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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 Feruary 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.

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
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
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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.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE

Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until February 4, 2026, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: December 4, 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 April 15, 2026, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: February 5, 2026
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 1, 2026, at 10:00 AM at the Sheriff's Office, 213 North Main Avenue Bagley, MN. in said county and state.

Dated: April 15, 2026
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.

INVITATION TO BID
Notice is hereby given that
CLEARWATER-POLK ELECTRIC COOPERATIVE
BAGLEY, MINNESOTA
will accept SINGLE PRIME BID Proposals to include ALL Construction Work for
CORPORATE OFFICE AND SHOP
BAGLEY, MN

according to Drawings and Specifications prepared by Michael J. Burns Architects, Ltd., 824 Center Avenue, Moorhead, Minnesota.

Sealed proposals will be received and opened at the Coop's Conference Room in Bagley, MN until 2:00 PM, Wednesday, May 13, 2026.

Bids must be delivered before the time and date indicated above.

The face of the envelopes containing the bids or the subject line in the e-mail proposals shall show the Contractor's name, address and be endorsed:

"Corporate Office and Shop, Bagley, MN"

Documents may be examined at:
FM Builders Exchange, 1010 Page Drive, Fargo, ND
Grand Forks Builders Exchange
Builders Exchanges in Minneapolis, St. Paul and St. Cloud, MN
Construction Bulletin, 9443 Science Center Drive, New Hope, MN 55428
Reed Construction Data, Norcross, GA
F.W. Dodge Plan Room, 7600 Parklawn Avenue, Suite 352, Edina, MN
iSqFt and AGC of Minnesota Plan Room
McGraw Hill, Minneapolis, MN
Offices of the Owner in Bagley, MN
Offices of the Architect at 824 Center Avenue, Moorhead, MN.

The following is the list of INVITED Bidders:
General Contractors:
Community Contractors, Inc., Grand Forks
Construction Engineers, Inc., Grand Forks, ND
Gordon Construction, Mahnomen, MN
Gustafson and Goudge, Clearbrook, MN
ICS, Inc., Grand Forks, ND
Kraus Anderson, Bemidji, MN
Ledgestone Construction, Detroit Lakes, MN
Nor-Son Construction, Baxter, MN

Invited Contractors are encouraged to reach out to local Clearwater County and surrounding area contractors to assist with portions of the work.

Bidders may secure hard copies of the bid documents at their own expense through Applied Engineering, Fargo, ND. 701.281.1884. Electronic copies of the proposed Bid Documents may be obtained by e-mail: luke@mjbaltd.com. Bidder's Bond in the amount of 5% of the Base Bid. Acknowledgement of the Addendums received shall also be identified on the envelope containing the bid. The Bidder shall provide proof that they are currently legally registered with the MN Secretary of State and the Department of Labor and Industry.

Bid bonds shall be made payable to Clearwater-Polk Electric Cooperative.

Bid security of the two lowest Bidders will be retained until Contract has been awarded and executed, but no longer than 60 days.

The Owner reserves the right to reject any or all Bids and to waive informalities therein. The Owner further reserves the right to hold all legitimate proposals and the bid security of the two lowest Bidders for a period of Sixty (60) days after the date fixed for the opening thereof until Contracts have been awarded and executed.

Published for Clearwater-Polk Electric Coop by their authority.
Dated this 20th day of April 2026.
By: Ms. Deanna LeFebvre, General Manager

NOTICE TO EDDY TOWNSHIP RESIDENTS

The 2026 monthly meetings will be held at the Town Hall at 7:30 pm.

May 18th
June 15th
July 20th
August 17th
September 21st
October 19th
November 16th
December 21st
(No meeting in January)
February 16th, 2027
(Tuesday)

March 9th, 2027 Annual Meeting at 4:00 pm.

Marilyn Shamp,
Clerk of Eddy

Board of Commissioners' March 17, 2026

The March 17, 2026, meeting for the Clearwater County Board of Commissioners commenced at 10:30 a.m. with Chairman Titera presiding and Commissioners Larson, Dukek, Emmel and Ramsrud present. The Board recited the Pledge of Allegiance.

Agenda - Motion by Commissioner Ramsrud, seconded by Commissioner Emmel and carried, to approve the agenda.

Minutes - Motion by Commissioner Larson, seconded by Commissioner Emmel and carried, to approve March 10, 2026, Board Minutes.

