CLEARWATER COUNTY

Summary Financial Statement

For the year ended December 31, 2025

TO THE BOARD OF COUNTY COMMISSIONERS

I hereby submit to you a full and accurate statement of revenues and expenditures for the year ended December 31, 2025 together with the accurate statement of financing liabilities and the assets to discharge the same.

This statement has been prepared in accordance with generally accepted accounting principles, and in the prescribed format as recommended by the State Auditor of the State of Minnesota.

The notes to the financial statement as presented herein are an integral part of the statement and are intended to help explain the statement and the funds herein.

I thank the members of the County Board for their interest and support in planning and conducting the financial operation of the County. I also express my appreciation to the audit firm of Hoffman, Phillip & Martell, PLLC who assisted in the preparation of the financial statement and also express my appreciation to Niki Broten, Chief Deputy Auditor-Treasurer; Staci Reed, Highway Department Accountant and Jamie Halverson, Human Services Fiscal Supervisor for their efforts in compiling this financial report.

Respectfully Submitted,

Allen L. Paulson
Clearwater County Auditor-Treasurer

The forgoing statement as presented by the Clearwater County Auditor-Treasurer, is hereby approved by the Board of County Commissioners on the 20th day of October, 2026, and is hereby respectfully submitted to the taxpayers of Clearwater County.
Mark Titera, Chairperson, Mark Larson, Bryan Ramsrud, Bruce Emmel, Stuart Dukek

A PROFILE OF CLEARWATER COUNTY

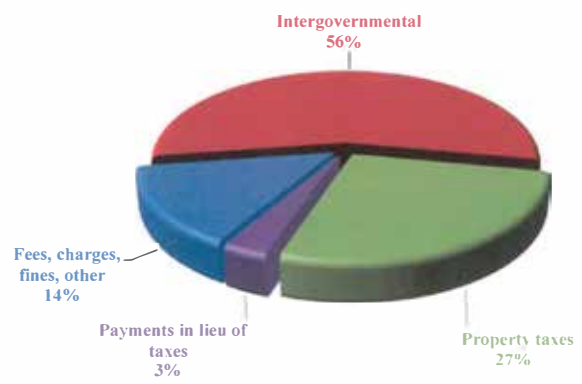
Key Indicators	Total 2025	Total 2024	Percent Increase (Decrease)
Estimated population	8608	8644	(.0041821561)
Total Market Value Of All Taxable Property	$2,121,138,100	$2,022,192,600	.04892981014
Percent of Property Taxes Collected	99.99%	100.3%	(0031003100)
Total Revenues (All Governmental Funds)	$23,064,452	$18,166,917	.26958536773
Total Current Expenditures (All Governmental Funds)	$25,818,983	$18,979,915	.36033185606
Total Number of Full Time Employees	109	98	.11224489795

