

Public & Legal Notices are also free to view on our website at farmersindependent.com

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: November 6, 2023

MORTGAGOR: Kevin G. Morrison, single man.

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for American Pacific Mortgage Corporation its successors and assigns.

DATE AND PLACE OF RECORDING: Recorded November 13, 2023, Clearwater County Recorder, Document No. A183156.

ASSIGNMENTS OF MORTGAGE: Assigned to: Pennymac Loan Services, LLC. Dated February 14, 2025, Recorded February 14, 2025, as Document No. A185558.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 1002793-0006947673-3

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: American Pacific Mortgage Corporation
RESIDENTIAL MORTGAGE SERVICER: PennyMac Loan Services, LLC
MORTGAGE DED PROPERTY ADDRESS: 40395 201st Avenue, Bagley, MN 56621

TAX PARCEL I.D. #: 09.033.0900

LEGAL DESCRIPTION OF PROPERTY: The East 250 feet of the North 400 feet of the North Half of the Northeast Quarter of the Southeast Quarter (N½ of NE¼ of SE¼), Section Thirty-three (33), Township One Hundred Forty-eight (148) North, Range Thirty-seven (37) West. Clearwater County, Minnesota.

COUNTY IN WHICH PROPERTY IS LOCATED: Clearwater

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$250,871.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: \$258,696.04

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: April 23, 2025 at 10:00 AM

PLACE OF SALE: Sheriff's Office, 213 North Main Avenue Bagley, MN 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 six (6) 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 October 23, 2025, 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: February 20, 2025
PennyMac Loan 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
(952) 925-6888
131 - 25-001809 FC

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

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until July 2, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: April 24, 2025
PennyMac Loan 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
(952) 925-6888
131 - 25-001809 FC

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

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until September 17, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: July 2, 2025
PennyMac Loan 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
(952) 925-6888
131 - 25-001809 FC

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

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until November 26, 2025, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: September 26, 2025
PennyMac Loan 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
(952) 925-6888
131 - 25-001809 FC

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

RESOLUTION #21-25 ACCEPTANCE OF DONATION

WHEREAS, The City of Bagley purchases flowers and plants to fill hanging baskets and planters every year;

WHEREAS, Collen and Doug Lindgren are working with the city to implement a project to receive donations for the flower planters and hanging flowerpots within the city;

AND WHEREAS, the following businesses and individuals have given generous donations for the purchase of flowers;

NOW THEREFORE, let it be known that the Bagley City Council does hereby thank and accept donations from the following:

American Legion
Bagley Senior Center
Bagley Mini Storage
Brustad Land Surveying
Cease Family Funeral Home
Choice Therapy
Clearwater DAC
Clearwater Polk Electric
Cornerstone Nursing
Cornerstone Residence
Cornerstone Senior Living
Farmcheck Services
Farmers Independent
Jan Feil
First National Bank

Galen's Supermarket
Galli Furniture
Garden Valley Telephone
Invest Forward
Knife River Materials
Doug & Colleen Lindgren
Northern Dental Access Center
National Bank of Commerce
Pink's Auto Repair
Lynn Riggs
Salon Central/Sue Lebeda
Sanford Bagley
Janet Schafer
Team Industries
Ter-Lee Gardens

Duane Lewis, Major

ATTEST:
Lyle L. Mathison
City Clerk Treasurer
September 24, 2025

TAX NOTICE

SECOND HALF TAX DUE OCTOBER 15, 2025

The second half of Real Estate Taxes are due on or before OCTOBER 15, 2025. All mail must be post-marked no later than October 15th, 2025. Penalties will apply as shown below on October 16th, 2025.

Different rates of penalty apply to the first and second half of Homestead and Non-Homestead property as indicated below.