Engineer - Motion by Commissioner Ramsurd, seconded by Commissioner Dukek and carried, to award the bid for SAP 015-637-005, SAP 015-639-007, SAP 003-637-022, and CP 26-042 to Hawkinson Construction from Grand Rapids Minnesota in the amount of $2,683,053.62.

Motion by Commissioner Ramsrud, seconded by Commissioner Dukek and carried, to award the bid for CP 26-100; Pavement Markings to KAMCO Inc from Dassel Minnesota in the amount of $80,483.40.

Motion by Commissioner Larson, seconded by commissioner Emmel and carried, to award the bid for CP 26-200: Aggregate Crushing and Surfacing to Mark Sand and Gravel Co. from Fergus Falls Minnesota in the amount of $453,103.00.

Motion by Commissioner Ramsrud, seconded by Commissioner Larson and carried, to authorize the purchase of a Schulte XH1000 Series 5 Rotary Cutter from Trueman Welters of Buffalo Minnesota off the state contract for $43,812.84.

Auditor - Motion by Commissioner Emmel, seconded by Commissioner Titera and carried, to authorize the County Auditor to pay the submitted invoices of $76,363.38 from the County Revenue Fund and $6,968.17 from the Public Health Fund.

By general consent, the board waived the 3-day notice for the following motion:

Motion by Commissioner Larson, seconded by Commissioner Emmel and carried, to approve the Resolution on file approving the repurchase of parcel 24.313.0045 by James and Karen Dukek for the price of $5,287.07 plus recording fees, deed fee and deed tax for a total of $5,375.52.

AYES: 4 ABSTAIN: 1

Land & Forestry - By general consent, the board waived the 3-day notice for the following motion:

Motion by Commissioner Titera, seconded by Commissioner Dukek and carried, to approve the purchase of a 2025 Polaris Voyageur snowmobile for $4169.33 from Bagley Motor Sports. Total price will include the MCIT settlement of $5,059.67 for the damaged snowmobile being replaced. The total Value is $9,229.00.

By general consent, the board waived the 3-day notice for the following motion:

Attorney - Motion by Commissioner Larson, seconded by Commissioner Emmel and carried, to hire Courtney Hallman for the legal secretary position at the County Attorney's Office at Grade 11, Step 2 (24.35/hour). Starting date will be March 30, 2026.

Adjourn – Motion by Commissioner Larson, seconded by Commissioner Dukek and carried, to adjourn the meeting at 11: 30 a.m.

Dated: April 14, 2026.

Lori Lewis, Board Coordinator
Mark Titera, Chairman

Bagley Senior Center Menu

April 27 - April 29

Monday: Salisbury steak, baked potato, beets and fruit cup

Tuesday: Baked chicken, mashed potato with gravy, broccoli and cheesecake

Wednesday: Scalloped potatoes with ham, carrots and bar

- 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

April 27 - April 30

Monday: Salisbury steak, baked potato, beets and fruit cup

Tuesday: Baked chicken, mashed potato with gravy, broccoli and cheesecake

Wednesday: Scalloped potatoes with ham, carrots and ice cream

Thursday: Roast pork, mashed potatoes with gravy, coleslaw, Jell-o with topping

- 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. tf-psa

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.

PSA

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.

Open Hours Bagley Public Library

Tuesday: 1-7
Wednesday: 9-5
Thursday: 1-7
Friday: 9-5
Saturday: 9-1
Closed Sunday-Monday

tf-psa

NOTICE CLEARWATER COUNTY TOWNSHIP ASSOCIATION MEETING

All Clearwater County Township Officers are encouraged to attend this meeting at which time special issues to be discussed include:

- County Environmental Officer Update
- County Engineer Update
- State Association of Townships Update
- Any other business that comes before the board

This meeting will be held at the Bagley Senior Center on Tuesday, April 28th, 2026 at 7 PM.

Stephanie Anderson, Sec/Treasurer
Clearwater County Township Association

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https://farmersindependent.com

RIDER ALERT
Clearwater County Service on T.H.E. Bus
* Countywide:
7:30 am - 4:30 pm - Mon - Fri
10 am - 4 pm - 2nd, 4th - Sat
* Bemidji:
2nd, 4th - Friday
Ride reservations to Bemidji must be scheduled by 3 pm the day prior to the trip.
800-201-3432

Need tickets for your group's fundraiser raffle?
Call the Ticket Experts!
FARMERS INDEPENDENT!!
Bagley • (218) 694-6265