

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: 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 5 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 A CITY ELECTION AND DATE FOR FILING AFFIDAVITS OF CANDIDACY

NOTICE IS HEREBY GIVEN, that a regular City Election will be held in the City of Two Harbors, on Tuesday, November 8, 2022, for the purpose of electing the following officials:

Council Member at Large, one (1), for a term of four (4) years

Council Member, Ward One, one (1) for a term of four (4) years

Council Member, Ward Two, one (1), for a term of four (4) years

Affidavits of Candidacy for the above offices may be filed at the administrator's office, Two Harbors City Hall, 522 First Avenue, beginning Tuesday, May 17, 2022, until Tuesday, May 31, 2022, from 8:00 a.m. until 4:30 p.m. Monday - Friday, and from 8:00 a.m. until 5:00 p.m. on Tuesday, May 31, 2022.

Patricia D. Nordean, City Clerk
Dated: April 26, 2022

Northshore Journal: April 29, May 6 & 13, 2022

STATE OF MINNESOTA COUNTY OF LAKE SIXTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION

Estate of JEANNE ANGELA WILSON, A/K/A JEANNE A. WILSON, AND JEANNE WILSON,
Decedent

Court File No. 38-PR-22-128

NOTICE AND ORDER OF HEARING ON PETITION FOR PROBATE OF WILL AND APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS (ANCILLARY PROCEEDING)

It is Ordered and Notice is given that on June 15, 2022, at 1:15 p.m., a hearing will be held in this Court at 601 Third Avenue, Two Harbors, Minnesota, for the formal probate of an instrument purporting to be the Will of the Decedent dated, October 26, 2020, ("Will"), and for the appointment of Richard A. Wilson, whose address is 222 Penn Street, Huntingdon, PA, 16652 as Ancillary 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 power to administer the assets of the Estate in Minnesota including the power to collect all assets, pay all legal debts, claims, taxes and expenses, and sell real and personal property, and 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
Dated: April 27, 2022

Amy Turnquist,
Chelsea Opdahl, Deputy
Court Administrator

Attorney For Petitioner:
Mitchel H. Costley
Costley & Morris, P.C.
609 First Avenue/PO Box 340
Two Harbors, MN 55616
Attorney License No: 19148
Telephone: (218) 834-2194
Email: mhco@costleylaw.com

Northshore Journal: May 6 & 13, 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: 100252230001897434
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

NOTICE OF A PUBLIC HEARING ON A REQUEST FOR A VARIANCE FROM THE REQUIREMENTS OF THE LAND USE ORDINANCE OF LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Board of Adjustment will conduct a public hearing on behalf of, and authorized by, the Lake County Board of Commissioners on **May 23, 2022 at 5:00 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 Article 25 of Lake County Land Use Ordinance #12, this request, if approved, would allow relief from the shoreline setback for a proposed deck to a nonconforming cabin (Lake County Land Use Ordinance #12, Section 7.03) on the 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.
Michael and Heather McInnis-V-22-006- dated this 13th day of May 2022.
Michael Hoops, Chairman, Lake County Board of Adjustment.

Northshore Journal: May 13, 2022

NOTICE OF A PUBLIC HEARING ON A REQUEST FOR A VARIANCE FROM THE REQUIREMENTS OF THE LAND USE ORDINANCE OF LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Board of Adjustment will conduct a public hearing on behalf of, and authorized by, the Lake County Board of Commissioners on **May 23, 2022 at 4:30 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 Article 25 of Lake County Land Use Ordinance #12, this request, if approved, would allow relief from the Erosion Hazard Area setback for proposed additions to a nonconforming structure (Lake County Land Use Ordinance #12, Section 7.11 A) on the 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.
Brad and Ginny Borman-V-22-008- dated this 13th day of May 2022.
Michael Hoops, Chairman, Lake County Board of Adjustment.

Northshore Journal: May 13, 2022

NOTICE OF A PUBLIC HEARING ON A REQUEST FOR A VARIANCE FROM THE REQUIREMENTS OF THE LAND USE ORDINANCE OF LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Board of Adjustment will conduct a public hearing on behalf of, and authorized by, the Lake County Board of Commissioners on **May 23, 2022 at 4:00 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 Article 25 of Lake County Land Use Ordinance #12, this request, if approved, would allow relief from the bluff and Erosion Hazard Area setback for a proposed porch addition (Lake County Land Use Ordinance #12, Section 7.03 & 7.11A) on the 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.
Walter Schleisman and Elizabeth Larsen-V-22-007- dated this 13th day of May 2022.
Michael Hoops, Chairman, Lake County Board of Adjustment.

Northshore Journal: May 13, 2022

NOTICE OF A PUBLIC HEARING ON AN APPEAL TO THE BOARD OF ADJUSTMENT REGARDING PROPERTY IN LAKE COUNTY, MINNESOTA.

Notice is hereby given that the Lake County Board of Adjustment will conduct a public hearing on behalf of, and authorized by, the Lake County Board of Commissioners on **May 23, 2022 at 2:00 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 Article 25 of Lake County Land Use Ordinance #12, an appeal has been filed by Wolfe Retail, which, if approved, would 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. The property is 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
Wolfe Retail, LLC-A-22-001- dated this 13th day of May 2022.
Michael Hoops, Chairman, Lake County Board of Adjustment.

