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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: July 10, 2020
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$126,262.00

MORTGAGOR(S): Alisha F. Anderson, a single person
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc. MIN#: 100109835200500814
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Plaza Home Mortgage, Inc.

SERVICER: Rocket Mortgage, LLC s/b/m Nationstar Mortgage LLC

DATE AND PLACE OF FILING: Filed July 13, 2020, Clearwater County Recorder, as Document Number A176392

ASSIGNMENTS OF MORTGAGE: Assigned to: Nationstar Mortgage LLC
LEGAL DESCRIPTION OF PROPERTY:

CLEARWATER COUNTY, MINNESOTA:

All that part of the Northwest Quarter of the Northwest Quarter (NW1/4 of NW1/4) of Section 21, Township 146, Range 37 West of the Firth Principal Meridian, according to the government survey thereof,

described as follows, to-wit:

Commencing at the Northwest corner of said NW1/4 of NW1/4, Section 21, Township 146, Range 37, thence east to the eastern boundary line of Highway No. 92 as now laid out, the point of beginning; thence continuing East on the forty line, a distance of 260 feet; thence South 417 feet; thence West 260 feet; thence North 417 feet to the point of beginning.

PROPERTY ADDRESS: 30960 State 92, Bagley, MN 56621

P R O P E R T Y IDENTIFICATION NUMBER: 15.021.0700

COUNTY IN WHICH PROPERTY IS LOCATED: Clearwater

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$119,975.33

THAT all pre-foreclosure requirements have been complied with; 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: September 29, 2026, 10:00AM

PLACE OF SALE: Sheriff's Main Office, County Courthouse, 213 Main Avenue N., Bagley, MN 56621 to pay the debt 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 6 Months from the date of said sale by the mortgagor(s) the personal representatives or

assigns.

TIME AND DATE TO VACATE PROPERTY: 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 March 29, 2027, or the next business day if March 29, 2027 falls on a Saturday, Sunday or legal holiday.
"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 5 UNITS, ARE NOT PROPERTY USED FOR AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: July 24, 2026
Rocket Mortgage, LLC s/b/m to Nationstar Mortgage LLC
Assignee of Mortgagee LOGS Legal Group LLP
Tracy J. Halliday - 034610X
Attorneys for Mortgagee 1715 Yankee Doodle Road, Suite 210
Eagan, MN 55121
(952) 831-4060

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

STATE OF MINNESOTA COUNTY OF CLEARWATER IN NINTH JUDICIAL DISTRICT PROBATE DIVISION

Court File No.: 15-PR-26-288

In Re: Estate of Janice C.

Murray, Decedent

NOTICE AND ORDER FOR HEARING ON PETITION FOR FORMAL ADJUDICATION OF INTESTACY,

DETERMINATION OF HEIRS, FORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS

It is Ordered and Notice is given that on

09/16/2026 at 1:00 pm, a hearing will be held in this Court at Clearwater County Courthouse, 213 Main Ave., Bagley, Minnesota, on a petition for the adjudication of intestacy and determination of Decedent's heirs, and for the appointment of Lawrence Mur-ray, whose address is 1115 7th Avenue N., St. Cloud, MN 56303, as Personal Representative of the Estate of the Decedent in an unsupervised administration.

Any objections to the petition must be raised at the hearing or filed with the Court prior to the hearing. If the petition is proper and no objections are filed or raised, the personal representative will be appointed with the full power to administer the Decedent's estate, including the power to collect all assets; to pay all legal debts, claims, taxes, and expenses; to sell real and personal prop-erty; and to do all necessary acts for the Decedent's estate.

Notice is further given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Decedent's estate are re-quired to present the claims to the personal representative or to the Court within four (4) months after the date of this notice or the claims will be barred.

