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NOTICE OF DEFAULT AND FORECLOSURE SALE

WHEREAS, on January 11, 2007, a certain Mortgage was executed by Devere Rognstad and Opal Rognstad, husband and wife, as mortgagors, in favor of Pacific Reverse Mortgage Inc./DBA Financial Heritage as mortgaggee, and was recorded on February 23, 2007, as Instrument No. A150364, in the Office of the County Recorder, Clearwater County, Minnesota; and

WHEREAS, the Mortgage was insured by the United States Secretary of Housing and Urban Development (the Secretary) pursuant to the National Housing Act for the purpose of providing single family housing; and

WHEREAS, the Mortgage is now owned by the Secretary pursuant to an assignment dated February 1, 2021, and recorded on February 1, 2021, as Instrument Number A177689, in the office of the County Recorder, Clearwater County, Minnesota; and

WHEREAS, a default has been made in the covenants and conditions of the Mortgage in that "A Borrower dies and the Property is not the principal residence of at least one surviving Borrower"; and

WHEREAS, the entire amount delinquent as of October 2, 2025, is \$112,847.54; and

WHEREAS, by virtue of this default, the Secretary has declared the entire amount of the indebtedness secured by the Mortgage to be immediately due and payable;

NOW THEREFORE, pursuant to powers vested in me by the Single Family Mortgage Foreclosure Act of 1994, 12 U.S.C. 3751 et seq., by 24 CFR Part 27, subpart B, and by the Secretary's designation of me as Foreclosure Commissioner, recorded on March 20, 2025, as Instrument No. A185713, notice is hereby given that on March 2, 2026, at 1:00 p.m. local time, all real and personal property at or used in connection with the following described premises ("Property") will be sold at public auction to the highest bidder:

Commonly known as: 24507 430th Street, Leonard, Minnesota, legally described as:

Real property in Clearwater County, Minnesota, described as follows:

A non-inclusive appurtenant easement for roadway purposes over and across the North 375 feet of the East 20 feet of the West 16 rods of the East 32 rods of the Northeast Quarter of the Northwest Quarter of Northwest Quarter (NE1/4 of NW1/4 of NW1/4 of NW1/4) and the Northwest Quarter of the Southeast Quarter of Northwest Quarter of the Northwest Quarter (NW1/4 of SE1/4 of NW1/4 of NW1/4), Section Twenty-one (21), Township One Hundred Forty-eight (148), Range Thirty-six (36), for ingress to and egress from the East 16 rods of the Northeast Quarter of the Northwest Quarter of the Northwest Quarter (NE1/4 of NW1/4 of NW1/4) and the Northeast

Quarter of the Southeast Quarter of the Northwest Quarter (NE1/4 of SE1/4 of NW1/4 of NW1/4), Section Twenty-one (21), Township One Hundred Forty-eight (148), Range Thirty-six (36).

The sale will be held at Clearwater County Sheriff's Office at Clearwater County Courthouse, 213 Main Avenue N, Dept 102, Bagley, Minnesota 56621.

The Secretary of Housing and Urban Development will bid \$118,397.15.

There will be no proration of taxes, rents or other income or liabilities, except that the purchaser will pay, at or before closing, his prorata share of any real estate taxes that have been paid by the Secretary to the date of the foreclosure sale.

When making their bids, all bidders except the Secretary must submit a deposit totaling \$11,839.72 [10% of the Secretary's bid] in the form of a certified check or cashier's check made out to the Secretary of HUD. A deposit need not accompany each oral bid. If the successful bid is oral, a deposit of \$11,839.72 must be presented before the bidding is closed. The deposit is nonrefundable.

The remainder of the purchase price must be delivered within 30 days of the sale or at such other time as the Secretary may determine for good cause shown, time being of the essence. This amount, like the bid deposits, must be delivered in the form of a certified or cashier's check. If the Secretary is the highest bidder, he need not pay the bid amount in cash. The successful bidder will pay all conveying fees, all real estate and other taxes that are due on or after the delivery date of the remainder of the payment and all other costs associated with the transfer of title. At the conclusion of the sale, the deposits of the unsuccessful bidders will be returned to them.

The Secretary may grant an extension of time within which to deliver the remainder of the payment. All extensions will be for 15-day increments for a fee of \$500.00, paid in advance. The extension fee shall be in the form of a certified or cashier's check made payable to the Secretary of HUD. If the high bidder closes the sale prior to the expiration of any extension period, the unused portion of the extension fee shall be applied toward the amount due.

