

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: August 19, 2016

MORTGAGOR: Laura Kirk, a single person

MORTGAGEE: Affinity Plus Federal Credit Union, a credit union organized under the laws of the United States of America

DATE AND PLACE OF RECORDING: Recorded December 7, 2016, in the office of the County Recorder, as Document No. A169107, Clearwater County, Minnesota.

MORTGAGED PROPERTY ADDRESS: 54432 Sandy River Drive, Leonard, MN 56652

TAX PARCEL I.D. NOS. 02.024.0110

LEGAL DESCRIPTION OF PROPERTY: That part of Lot Ten (10), Section Twenty-four (24), Township One Hundred-fifty (150), Range Thirty-six (36) lying Northerly and Easterly of that Particular 16.50 foot wide portion of said Lot Ten (10) with a Centerline described as follows: Commencing at the Southeast corner of said Section 24, said corner is designated by a 2" squared by 30" capped iron monument; thence North 00 degrees 00 minutes 21 seconds East, bearing system based on the Clearwater County Coordinate System, along the East line of said Section 24, a distance of 1697.91 feet to the intersection with the centerline of Sandy River Drive, said point of intersection is designated by a 1/2 inch iron pipe and is the point of beginning of the centerline to be described; thence North 43 degrees 30 minutes 48 seconds West a distance of 202.28 feet; thence North 49 degrees 34 minutes 18 seconds West a distance of 124.00 feet; thence North 62 degrees 58 minutes 11 seconds West a distance of 94.25 feet; thence Northwesterly a distance of 131.13 feet along a tangential curve concave to the Northeast having a radius of 200.00 feet and a central angle of 37 degrees 34 minutes 01 seconds; thence North 25 degrees 24 minutes 10 seconds West, tangent to said curve, a distance of 70.60 feet; thence North 20 degrees 40 minutes 28 seconds West a distance of 88.32 feet; thence North 09 degrees 19 minutes 04 seconds West a distance of 118.29 feet; thence Northwesterly a distance of 70.71 feet along a tangential curve concave to the Southwest having a radius of 200.00 feet and a central angle of 20 degrees 15 minutes 23 seconds; thence North 29 degrees 34 minutes 27 seconds West, tangent to said curve a distance of 62.81 feet; thence Northwesterly a distance of 81.47 feet along a tangential curve concave to the Northeast having a radius of 200.00 feet and a central angle of 23 degrees 20 minutes 25 seconds; thence North 06 degrees 14 minutes 02 seconds West, tangent to said curve, a distance of 44.18 feet; thence Northwesterly along a tangential curve concave to the Southwest having a radius of 300.00 feet, to the intersection with the South line of Government Lot 9 and said centerline there terminating. Together with a 16.5 foot wide perpetual nonexclusive easement for ingress, egress and utility purposes over, under and across that portion of Government Lot Ten (10), Section Twenty-four (24), Township One Hundred-fifty (150), Range Thirty-six (36) with centerline described as follows: Commencing at the Southeast corner of said Section 24, said corner is designated by a 2" squared by 30" capped iron monument; thence North 00 degrees 00 minutes 21 seconds East, bearing system based on the Clearwater County Coordinate System, along the East line of said Section 24, a distance of 1697.91 feet to the intersection with the centerline of Sandy River Drive, said point of intersection is designated by a 1/2 inch iron pipe and is the point of beginning of the centerline to be described; thence North 43 degrees 30 minutes 48 seconds West a distance of 202.28 feet; thence North 49 degrees 34 minutes 18 seconds West a distance of 124.00 feet; thence North 62 degrees 58 minutes 11 seconds West a distance of 94.25 feet; thence Northwesterly a distance of 131.13 feet along a tangential curve concave to the Northeast having a radius of 200.00 feet and a central angle of 37 degrees 34 minutes 01 seconds; thence North 25 degrees 24 minutes 10 seconds West, tangent to said curve, a distance of 70.60 feet; thence North 20 degrees 40 minutes 28 seconds West a distance of 88.32 feet; thence North 09 degrees 19 minutes 04 seconds West a distance of 118.29 feet; thence Northwesterly a distance of 70.71 feet along a tangential curve concave to the Southwest having a radius of 200.00 feet and a central angle of 20 degrees 15 minutes 23 seconds; thence North 29 degrees 34 minutes 27 seconds West, tangent to said curve a distance of 62.81 feet; thence Northwesterly a distance of 81.47 feet along a tangential curve concave to the Northeast having a radius of 200.00 feet.

COUNTY IN WHICH PROPERTY IS LOCATED: Clearwater

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$65,600.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$59,301.79

INTEREST RATE AND PER DIEM: Current interest rate is 3.5%, with a daily per diem of \$5.46.

The person holding the Mortgage is not a transaction agent, as defined by Minn. Stat. 58.02, Subd. 30. The name of the residential mortgage servicer and lender or broker, as defined in Minn. Stat. 58.02 is: Affinity Plus Federal Credit Union.

That prior to commencement of this mortgage foreclosure proceeding Mortgagee complied with all notice requirements 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: August 24, 2023, at 10:00 am.

PLACE OF SALE: Clearwater County Sheriff's Office, 213 Main Avenue North, Bagley, Minnesota 56621, to pay the debt then secured by said Mortgage, taxes, if any, on said premises, and the costs and disbursements, including attorneys' 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.

DATE AND TIME MORTGAGOR MUST VACATE THE PREMISES: February 24, 2024, at 11:59 p.m.

“THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR’S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE (5) 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 29, 2023

GURSTEL LAW FIRM

By: /s/ Creig Andreasen

Creig Andreasen (#334832)

6681 Country Club Drive

Golden Valley, MN 55427

(763) 267-6785

Attorney in Fact for Affinity Plus Federal Credit Union

IMPORTANT NOTICE

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

(8.9c)