REAL ESTATE TAX PENALTY SCHEDULE			
HOMESTEAD		NON-HOMESTEAD	
1 st Half	2 nd Half	1 st Half	2 nd Half
October 1 st	8%		12%
October 16 th	8%		4%
November 1 st	8%		12%
November 18 th	8%		4%
December 1 st	8%		12%
			9%

*** A special law permits owners of FARM AGRICULTURAL property to pay their SECOND HALF property taxes by November 17th, 2025. On your tax statement it will be stated if your property is either Agricultural Non-Homestead or Agricultural Homestead in the space designated property class. Penalties will apply as shown above on November 18th, 2025, to all Agricultural property.

On the first business day in January unpaid Homestead taxes will bear 10% penalty and Non-Homestead taxes will bear 14% Penalty.

Respectfully,
Allen L Paulson, Clearwater County Auditor-Treasurer

Clearwater County 218-694-6520

NOTICE to the Residents of CLOVER TOWNSHIP

The Clover Township Board will be hosting a regular meeting on Friday, October 3rd at 5:00pm at Clover Townhall.

Thank you Benny Erickson for 52 years of service on Clover Town Board!! Will will honor him after the meeting.

Joel Wraa Clerk

FREE OFFER!

Sign up for a FREE one month trial subscription to the online newspaper using the QR code.



Trial Online Subscription

Minnesota gas price update

Average gasoline prices in Minnesota have fallen 8.9 cents per gallon in the last week, averaging \$2.94/g today, according to GasBuddy's survey of 2,856 stations in Minnesota. Prices in Minnesota are 11.3 cents per gallon lower than a month ago and stand 10.5 cents per gallon lower than a year ago.

According to GasBuddy price reports, the cheapest station in Minnesota was priced at \$2.49/g yesterday while the most expensive was \$3.33/g, a difference of 84.0 cents per gallon.

The national average price of gasoline has fallen 5.8 cents per gallon in the last week, averaging \$3.08/g today. The national average is down 11.1 cents per gallon from a month ago and stands 9.0 cents per gallon lower than a year ago, according to GasBuddy data compiled from more than 11 million weekly price reports

EQUIPMENT CONSIGNMENT AUCTION

★ Saturday, Oct 4th, 2025 ★

LIVE AUCTION SALE STARTS AT 9:30 AM SHARP at the Clearwater County Fairgrounds in Bagley, MN one mile north of HWY 2 on MN HWY 92 - watch for signs

TRACTORS, FARM & CONSTRUCTION EQUIPMENT JD 6675 884d Loader w. 45-inch Material Bucket (new computer panel, approx. 1,500hrs) • Bobcat Mount Pallet Forks • MF 294-4 Diesel Tractor w. Front Wheel Assist, 3pt, Dual Hyd, Shows 7,595hrs, Runs & Works, has MF 236 Full Hyd Loader w. QuickTach Bucket • KingKutter 6ft Tiller (like new) • Running Gear • Flat Rack • JD 4430 Diesel Tractor w. Cab, Duals, 3pt, Triple Remotes, 540/6000 PTO • Farmall M, wide front w. Paulson Loader, live hyd, wheel weights, 3pt • IH 8 Half Weights (79lbs ea.) • 1650 Oliver Tractor, gas, forks, manure bucket, duals, can, chains • NH Round Baler • MF Square Baler • Hay Rake • Melroe 5-Bottom Plow • Assorted Scrap Iron • 820 Belarus Tractor w. Loader, front wheel assist, 3pt PTO, Diesel • 3pt Erskine Snowblower • Gravity Box on Gear • Large Bale Rings • 3pt Snowblower • Front Mount Snowblower (fits 4010 JD) • 5980 Hesston Round Baler • Open Pile Potatoes Elevator, approx. 25ft • 1380 JD Haybine 12ft Full Swing • F-11 FarmHand Loader w. PTO pump, snow and manure buckets, pallet fork (came off of 680 JD) • Melroe 608 12 Section Drag on Cart VEHICLES, TRUCKS, TRAILERS, MOTORHOMES, ATVS JD Buck 500 ATV, 4x4 • 2002 Ford F350 Pickup, 7.3 Powerstroke, Auto, 197,093mi, 4x4, 4-Door, 8th Wheel Ball Hitch, Aux. Fuel Tank, Remote Start • Tandem Axel Car Trailer (no title) • Viking Pop-Up Camper (no title) • 1975 Dodge Charger SE, 360 c.i., Four-Barrel Carb, 141,871mi, orig. two-barrel carb and manifold in trunk, new interior sail panels in trunk • 1980 Ford F-800 Tandem Truck w. 20th Midland Box, Plummed for Drill Fill, ShurLock Roll Tarp, shows 3,990mi, 459 c.i. Engine, 5-speed with 3-speed rear end, slow leak in the brakes FARM MISC, TOOLS, LAWN & GARDEN 17' • 24ft Free-Standing Metal Gate Panels (new) • 1 • 24 ft Free-Standing Metal Gate Panel w. 12ft Swing Gate (new) • 2007 Cub Cadet Super LT 1950, 15hp, 50" deck, 42" mounted snow blower • Poly Tanks & Totes • 75 Mini Round Bales of Straw • Cub Cadet Walk Behind Snowblower • Approx. 50 2nd Pine Lumber • Approx. 50 2nd Lumber • Tarter Feed Bunk • Priefert Cattle Head Gate • Rotary Cutter • Cattle Fountain • Calf Huts • Three Trailer House Axles w. Springs and Wheels • Two Trailer Axles w. Springs and Wheels (one bad tire, rest like new) • 327 c.i. Chevrolet Engine w. Four-Bolt Mains on Stand • 20 • 15th Telephone Poles • 6 • 30th Telephone Poles • Six Pieces 28 x 4ft Heavy Expanded Metal (6/4" or 3/8")