BY THE COURT
Dated: 6/12/2026
Kathryn Lorschbach
Judge of District Court
Dated: 08/13/2026
Carissa Scholz
Court Administrator
Carla Nelson, Deputy
THOMASON, SWANSON & ZAHN, PLLC
Roger A. Zahn, MN# 0119659
120 N. Main Ave., PO Box 87
Park Rapids, MN 56470
Telephone: (218) 732-7236
Facsimile: (218) 732-5664
e-mail: rogerzahn@tszlaw.com
ATTORNEY FOR PETITIONER

BAGLEY CITY COUNCIL PROCEEDINGS July 22, 2026

The Bagley City Council met in regular session on July 22, 2026 at 5:30 p.m. in the Council Chambers at City Hall.

Present: Mayor Duane Lewis, Council members John Sutherland, Dennis Merschman, Chad Bonik, and City Clerk Lyle Mathison. Council member Aaron Kaiser was absent.

Also Present: Chris Arnold, Adam Gunderson, and Allie Dalrymple.

Mayor Lewis called the meeting to order at 5:30 p.m.

Merschman made a motion to amend the agenda, adding time for Liquor Store Manager Arnold at the beginning of the meeting, seconded by Sutherland, motion carried.

The Liquor Store ordered 600 can coozies to bring some to the Legion to distribute at the fair and some to sell in the store.
Liquor Store Manager

BAGLEY CITY COUNCIL PROCEEDINGS July 8, 2026

The Bagley City Council met in a regular session on July 8, 2026 at 5:30 p.m. in the Council Chambers at City Hall.

Present: Mayor Duane Lewis, Council members John Sutherland, Dennis Merschman, Aaron Kaiser, and Chad Bonik, City Clerk Lyle Mathison, and Deputy Clerk Priscilla Johnson.

Also present: Adam Gunderson, Bill Masterson, Chris Arnold, Lorrie Richardson, Darren Laesch, and Allie Dalrymple.

Mayor Lewis called the meeting to order at 5:30 p.m.

Motion was made by Sutherland to amend the agenda, adding time for Darren Laesch the new county engineer under citizens addressing the board, seconded by Bonik, motion carried.

Adam Gunderson attended the meeting to announce he was running for Sheriff. He has 25 years in law enforcement and 21 years in the Army National Guard.

Lorrie Richardson addressed the board with a request to purchase a City lot at 203 Brown Street. She plans on building a garage and a house eventually. Bonik made a motion to sell it to her for \$12,500.00, the price the City has into tearing down the property that was on the lot in 2020. Seconded by Merschman, motion carried.

Darren Laesch, the new County Engineer, came to the council to introduce himself and check in. He formerly worked at MNDOT and was involved on the Hwy 2 and 92 project. In 2027 the county is going to be reconstructing Tower Ave to address some drainage issues.

Sutherland made a motion to approve the minutes of City Council Meetings from June 10, 2026. Seconded by Bonik, motion carried.

Merschman made a motion to approve the consent agenda

STATE OF MINNESOTA DISTRICT COURT COUNTY OF CLEARWATER NINTH JUDICIAL DISTRICT Case Type: 14 – Other Civil Civil No. 15-CV-25-389

Border Bank, Plaintiff, v. Daniel Paul Johnson, Monica Belle Johnson, State of Minnesota, by and through, Minnesota Department of Revenue, Ingenuity RM, LLC, SWS Credit Services, Inc., Defendants.

NOTICE OF SHERIFF'S SALE UNDER JUDGMENT AND DECREE

NOTICE IS HEREBY GIVEN, that under and by virtue of a Judgment made and entered in the above entitled action on the 13th day of January, 2026, by the District Court of Clearwater County, Minnesota, Ninth Judicial District, a certified copy of which has been delivered to me directing the sale of the premises hereinafter described, to satisfy the amount found and adjudged due Plaintiff in the above entitled action from Defendants as prescribed in the Judgment, the undersigned Sheriff of Clearwater County will sell at public auction, to the highest bidder, for cash, on the 30th day of September, 2026 at 10:00 a.m., at the Clearwater

Arnold was approached with the possibility of a night golf tournament being setup with proceeds to help city projects.

