

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 Principal 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

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

TOWNSHIP OFFICER FILING NOTICE

Any eligible resident of Alden Township wishing to file for township office for the March 14, 2023, election may file an affidavit of candidacy with the Clerk. Offices open will be one three-year term for the office of Supervisor and one two-year term for the office of Treasurer. Filing closes at 5:00pm on Tuesday, January 17, 2023. The filing fee is \$2.00. Affidavits will be accepted at the clerk's residence listed below. Call the clerk with any questions.
Clerk Emily Richey
1109 Two Harbors Rd
Two Harbors MN 55616
218 591 3918

Northshore Journal: January 13, 2023

NONDISCRIMINATION STATEMENT

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202)720-2600 (voice and TTY) or contact USDA through the Federal Relay Service at (800)877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture
Office of the Assistant Secretary for Civil Rights
1400 Independence Avenue, SW
Washington, D.C. 20250-9410;
http://www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by:

(2) fax: (202) 690-7442; or

(3) email: program.intake@usda.gov

Cooperative Light & Power is an equal opportunity provider, employer, and lender.

Northshore Journal: January 13, 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 Theford, 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 Turquist,
Chelsea Opdahl, Deputy
Court Administrator

Attorney For Petitioner:
Mitchel 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

DISCLAIMER: The news and opinions published in this newspaper, the Northshore Journal, are submitted and printed by autonomous, independent reporters and do not necessarily represent the views or opinions of owners, managers, editors or any staff member of the Northshore Journal. The Northshore Journal acts solely as a resource for news reporters and writers to express their views and submit stories and provide information on the latest current news, Worldwide, on Environmental issues, etc. Any trademarks, images or patents referred to via this newspaper are the property of their respective owners. The author listed for each article is solely responsible for the content of items submitted. The owners, managers, editors or any staff member of the Northshore Journal assume no responsibility nor accept liability for the content of any article posted in this newspaper or any errors or omissions in submitted materials that may apply.

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

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 January 23, 2023 at 5:30 p.m. in the County Highway Department 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 John Gregor, which, if approved, would allow continuation of a short-term vacation rental home at the property located at 2437 Highway 3, Two Harbors and legally described as: That part of the Easterly 708.69 feet of the SE1/4 of NE1/4, Sec 4, Twp 53North, Rge 10 West as desc in Document A000163165; 10 acres, zoned R-1/Residential District, Non-shoreland; 10-acre minimum; Silver Creek Township.
Applicant: John Gregor - I-23-001r dated this 13th day of January 2023.
Michael Hoops, Chairman, Lake County Planning Commission.

Northshore Journal: January 13, 2023

Public Notice
The following is a summary of the operating budget for the 2023 fiscal year for Lake County. This summary is published in accordance with Minn. Statute 375.169. The detail of the County budget is on file in the County Auditor's office at the Lake County Courthouse, Two Harbors, Minnesota and may be reviewed during business hours.

Table with 3 columns: COUNTY SUMMARY BUDGET STATEMENT, 2022 ADOPTED BUDGET, 2023 ADOPTED BUDGET. Rows include REVENUES (County portion of property tax levy, State paid disparity aid, etc.), EXPENDITURES (General Governments, Public Safety, etc.), and OTHER USES (Transfers out).