This ad only represents items consigned by the advertising deadline. To view an up-to-date list & photos visit our Facebook page. www.facebook.com/edgregoryauctions (you do not need to have a Facebook page to view) Auction Company reserves the right to turn away any items, multiple rings, items subject to prior sale. Free loading and unloading available, items may be inspected throughout check-in period. All items must be removed from site by Oct. 6th, 2025. Please call with questions!

ON SITE CHECK-IN Sept. 26th - Oct. 2nd • 8:00am - 5:00pm All Titled Vehicles & Trailers MUST be Consigned and On-Site by 5:00 PM on Wednesday, 10-1-25 Titled Vehicles & Trailers MUST have title in sellers name and current tabs, no exceptions.

TERMS All purchases must be paid for, in full, on the day of the Auction, before items can be removed from auction site. Payments accepted are Cash, Personal Check, or Money Order. Cash must be presented charged 5% convenience fee. Items being sold "AS IS, WHERE IS", with no guarantees or warranties. While descriptions are believed to be correct, the Auction Company will not be held responsible for advertising discrepancy or inaccuracy to the greatestness, authenticity, or defect of any item in print or verbally. Payments made by the Auctioneer on Auction Day take precedence over any previously printed material. Once the Auctioneer says "SOLD" the buyer is the sole owner and responsible for said sales. Sales Tax will be charged according to Minnesota State Guidelines. NO BUYERS PREMIUM.

Ed Gregory 612-282-5702 MN LIC #72-04
Dave Gregory 218-766-7423 MN LIC #15-13
edgregoryauctions@gmail.com

612-282-5702 • BELLA PLAIN, MN
GREGORY AUCTIONS LLC

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Clearwater County Demolition Debris Landfill and Waste Transfer Facility

Accepting:

- ✗ Demolition Debris
- ✗ Waste Tires
- ✗ Major Appliances
- ✗ Scrap Metal
- ✗ Yard Waste
- ✗ Furniture
- ✗ Large Wood, Metal, Plastic Waste Items

NO regular household trash

Hours:	Tuesday Thursday Saturday	10:00 am – 2:00 pm 2:00 pm – 7:00 pm 8:00 am – 12:00 pm
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LOCATED 1.5 miles NE of Bagley on County Road 24
For fee schedule log on to www.co.clearwater.mn.us



BACK (21m)

covering over 150,000 gas stations across the country. The national average price of diesel has decreased 1.3 cents compared to a week ago and stands at \$3.652 per gallon.