Police Chief Gunderson inquired if the council would be OK with hiring an officer with a lateral transfer. The police department would start advertising the position with the possibility of lateral transfers on the POST board. A candidate would still have to apply and go through the whole interview process. The council would consider the transfer on a case-by-case basis through the hiring process.

Bonik made a motion to approve Resolution #24-26 Authorizing and/or Ratifying the Sale or Disposal of Real Property. Seconded by Sutherland, motion carried.

The park fund balances and projects finished, in progress, or upcoming were presented to the council. Council recommended the Park Road funds of \$15,204.37 to come out of

which included: Checks written in June for the City and Liquor Store, approval to pay outstanding invoices for the City and Liquor Store, the Bagley High School Homecoming Parade Permit, Resolution #22-26 Flower Donations, Resolution #23-26 Thermal Drone Donation, Payment Application #1 – RJ Zavoral – Park Road \$109,005.85; City share after reimbursement is \$12,706.75. Seconded by Bonik, motion carried.

Receipt totals for June were \$428,273.73. Expenditure totals were \$110,392.72. The liquor store financials were gone over for the month of June. Sutherland made a motion to approve the financials, seconded by Bonik, motion carried.

Liquor Store Manager Arnold presented a five-year comparison for Profit and Loss to the council. He is working on a procedure manual for the store.

Bonik gave an update for the fire department. June was really busy there were a lot of calls. Unit #1 is fixed.

Police Chief Gunderson presented the monthly stats to the council. There were 125 calls for service. The newly hired officer resigned from his position. A police officer from another jurisdiction is interested in the position with a lateral transfer to be hired on with his years of service to start at the step he is at with his current department. Council will look at the numbers at the work session.

Kaiser made a motion to accept the resignation of Riley, seconded by Sutherland, motion carried.

Discussion was had on the park board.

Discussion was had on the funding of the park road and the park bathhouse. Council requested to go through the list of funds available for the park and the projects committed and needed at the park at the next work session.

Plumber will be at the courts bathroom July 9th to remove the

Roads and Bridges and to draft a resolution to clean up some of the Restricted Fund balances to pay for the remaining projects listed.

Merschman made a motion to adopt the model Data Practices Policy, seconded by Sutherland, motion carried.

There was a discussion on housing and the possibility of annexation and to see what the council's thoughts were. One idea would be to connect the gas line to the industrial park from County 45 and include those properties. Council wanted to table the discussion and is not interested in the proposed annexation at this time.

Being there was no further business to come before the board; motion to adjourn was made by Merschman, seconded by Sutherland, motion carried.

ATTEST:
Duane Lewis, Mayor
Lyle L. Mathison, City Clerk Treasurer

old plumbing.

A camper was struck while mowing, Masterson offered to replace the weatherstripping that was damaged.

The Street Department is working on repairing the dike around Getchell pond.

Utilities has two scheduled power outages coming up from 5-7 am to install bigger wire around Hwy 2 to get more alleys underground.

There are a lot of oversized loads scheduled the next couple of weeks.

Election training for judges occurred on July 7th. Filing for City offices starts July 14th to July 28th.

A quote for the portable toilet at the Farmers Market was received. Bonik made a motion to order the portable toilet for the Farmer's Market and request they dump it bi-weekly and have a lock on it for times it is not in use. Seconded by Kaiser, motion carried.

Lewis informed the council the property on Patricia Lane has been dropped by USDA. There has been complaints on the lawn. The City can mow the lawn and bill for the services and add it to special assessments once the property is sold.

Pink's Repair donated a brand new lawnmower to Summer Rec. There are proceeds from the July 5th pancake breakfast being donated from the American Legion to the City for the Lions to buy materials to put up a new shed for the lawn mower. The mayor is going to volunteer his time to install the concrete base.

Being there was no further business to come before the board, motion to adjourn was made by Merschman, seconded by Sutherland, motion carried.