CLEARWATER COUNTY
BAGLEY,MINNESOTA

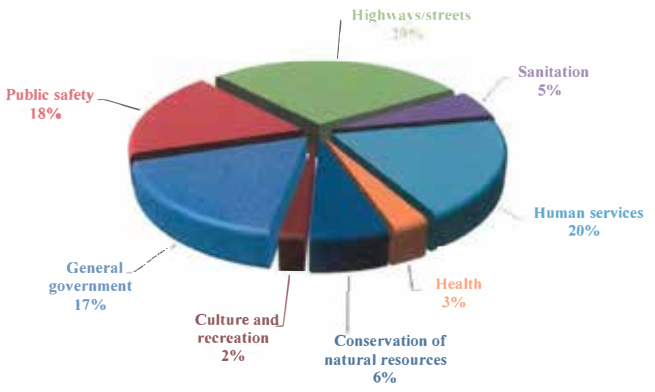
ORGANIZATION SCHEDULE
DECEMBER 31, 2025

Office	Name	Term Expires
Commissioners		
1st District	Mark Titera	January 2027
2nd District	Bryan Ramsrud	January 2029
3rd District	Stuart Dukek, Chair	January 2027
4th District	Bruce Emmel	January 2029
5th District	Mark Larson	January 2027
Officers		
Elected:		
Attorney	Karin Hughes	January 2027
Sheriff	Darin Halvorson	January 2027
Auditor-Treasurer	Allen L. Paulson	January 2027
Recorder	Rodney Knutson	January 2027
Appointed:		
Assessor	Patty Flaaa	Indefinite
Highway Engineer	Dan Sauve	Indefinite
Land Commissioner	Bruce Cox	Indefinite
Veterans Service Officer	Logan LeClair	Indefinite
Environmental Services	Daniel Hecht	Indefinite
Human Services Board:		
Member	Marilyn Shamp	July 2026
Chair	Julie Sundquist	July 2027
Member	Bruce Emmel	December 2028
Member	Bryan Ramsrud	December 2028
Member	Mark Larson	December 2026
Member	Mark Titera	December 2026
Member	Stuart Dukek	December 2026
Director	Jamie Halverson	Indefinite

Where it comes from . . .



Where it goes . . .



A SUMMARY OF GOVERNMENTAL FUNDS REVENUES AND EXPENDITURES FOR THE YEAR ENDED DECEMBER 31, 2025

	General	Special Revenue Funds: Road and Bridge	Special Revenue Funds: Human Services	Special Revenue Funds: Land Management	Special Revenue Funds: Nursing Service	Other Governmental Funds	Total Governmental Funds
Revenues							
Taxes	$ 3,311,706	$ 956,435	$ 1,438,437	$ -	$ -	$ 370,216	$ 6,076,794
Special assessments	-	-	-	-	-	555,364	555,364
Licenses and permits	18,405	-	-	18,605	-	438	37,448
Intergovernmental	2,211,003	8,362,351	2,065,208	84,325	343,293	169,353	13,235,533
Charges for services	490,131	411,747	97,745	1,294	283,459	27,819	1,312,195
Fines and forfeitures	3,858	-	-	-	-	-	3,858
Investment earnings	672,383	-	-	-	-	-	672,383
Land and timber sales	-	-	-	515,484	-	-	515,484
Miscellaneous	263,850	1,134	316,030	20,087	36,613	17,679	655,393
Total Revenues	$ 6,971,336	$ 9,731,667	$ 3,917,420	$ 639,795	$ 663,365	$ 1,140,869	$ 23,064,452
Expenditures							
Current							
General government	$ 3,704,493	$ -	$ -	$ -	$ -	$ -	$ 3,704,493
Public safety	3,726,330	-	-	-	-	-	3,726,330
Highways and streets	-	9,806,172	-	-	-	11,005	9,817,177
Sanitation	-	-	-	-	-	1,151,678	1,151,678
Human services	-	-	4,282,785	-	-	-	4,282,785
Health	30,896	-	-	-	610,183	-	641,079
Culture and recreation	429,036	-	-	-	-	-	429,036
Conservation of natural resources	877,793	-	-	480,620	-	1,526	1,359,939
Economic development	2,400	-	-	-	-	-	2,400
Total Current	$ 8,770,948	$ 9,806,172	$ 4,282,785	$ 480,620	$ 610,183	$ 1,164,209	$ 25,114,917
Capital outlay							
General government	$ 166,424	$ -	$ -	$ -	$ -	$ -	$ 166,424
Public safety	17,490	-	-	-	-	-	17,490
Highways and streets	-	520,152	-	-	-	-	520,152
Total Capital Outlay	$ 183,914	$ 520,152	$ -	$ -	-	$ -	$ 704,066
Total Expenditures	$ 8,954,862	$ 10,326,324	$ 4,282,785	$ 480,620	$ 610,183	$ 1,164,209	$ 25,818,983
Excess of Revenues Over (Under) Expenditures	$ (1,983,526)	$ (594,657)	$ (365,365)	$ 159,175	$ 53,182	$ (23,340)	$ (2,754,531)
ther Financing Sources (Uses)							
Transfers in	$ 115,974	$ -	$ -	$ -	$ -	$ -	$ 115,974
Transfers out	-	-	-	(115,974)	-	-	(115,974)
Total Other Financing Sources (Uses)	$ 115,974	$ -	$ -	$ (115,974)	$ -	$ -	$ -
Net Change in Fund Balance	$ (1,867,552)	$ (594,657)	$ (365,365)	$ 43,201	53,182	$ (23,340)	$ (2,754,531)
und Balance - January 1	6,538,987	5,276,013	4,628,255	1,338,674	197,984	1,799,199	19,779,112
ıcrease (decrease) in inventories	-	(72,555)	-	-	-	-	(72,555)
und Balance - December 31	$ 4,671,435	$ 4,608,801	$ 4,262,890	$ 1,381,875	$ 251,166	$ 1,775,859	$ 16,952,026

