

LEGAL NOTICE

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 conditions of the following described mortgage:

DATE OF MORTGAGE: September 22, 2005

MORTGAGOR: Brent J. Padfield and Kayla Padfield, husband and wife.

MORTGAGEE: JPMorgan Chase Bank, N.A.

DATE AND PLACE OF RECORDING: Recorded September 23, 2005 Yellow Medicine County Recorder, Document No. 238931.

ASSIGNMENTS OF MORTGAGE: Assigned to: Wilmington Savings Fund Society, FSB, as trustee of Stanwick Mortgage Loan Trust F. Dated January 3, 2020 Recorded January 9, 2020, as Document No. 272175. And thereafter assigned to: Carrington Mortgage Services, LLC. Dated June 11, 2024 Recorded June 11, 2024, as Document No. 282353.

TRANSACTION AGENT: NONE

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: NONE

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: JPMorgan Chase Bank, N.A.

RESIDENTIAL MORTGAGE SERVICER: Carrington Mortgage Services LLC

MORTGAGED PROPERTY ADDRESS: 4829 180th Avenue, Cottonwood, MN 56229

TAX PARCEL I.D. #: 150282021

LEGAL DESCRIPTION OF PROPERTY:

All that part of the West Half of the Northwest Quarter (W½NW¼) of Section Twenty-eight (28), Township One Hundred Fourteen (114), Range Forty (40), Yellow Medicine County, Minnesota, described as follows: Commencing at the Northeast corner of the West Half of the Northwest Quarter (W½NW¼); thence South along the East line of said West Half of the Northwest Quarter a distance of 796 feet to the point of beginning; thence continuing South along the East line of said West Half of the Northwest Quarter a distance of 247 feet; thence West at right angles to said East line a distance of 530 feet; thence North at right angles to the last line a distance of 247 feet; thence East at right angles to the last line a distance of 530 feet to the point of beginning, together with a perpetual non-exclusive easement twenty (20) feet in width for purposes of ingress and egress over the existing driveway on the real property described on Exhibit B and Exhibit C as shown in Yellow Medicine County Recorder document number 237656.

COUNTY IN WHICH PROPERTY IS LOCATED: Yellow Medicine

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$145,000.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$86,335.91

That prior to the commencement of this mortgage foreclosure proceeding Mortgagee/Assignee of Mortgagee complied with all notice requirements as required by statute; 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: March 11, 2025 at 10:00 AM

PLACE OF SALE: The main office of the Yellow Medicine County Sheriff's Department, 415 9th Ave. Suite 103, Granite Falls, Minnesota 56241 to pay the debt then 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 twelve (12) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.

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 March 11, 2026, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

"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, 2025

Carrington Mortgage Services, LLC
Mortgagee/Assignee of Mortgagee

LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.

Attorneys for Mortgagee/Assignee of Mortgagee

4500 Park Glen Road #300

Minneapolis, MN 55416

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IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.