ATTEST:
Duane Lewis, Mayor
Lyle L. Mathison, City Clerk Treasurer
Priscilla Johnson Deputy City Clerk

Bagley Senior Center Menu

August 31 - September 4

Monday: Chicken and rice hotdish, mixed vegetables, fruit juice and pudding

Tuesday: Taco salad, corn muffin, mixed fruit and cookie

Wednesday: Hamburger stroganoff, California blend veggies, fruit cup and cookie

Thursday: Roast turkey, mashed potatoes with gravy, carrots and cheesecake

Friday: Polish sausage, au gratin potatoes, sauerkraut and lemon 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

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.

County Board of Commissioners Minutes

Board of Commissioners' August 11, 2026

Fund.

The August 11, 2026, meeting for the Clearwater County Board of Commissioners commenced at

9:00 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 Dukek and carried, to approve the agenda.

Minutes- Motion by Commissioner Dukek, seconded by Commissioner Emmel and carried, to approve July 21, 2026, Board Minutes.

Attorney – Motion by Commissioner Dukek, seconded by Commissioner Larson and carried, to reclassify Michelle Nordlund as a Legal Assistant at Grade 13, Step 5.

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

Land & Forestry – Motion by Commissioner Emmel, seconded by Commissioner Ramsrud and carried, to approve the purchase of a 2016 GMC Sierra pickup from the County Highway Department for \$10,000.

Auditor - Motion by Commissioner Emmel, seconded by Commissioner Titera and carried, to authorize the County Auditor to pay the submitted invoices of \$170,358.32 from the County Revenue Fund and

\$21,520.92 from the Public Health

COVERAGE		MONTHLY COST
AVE WKLY HRS PRECEEDING QTR		
Family plan		
Family	20-23.99	\$800.29 + dependents
	24-31.99	\$640.23 + dependents
	32-35.99	\$320.11 + dependents
	36 or more	full benefit

Family Retirees (HSA plan)	\$1,145.04 + dependents
Family Retirees (Non-HAS plan)	\$1,791.72 + dependents
Family COBRA (HAS plan)	\$1,145.04 + dependents (add 2% to

total)	
Family COBRA (Non-HAS plan)	\$1,791.72 + dependents (add 2% to

total)
Motion by Commissioner Larson, seconded by Commissioner Titera and carried, to approve the following schedule of hours worked for monthly cost of Health insurance to all eligible Clearwater County Employees and the cost of Single for the retirees and COBRA members, effective January 1, 2027. These calculations should not be construed to establish a precedent, nor will it establish a past practice for the future.

COVERAGE		MONTHLY COST
AVE WKLY HRS PRECEEDING QTR		
Single plan		
Single	20-23.99	\$736.70
	24-31.99	\$589.36
	32-35.99	\$294.68
	36 or more	full benefit

Single Retirees- Diamond	\$1,298.38
Single Retirees- Sapphire	\$1,212.38
Single Retirees- Ruby	\$1,144.38
Single Retirees-Emerald	\$1,086.38
Single COBRA – Diamond	\$1,324.35
Single COBRA – Sapphire	\$1,236.63
Single COBRA – Ruby	\$1,167.27
Single COBRA – Emerald	\$1,108.11

Motion by Commissioner Emmel, seconded by Commissioner Larson and carried, to authorize Mark Titera, Chairman to sign the op/ed letter regarding the lawsuit between Enbridge and MN Department of Revenue and have County Auditor sent to parties who it may affect.

Adjourn – Motion by Commissioner Larson, seconded by Commissioner Dukek and carried, to adjourn the meeting at 9:37 a.m.

Dated: August 18, 2026.
Lori Lewis, Board Coordinator
Mark Titera, Chairman

Clearbrook Senior Center Menu

August 31 - September 4

Monday: Chicken and rice hotdish, mixed vegetables, fruit juice and pudding with topping

Tuesday: Hamburger stroganoff, California blend veggies, fruit cup and cookie

Wednesday: Polish sausage, au gratin potatoes, sauerkraut and lemon fluff

Thursday: Roast turkey, mashed potatoes with gravy, carrots and cheesecake

Friday: Taco salad, corn

muffin, mixed fruit and sherbet

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