If the high bidder is unable to close the sale within the required period, or within any extensions of time granted by the Secretary, the high bidder may be required to forfeit the cash deposit or, at the election of the foreclosure commissioner after consultation with the HUD representative, will be liable to HUD for any costs incurred as a result of such failure. The Commissioner may, at the direction of the HUD representative, offer the property to the second highest bidder for an amount equal to the highest price offered by that bidder.

There is no right of redemption,

or right of possession based upon a right of redemption, in the mortgagor or others subsequent to a foreclosure completed pursuant to the Act. Therefore, the Foreclosure Commissioner will issue a Deed to the purchaser(s) upon receipt of the entire purchase price in accordance with the terms of the sale as provided herein. HUD does not guarantee that the property will be vacant.

The scheduled foreclosure

sale shall be cancelled or adjourned if it is established, by documented written application of the mortgagor to the Foreclosure Commissioner not less than 3 days before the date of sale, or otherwise, that the default or defaults upon which the foreclosure is based did not exist at the time of service of this notice of default and foreclosure sale, or all amounts due under the mortgage agreement are tendered to the Foreclosure Commissioner, in the form of a certified or cashier's check payable to the Secretary of HUD, before public auction of the property is completed.

The amount that must be paid if the mortgage is to be reinstated prior to the scheduled sale is \$ N/A as of N/A, plus all other amounts that would be due under the mortgage agreement if payments under the mortgage had not been accelerated, advertising costs and postage expenses incurred in giving notice, mileage by the most reasonable road distance for posting notices and for the Foreclosure Commissioner's attendance at the sale, reasonable and customary costs incurred for title and lien record searches, the necessary out-of-pocket costs incurred by the Foreclosure Commissioner for recording documents, a commission for the Foreclosure Commissioner, and all other costs incurred in connection with the foreclosure prior to reinstatement.

Tender of payment by certified or cashier's check or application for cancellation of the foreclosure sale shall be submitted to the address of the Foreclosure Commissioner provided below.

Dated: January 20, 2026
Foreclosure Commissioner
Adam Soczynski,
#0264805

LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
Email: adam@uwllaw.com

STATE OF MINNESOTA
SS
COUNTY OF HENNEPIN

This instrument was acknowledged before me on January 20, 2026, by Adam Soczynski, Foreclosure Commissioner.

Signed Notary Public
Leo Randall Foy

This instrument was drafted by:

LIEBO, WEINGARDEN,
DOBIE & BARBEE, P.L.L.P.
4500 Park Glen Road #300
Minneapolis, MN 55416

Public Notice

In accordance with Minnesota Statutes 331A.12, the Clearwater County Highway Department will publish transportation project advertisements for bid on the official Clearwater County website at www.co.clearwater.mn.us, then go to Government, Bids and RFPs, and then Current Advertised Projects.

Expected projects to be advertised in 2026 include:

- Pavement Markings.
- Resgravel on North half of County.
- Bituminous Overlay & Bituminous Milling on CSAH 37, CSAH 39 & CSAH 42.
- Bridge Replacement on CSAH 12 over Ruffy Brook.
- Bituminous Overlay & Bituminous Milling on CSAH 48.

NOTICE TO THE RESIDENTS OF CLOVER TOWNSHIP

Notice of Annual meeting and Election of Town Officer's of Clover Township, Clearwater County, State of Minnesota on Tuesday March 10, 2026. In case of inclement weather, the meeting and election will be postponed and held on March 24th, 2026. Election poll hours will be from 5:00 PM to 7:00 PM at which time the voter will elect:

1 Supervisor for a 3-year term & 1 Treasure for a 2-year term
The Annual meeting will be held at 4:00PM. Fill for Town Officers from January 2nd, 2026, to January 16, 2026, Affidavits of Candidacy may be filed with the Clerk of Clover Township for a Fee of \$2.00.

Joel Wraa, Clerk of Clover Township

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.

NOTICE to the Residents of NORA TOWNSHIP Board of Audit

The Regular Meeting will be held on Monday, February 9th at 7:00pm. The Meeting will be at the Bagley Senior Center -Karla Netland Treasurer

Bagley Senior Center Menu

February 9 - 13

Monday: Fish patty with bun, tri taters, peas, carrots and fruit cup

Tuesday: Chicken, baked potato, mixed vegetables and chocolate chip cake

Wednesday: Pork roast, parsley boiled potatoes, sauerkraut and applesauce

Thursday: Burger with bun, baked beans, creamy coleslaw and Jell-o

Friday: Chicken, tator tots, peas, carrots and cookie

- 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

Clearbrook Senior Center Menu

February 9 - 13

Monday: Chicken patty on a bun, tri taters, peas, carrots and fruit cup

Tuesday: Porcupine meatballs, baked potato, mixed vegetables and chocolate chip cake

Wednesday: Pork roast, parsley boiled potatoes, sauerkraut and Sherbet

Thursday: Burger with bun, baked beans, creamy coleslaw and Jell-o with topping

Friday: Roast beef, mashed potatoes with gravy, green beans and cookie

- Reservations by 9 am the day of 218-776-3154
- Low fat milk, margarine and Bread included with meals.
- Meals are subject to change.

