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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

MORTGAGED 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.

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.

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

farmersindependent.com

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!

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Senior Transportation Service

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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

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
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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

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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

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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 D&C
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 postmarked 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%	2%	12%
November 1 st	8%	4%	12%
November 18 th	8%	2%	12%
December 1 st	8%	5%	12%

*** 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

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 Skid Loader w. 65-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. Quick-Tach Bucket - KingKutter 8ft (tiler like new) - Running Gear - Flat Rack - JD 4430 Diesel Tractor w. Cab, 3pt, Triple Remotes, 540/1000 PTO - Farmall M, wide front w. Paulson Loader, live hyd, wheel weights, 3pt, IH 8ft Weight (75lbs 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, from wheel assist, 3pt PTO, Diesel, 3pt Erskine Snowblower - Gravity Box on Gear - Large Baler Rings - 3pt Snowblower - Front Mount Snowblowers (fits 4010 JD) - 5580 Round Baler - Open Flight Potato Elevator, approx. 25ft - 1380 JD Haybine 12ft Full Swing - F-11 FarmHand Loader w. PTO pump, snow and manure buckets, pallet fork (team off of 620 JD) - Melroe 60ft 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, 9th Wheel Bitch, Aux Fuel Tank, Remote Start - Tandem Axle Car Trailer (no title) - Viking Pop-Up Camper (no title) - 1995 Dodge Charger SE, 360 c.i., Four-Barrel Carb, 34.87mi, orig. two-barrel carb and manifold in trunk, new interior, salt panels in trunk - 1980 Ford F-800 Tandem Truck w. 20ft Midland Box Plenum for Drill Pipe Shurlock Roll Parp, shows 3,900mi, 429 c.i. Engine, 5-speed with 2-speed rear end, slow low, salt load in Gear FARM MISC. TOOLS, LAWN & GARDEN 12ft Free-Standing Metal Gate Panels (new) - 1 - 24 ft Free-Standing Metal Gate Panel w. 12ft Swinging Gate (new) - 2007 Cub Cadet LT 1550, 15hp, 50" deck, 42" mounted snow blower - Poly Tanks & Totes - 75 Mini Round Bales of Straw - Cub Cadet Walk Behind Snowblower - Approx. 50 2x6 Lumber - Approx. 50 2x8 Lumber - Tiller Feed Bulk - Priefert Cattle Head Gate - Rotary Cutter - Cattle Fountain - 5 Calves - 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 Main on Stand - 20 - 15ft Telephone Poles - 6 - 30ft Telephone Poles - Six Pieces 2ft x 4in Heavy Expanded Metal (1/4" or 3/8")

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, 10-4-25