residential district, one acre minimum, 2.55 acres, Beaver Bay Township. PID: 26-5508-22493

Mark and Leigh Miller- I-22-027 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN INTERIM USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **June 20, 2022 at 6:30 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, a renewal application for Interim Use has been filed by Marc and Sarah Julien, which, if approved, would allow a short-term vacation rental home on property described as: Unit 6, The Falls, CIC 25 part of SE1/4 of SW in Section 3, Township 56, Range 7, zoned nonshoreland R3/Recreational Residential district, two and a half acre minimum, .53 acres, Beaver Bay Township. PID: 26-5639-00600

Marc and Sarah Julien- I-22-024 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN INTERIM USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **June 20, 2022 at 6:45 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, an initial application for Interim Use has been filed by Brian & Cynthia Foyt, and Wanda Widen, which, if approved, would allow a short-term vacation rental home on property described as: that part of the SE1/4 of SW1/4 W of RR less W 5 acres in Section 35, Township 53, Range 11, zoned nonshoreland R2/Residential district, five-acre minimum, 27.51 acres, Unorganized Territory #2 Township. PID: 25-5311-35670

Brian & Cynthia Foyt, and Wanda Widen- I-22-025 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN INTERIM USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **June 20, 2022 at 7:15 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, an initial application for Interim Use has been filed by Right Path, LLC, which, if approved, would allow a short-term vacation rental home on property described as: that part of Gov Lot 3 desc as subdivided parcel 1 (A) in doc no A194012 in Section 11, Township 52, Range 11, zoned shoreland R4/Recreational Residential district, two acre minimum, 5.3 acres, Unorganized Territory #2 Township. PID: 25-5211-11270

Right Path, LLC- I-22-026 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN CONDITIONAL USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing on behalf of the Lake County Board of Commissioners on **July 18, 2022 at 8:45 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, an application for a Conditional Use has been filed by John and Jocelyn Bollins, which, if approved, would allow for rental a seasonal campsite on the property described as: that part of SW1/4 of SW1/4 & Gov Lot 7 as desc in doc no A000173259 in Section 20, Township 63, Range 11, zoned shoreland RR/Recreational Residential district, one acre minimum, 4.4 acres, Fall Lake Township. PID: 28-6311-20673

John and Jocelyn Bollins- C-22-006 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: July 8, 2022

## NOTICE OF A PUBLIC HEARING ON A REQUEST FOR AN INTERIM USE PERMIT ON PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Planning Commission will conduct a public hearing to make a recommendation to the Lake County Board of Commissioners on **July 18, 2022 at 6:00 P.M.** in the Two Harbors Highway Building, 1513 Highway 2, Two Harbors, MN 55616 at which time interested parties shall have the opportunity to discuss the granting of the following request:  
 In accordance with Lake County Land Use Ordinance #12, an initial application for Interim Use has been filed by Lax Lakeview Properties, which, if approved, would allow a short-term vacation rental home on property described as: that part of S1/2 of Govt Lot 1 lying Wly of Co Rd 4 as desc in doc A000177361 in Section 14, Township 56, Range 8, zoned shoreland RR/Residential Recreational district, one-acre minimum, 3.62 acres, Beaver Bay Township. PID: 26-5608-14395

Lax Lakeview Properties- I-22-023 dated this 8th day of July 2022.

Michael Hoops, Chairman, Lake County Planning Commission.

### Playing With Yarn

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276 Scenic Drive, Knife River, MN  
 playingwithyarn.com  
 casserberg@lakeconnections.net  
 218-834-5967