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.

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Minnesota's Exports Drop in Third Quarter

Mineral Fuel and Oil Drive Decline

Minnesota exports of agricultural, mining and manufactured goods were valued at \$5.7 billion in the third quarter of 2025, a drop of 14% (down \$964 million) over the third quarter of 2024, according to data released today by the Department of Employment and Economic Development (DEED).

Weaker sales of mineral fuel and oil to Canada, Minnesota's largest trading partner and the state's top export market for numerous products, drove much of the decline. The state exported about \$16 million in mineral fuel and oil – largely consisting of refined products, such as motor fuel – to Canada last quarter, down over \$500 million from the third quarter of 2024. Sharp declines in some major product categories, such as machinery (down 11%) and vehicles (down 20%), also contributed to the overall downward trend in exports.

"Mineral fuel and oil exports to Canada again had a significant impact on Minnesota's exports in the third quarter. Federally imposed tariffs and strained international relations with our traditional partners also continue to impact Minnesota's trade with our biggest exports markets," said DEED Commissioner Matt Varilek. "Despite these challenges, we continue to assure our international partners that Minnesota is open for business – and that included a business development

mission to Ireland and a trade mission to Germany and Switzerland last fall."

Exports to Mexico and China – Minnesota's second and third largest markets, respectively – also struggled, declining by more than 20% each.

Sales to Europe were robust (\$1.3 billion, up 7%), with Germany (up 3%), the U.K. (up 2%), Switzerland (up 46%), Turkey (up 60%) and Italy (up 15%) generating the largest European export gains. Minnesota businesses also successfully boosted sales to the Middle East (up 11%) and Africa (up 6%).

The state's markets for electrical equipment (up 2%) and aircraft, spacecraft (up 3%) showed resilience amid the downturns. Other products showing notable export growth included fertilizers (up 39%), dairy, eggs, honey (up 69%) and miscellaneous edible preparations (up 46%).

"Our state's international trade community has faced a tremendous level of uncertainty over the past year due to fluctuating tariff policies," said Minnesota Trade Office Executive Director Gabrielle Gerbaud. "The Minnesota Trade Office continues its vital work to foster positive relationships with our state's international trade partners and support Minnesota companies

– many of which have shown resilience in their efforts to pursue international growth opportunities."

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Independent School Dist. 2311

Clearbrook-Gonvick, Minnesota

CLEARBROOK-GONVICK SCHOOL INDEPENDENT SCHOOL DISTRICT #2311 BOARD OF EDUCATION REGULAR MEETING November 17, 2025 - 7:00 P.M.

The meeting was called by Chair Wittenberg at 7:00 p.m. Declaration of Quorum – Members present: Scott Abel, Randy Bodensteiner, Corey Petterson, Robbie Pond, Kayla Walberg, & Vern Wittenberg. Absent: Ryan Solee. Also present: Superintendent Ryan Grow, Principal Josh Tharaldson, Braden Axtman of Eide Bailley, Representative Duran, staff, and community members.

Audit Presentation – Braden Axtman of Eide Bailley presented the audit report. Questions were asked and answered.

Community Comments – Comments were made. Representative Duran introduced himself.

Spotlight on Education – Mr. Bettin gave highlights on events since the beginning of school.

Approval of Agenda – MMS Wittenberg/Bodensteiner to approve agenda as presented. MCU.

Approval of Minutes from Previous Meetings – MMS to approve minutes as presented.

10/20/25 – Regular Meeting – MMS Abel/Petterson. MCU. 11/07/25 – Special Meeting – MMS Pond/Petterson. MCU

Informational Items

Principals Report – Principal Tharaldson discussed the following items

A) **PLCs** – Mr. Tharaldson reviewed the training at PLCs. B)

Creativity Festival – Students will participate in Festival on 11/26. There will be various breakout sessions for students to choose from. C)

Veterans Day Program – Special thanks to the Gonvick American Legion & American Legion Auxiliary for their work on the program, which was held on 11/11/25. Thanks to the music department for their help in producing a great program, and to Robin & the Food Service Department for serving a great meal to the veterans afterwards. D)

Evacuation Drill – We had our first all staff & student drill on 11/5/25. Overall, the drill went well & we received a lot of feedback that will be used to help improve our evacuation plan for next time. E)

Open Enrollment – Current caps & enrollment numbers were presented.