Northshore Journal: May 13, 2022

Moderna second booster clinic planned

Lake County residents wanting a second booster of the Moderna COVID-19 vaccine can sign up for Lake County and Lake View's May 24 clinic.

On Tuesday, May 24, from 9 a.m. to noon, second booster doses of Moderna will be available at Lake View Medical Clinic, 325 11th Ave., Two Harbors. Register online at www.co.lake.mn.us or call 218-834-8725 or 218-834-8400.

Certain people may choose to get a second booster shot to enhance their protection. This includes:

- People ages 50 years and older
- People ages 12-49 years who have certain immunocompromising conditions
- People 18 and older who received Johnson & Johnson COVID-19 for their initial dose and booster dose.

The second booster shot should be given at least four months after the first booster of any approved COVID-19 vaccine. Talk to your healthcare provider if you have questions about getting a second booster shot. Officials allow "mixing and matching" the COVID-19 vaccine boosters for adults ages 18 and older, meaning you can get Pfizer or Moderna, regardless of what vaccine you received for your primary series.

COVID-19 vaccines are effective, especially at preventing serious illness and death. However, evidence is showing that boosters, given at the appropriate time after your primary vaccination series, can help extend the protection and keep it at a higher level.

If you need your initial series or first booster, there are a range of options around the region. The Essentia pharmacies in Two Harbors and Silver Bay offer walk-in vaccines. Appointments are available at St. Luke's in Duluth and Ashland, Essentia clinics around the region and pharmacies like CVS, Walgreens and Walmart. The vaccine is also available in Cook County. Visit www.co.lake.mn.us and click "Lake County COVID-19 Updates" to find more information on vaccines and testing. Lake County's website is also updated weekly with the county's most current case numbers.

STATE OF MINNESOTA COUNTY OF LAKE SIXTH JUDICIAL DISTRICT DISTRICT COURT PROBATE DIVISION

Estate of Edward Martin Mattson, aka Edward M. Mattson,
Decedent

Court File No. 38-PR-22-157

NOTICE AND ORDER OF HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY, DETERMINATION OF HEIRSHIP, APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on June 15, 2022, at 1:20 p.m., a hearing will be held in this Court at 601 3rd Ave., Two Harbors, Minnesota, for the adjudication of intestacy and determination of heirship of the Decedent, and for the appointment of Lisa Picconatto, whose address is 4240 Luzerne Rd, Duluth, MN 55803 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 Court Administrator within four months after the date of this Notice or the claims will be barred.

BY THE COURT
/s/ Shawn Pearson
Judge of District Court

Amy Turnquist,
Chelsea Opdahl, Deputy
Court Administrator

Attorney For Petitioner:
Yvonne Michaud Novak
YMNLaw, PSC
202 W Superior St., STE 303
Duluth, MN, 55802
Attorney License No: 0333578
Telephone: (218) 720-2888
FAX: (218) 260-2712
Email: yvonne@ymnlaw.com

Northshore Journal: May 13 & 20, 2022

Public Notice Office of the Minnesota Secretary of State Notice of Change of Registered Office/Registered Agent Minnesota Statutes, Chapter 5.36

ORGANIZATION NAME:
RCK Images Photography, LLC

REGISTERED OFFICE OR AGENT CHANGES:
Name: **Rosemary C Kosevich**
Address: **56 Horn Blvd, Silver Bay MN 55614 USA**

If the business entity has changed their agent or the registered office address, this change was authorized by a resolution approved by the affirmative vote of a majority of the governing body of the business entity as required by Section 5.36, Subd. 3. If the agent has changed their name or their business address, then a copy of the change as been sent to the business entity or their legal representative as required by Section 5.36, Subd. 5. In compliance with Section 5.36, the address of the registered office and the address of the business office of the registered agent(s) are identical.

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: **Rosemary C. Kosevich**

EMAIL FOR OFFICIAL NOTICES:
rckimages.com@gmail.com

Northshore Journal: May 13 & 20, 2022

Northshore Journal

The North Shore's only locally owned, legal newspaper!

27 Evans Circle
Silver Bay, MN 55614
(218) 226-3335

Office Hours:
Mon. - Thurs.
9:00 am - 4:00 pm
northshorejournal@gmail.com
www.northshorejournalmn.com

Short term vacation rentals (VRBO, Air BNB, etc.) have touched almost everyone on the North Shore. The Northshore Journal wants to hear your stories about experiences with short term rentals, good or bad. Have you had to move because the property you were renting is now in the pool? Has a neighbor converted a house or cabin and now you have new neighbors every week? What kind of encounters have you had with short term renters? Have you been a guest at a short term rental?

Your stories matter to us. We're talking to relevant government agencies that try to regulate this new business, but no story is more important than yours.

Send us your story by email (steve.fernlund@gmail.com) or snail mail (NSJournal, 27 Evans Cir., Silver Bay, MN 55614) so we can let our readers know how real people are affected.