“Gas prices have seen a notable weekly drop in most states as seasonal factors ramp up their impact—namely the switch to cheaper winter gasoline and falling gasoline demand,” said Patrick De Haan, head of petroleum analysis at GasBuddy. “Price



Bagley Senior Center Menu October 6 - 10

Monday: Country fried steak, mashed potato with gravy, baked squash and ice cream

Tuesday: Tater tot hotdish, fruited gelatin and brownie

Wednesday: Onion baked pork chop, parsley boiled potatoes, parsley glazed carrots and whipped gelatin

Thursday: Beef stroganoff, egg noodles, coleslaw, dinner roll and mandarin oranges

Friday: Cook's choice

- Low fat milk, margarine and Bread included with meals.
- Meals are subject to change.
- Reservations by 10 am
- Meals Served at 11:30 am

Call Kay 9:30-1:00
Mon-Fri 218-694-6873

Suggested Donation for Seniors is \$6.00.
Under 60 is \$10.00

Bagley School Menu Oct. 6 - 10

Monday: Sloppy Joe on bun, potato wedges, baby carrots and peaches

Tuesday: Mini corn dogs, cheesy potatoes, fresh veggies and fruit cocktail

Wednesday: BBQ rib on a bun, smiles, fresh veggies and pears

Thursday: Chicken nuggets, mashed potatoes with gravy, fresh veggies, applesauce and bread

Friday: Quesadilla, black beans, salsa, fresh veggies and pineapple

Breakfast
Monday: French toast sticks, fruit and milk
Tuesday: Cereal and WG item fruit and milk
Wednesday: Two hour late start
Thursday: Muffin, yogurt, fruit and milk
Friday: Donut, fruit and milk

Clearbrook-Gonvick School Menu October 6 - 10

Monday: Orange chicken, WG rice, California blend veggies, egg roll (9-12) fresh fruit, veggie choices and milk

SNACK: Baked Doritos

Tuesday: Ham patty on WG bun, potato smiles, baked beans, fresh fruit, veggie choices and milk

SNACK: Strawberry Chex

Wednesday: Pepperoni stromboli, Sun Chips, fresh fruit, veggie choices and milk

SNACK: Strawberry Chex

Thursday: Meatballs, mashed potatoes with gravy, green beans, WG roll, fresh fruit, veggie choices and milk

SNACK: Baked Cheetos

Friday: Chicken and waffles, fresh fruit, veggie choices and milk

SNACK: Scooby Bites

Breakfast

Monday: Ham & egg breakfast bar, syrup, fruit, juice and milk

Tuesday: Biscuit with gravy, fruit, juice and milk

Wednesday: Breakfast sandwich, fruit, juice and milk

Thursday: French toast sticks with syrup, sausage links, fruit, juice and milk

Friday: Breakfast roll, string cheese, fruit, juice and milk

Bemidji DAV Van

The Bemidji DAV Van runs through Shevlin, Bagley, Fosston, Clearbrook, and Leonard at no cost to Veterans 5 days a week except on holidays.

Call 855-277-9787 for your free ride: Clearwater CVSO has our schedules with names and numbers.

Veterans

Are welcome to join their peers at the D&R Café in Bagley on Wednesday mornings at 9 a.m. for coffee and a chat.

Did you know...

We have a Lifestyle page on our website. Articles about food, family and home updated every week!

farmersindependent.com

Senior Transportation Service

Clearwater County residents who are 60 & over. Rides are scheduled Monday-Friday, 48-hour notice required. Call 218-888-2320 to schedule.

**This project is made possible in part under the Federal Older Americans Act through an award from the Land of the Dancing Sky Area Agency on Aging under an Area Plan approved by the Minnesota Board on Aging.

Clearwater County Food Shelf Hours

Clearwater County Food Shelf is open every Wednesday from 10 a.m.-2:00 p.m. in the basement of the Bagley American Legion (go to the back door).

Monetary contributions can be mailed to Clearwater County Food Shelf, PO Box 578, Bagley, MN 56621.

Food donations can be dropped off at the Food Shelf on Wednesdays. tf-psa