Superintendent Report

– Supt. Grow discussed the following items: 1) **Personnel** – A) **Open Positions** – Asst Softball Coach, and JH Baseball Coach. 2) **Educational** – A) **Evacuation Drill** – Was held on 11/5/25 & went well. We learned some things, received positive feedback & look forward to making our plans even better based on the drill. Sharp's does an excellent job as our host evacuation site. B) **Explore Program of Scouting America** – The program will host its second post with Sanford Ambulance on 11/24. We had 17 students sign up for the first post. C) **Read Act** – Part of the requirements is that districts must screen all 4th-12th grade students for characteristics of dyslexia through a program called Capti Readbasix. We are waiting for further guidance for implementation from the state. We have identified elementary students who are not reading at grade level and who are not already receiving services with this program. 3) **Legislative**

– A) **Recent Legislation** – Provides a 2-year window (2025-2027) allowing districts to choose to start earlier, with a required report to the state. Is this something we want to explore? 4) **Financial** – A) **Marco** – The assessment of our technology infrastructure & upgrade was discussed. 5) **Building/Grounds** – A) **IAQ Project** – A meeting was held on 11/7/25 with all contractors to go over issues, etc. with the system. The earliest time that both contractors can work on the ADSIS/Bathroom area is 11/26/25. There are still some inconsistencies across the building that the contractors saw first-hand as part of their walkthrough. They have been instructed that they must complete/correct these areas before additional payments are received. B) **Roof Replacement** – Utilizing board authority to bond for a roof replacement, would be an avenue I would recommend the board pursue with the assistance of Ehlers Financial. The process would be very similar to what we did for the IAQ project. C) **School Truck** – The truck needs to be replaced. The frame is cracked & has holes in many places. Local mechanics will not put it on their hoist. We would keep the plow but would like approval to look for a used 3/4 ton truck that

will fit our needs.

Enrollment Report – Enrollment as of 11/12/25 for grades K-12 is 496 vs 503 in October.

Consent Calendar – MMS Wittenberg/Petterson to approve Consent Calendar as presented. MCU.

Approval of Bills Presented

– All Funds

Payroll Expense Checks and Checks Written between Board Meetings: 7 4 3 6 3 - 74381/Wires

Payroll Checks/Direct Deposit. All Payroll was Direct Deposit. November Bills Voucher Numbers: 75024-7142 Check Numbers: 74382-74458

Total Payroll/Expense Checks Approved: \$737,490.23

- Approval of Electronic Transfers and Other Banking Transactions

- Approval of Treasurer's Report

- Accept/Approve Donations

- Student Activity Report

Old Business

Current Enrollment

Caps – Enrollment caps were discussed. Administration is comfortable with our current caps. No action needed.

New Business

Consider Approving the 2024-2025 Financial Audit

– MMS Petterson/Abel to approve. MCU

Mr. Grow thanked the staff for their work with the audit.

Consider Setting the School Board Dates for January & February – MMS Wittenberg/Walberg to set school board dates for January as 1/26/26 & February as 2/23/26. MCU.

Consider Revisions to MABA Model Policies – Policies 417, 507.5 513, 519, 601, 612.1, 616, 621 & 709 have technical updates & Policies 306, 606, 712 & 722 have substantive updates. All require only a single meeting update. MMS Pond/Walberg to table until the December meeting. MCU

Community Questions to the Board of Education Regarding Agenda Items – None.

Future Meetings

Regular School Board Meeting on Monday December 15, 2025, at 7:00 p.m.

- Truth in Taxation Meeting on Monday, December 15, 2025, at 6:00 p.m.

- Future Work Session Date – Tuesday, December 2, 2025, at 6:00 p.m.

Adjournment – MMS Bodenteiner/Petterson to adjourn at 8:05 p.m. MCU

CLEARBROOK-GONVICK SCHOOL INDEPENDENT SCHOOL DISTRICT #2311 BOARD OF EDUCATION REGULAR MEETING December 15, 2025 - 7:00 P.M.

The meeting was called by Chair Wittenberg at 7:00 p.m. Declaration of Quorum – Members present: Vern Wittenberg, Robbie Pond, Ryan Solee, Scott Abel, Randy Bodensteiner, Corey Petterson, and Kayla Walberg. Absent: None. Also present: Superintendent Ryan Grow, Principal Josh Tharaldson, Braden Axtman, and community members.

Truth in Taxation Presentation – Superintendent Grow gave the District Truth in Taxation presentation.

Community Comments – None

Spotlight on Education – Mr. Bettin gave highlights on events since the beginning of school.

Approval of Agenda – MMS Wittenberg/Bodensteiner to approve agenda as presented. MCU.

Approval of Minutes from Previous Meetings – MMS to approve minutes as presented.

10/20/25 – Regular Meeting – MMS Abel/Petterson. MCU.

11/07/25 – Special Meeting – MMS Pond/Petterson. MCU

Informational Items

Principals Report – Principal Tharaldson discussed the following items

A) **PLCs** – Mr. Tharaldson reviewed the training at PLCs. B)

Creativity Festival – Students will participate in Festival on 11/26. There will be various breakout sessions for students to choose from. C)

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Evacuation Drill – We had our first all staff & student drill on 11/5/25. Overall, the drill went well & we received a lot of feedback that will be used to help improve our evacuation plan for next time. E)

Open Enrollment – Current caps & enrollment numbers were presented.

Approval of Bills Presented – All Funds

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- Accept/Approve Donations

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Old Business

Current Enrollment

Caps – Enrollment caps were discussed. Administration is comfortable with our current caps. No action needed.

New Business

Consider Approving the 2024-2025 Financial Audit

– MMS Petterson/Abel to approve. MCU

Mr. Grow thanked the staff for their work with the audit.

Consider Setting the School Board Dates for January & February – MMS Wittenberg/Walberg to set school board dates for January as 1/26/26 & February as 2/23/26. MCU.

Informational Items

Principals Report – Principal Tharaldson discussed the following items

A) **Music Concert** – Due to inclement weather, the High School Music Concert was rescheduled for this evening at 6:00 p.m. B) **Read Act** – CAPTI & ROAR are screeners administered to students who are not reading at grade level to help determine if those students have characteristics of dyslexia. As a school we cannot diagnose a student for dyslexia...only a clinic could do this. C) **Legislative**

– A) **MASA** – Has released their legislative platform. A handout was included in your packet. 4) **Financial** – A) **Roof Replacement** – We have received estimates from ATSR & tax impact calculations from Ehlers. B) **Art & Industrial Arts Departments** – Looking ahead we may look at purchasing some equipment in these areas to fulfill instructor's needs for future classes. 5) **Building/Grounds** – A) **Blower Motors**

– The units that control the Commons bathroom were replaced last week. B) **Commons/HS Gym** – We are ordering new air grills that will have larger space & should greatly reduce and/or eliminate the nuisance humming & vibration noises. C) **PA Speakers** – Some classrooms across the building never had PA speakers installed. As part of our emergency action plan, we feel we need to have that available in all classrooms. The shop areas can't hear announcements when the equipment is running, so we are installing horns that will intensify that volume. The

means MDH will continue to recommend that children routinely receive vaccines to protect them from 17 infectious diseases that can often be severe, even leading to hospitalization and death.

"Vaccines are a critical component of personal and public health," said Minnesota American College of Obstetricians and Gynecologists Chair Leslie Carranza, MD.

"The American College of Obstetricians and Gynecologists is committed to empowering patients to protect themselves and their families with evidence-based immunizations. Science will continue to guide our recommendations."

"The Minnesota Medical Association is very concerned about how the CDC's changes will add unnecessary confusion and uncertainty around vaccines," said Minnesota Medical Association President Lisa Mattson, MD.

"We urge Minnesota parents and families to talk directly with their physicians about the critical role that childhood vaccines play in preventing serious disease and death.

By vaccinating your child, you are not only protecting your child's health, but also the health of their classmates, friends and community."

More information on recommended immunizations for all ages can be found on the MDH Immunization website.

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quote from Garden Valley to do the work is \$2,495.

Enrollment Report – Enrollment as of 12/09/25 for grades Pre K-12 is 500.

In November the number was 499.

Consent Calendar – MMS Abel/Solee to approve Consent Calendar as presented. MCU.

*Approval of Bills Presented

– All Funds

Payroll Expense Checks and Checks Written between Board Meetings: 7 4 4 5 9 - 74486/Wires Payroll Checks/Direct Deposit

All Payroll was Direct Deposit

December Bills