SUMMARY OF CLEARWATER COUNTY'S STATEMENT OF NET POSITION
December 31, 2025

	Governmental Activities
Assets	
Cash and pooled investments	$ 15,963,762
Investments	1,136,789
Taxes receivable - prior	112,036
Special assessments receivable - prior	49,390
Accounts receivable	443
Contracts receivable	467,268
Due from other governments	2,822,855
Inventories	436,621
Special assessments - noncurrent	22,249
Capital assets	
Non-depreciable	1,288,440
Depreciable - net of accumulated depreciation	61,869,050
Total Assets	$ 84,168,903
Deferred Outflows of Resources	
Related to pensions	$ 1,678,103
Related to other post-employment benefits	10,071
Total Deferred Outflows of Resources	$ 1,688,174
Liabilities	
Current	
Accounts payable	$ 319,397
Salaries payable	260,025
Contracts payable	138,894
Due to other governments	429,938
Long-term liabilities	
Due within one year	471,718
Due in more than one year	669,069
Net Pension Liability	2,292,063
Other Post Employment Benefits	55,789
Total Liabilities	$ 4,636,893
Deferred Inflows of Resources	
Related to pensions	$ 4,117,958
Related to other post-employment benefits	27,314
Total Deferred Inflows of Resources	$ 4,145,272
Net Position	
Net investment in capital assets	$ 61,787,281
Amounts restricted for General government	392,676
Public safety	944,011
Highways and streets	1,645,208
Conservation of natural resources	1,731,263
Unrestricted amounts	10,574,473
Total Net Position	$ 77,074,912

SUMMARY OF FIDUCIARY NET POSITION FIDUCIARY FUNDS
December 31, 2025

	Social Welfare Private-Purpose Trust Fund	Custodial Funds
Assets		
Cash and pooled investments	$ 11,163	$ 604,094
Due from other governments	-	7,475
Total Assets	$ 11,163	$ 611,569
Liabilities		
Accounts payable	$ -	$ 162,022
Due to other governments	-	169,331

SUMMARY OF CLEARWATER COUNTY'S STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2025

Functions/Programs	Expenses	Program Revenues: Fees, Charges, Fines and Other	Program Revenues: Operating Grants and Contributions	Program Revenues: Capital Grants and Contributions	Net (Expense) Revenue and Changes in Net Position
Governmental activities					
General government	$ 3,810,859	$ 233,383	$ 140,925	$ -	$ (3,436,551)
Public safety	3,881,938	199,844	376,712	-	(3,305,382)
Highways and streets	6,268,511	412,881	2,709,202	4,753,482	1,607,054
Sanitation	1,212,550	45,898	593,753	-	(572,899)
Human services	4,299,385	454,960	1,752,482	-	(2,091,943)
Health	651,033	320,072	343,293	-	12,332
Culture and recreation	434,737	205,521	87,535	-	(141,681)
Conservation of natural resources	1,358,375	532,935	86,908	59,604	(678,928)
Economic development	2,400	-	-	-	(2,400)
Total governmental activities	$ 21,919,788	$ 2,405,494	$ 6,090,810	$ 4,813,086	$ (8,610,398)
General revenues					
Taxes					$ 6,060,055
Payments in lieu of taxes					719,568
Grants and contributions not restricted to specific programs					1,509,239
Investment earnings					672,383
Miscellaneous					92,345
Total general revenues					$ 9,053,590
Change in net position					$ 443,192
Net position - January 1					76,631,720
Net position - December 31					$ 77,074,912

CLEARWATER COUNTY Summary Financial Statement for the year ended December 31, 2025

2025 Clearwater County Disbursements over $5,000 General Revenue

Aakre/Brianna & Daniel	6683
Abraham/Roy	35,554
Advanced Correctional Healthcare, Inc	71,694
Always There Staffing Inc	84,097
American Solutions for Business	15,834
Anderson Truck Inc	11,069
Anderson/Reva	6,643
Anoka Metro Rtc - 412	30,367
Association of Minnesota Counties	17,376
Auto Value Bagley	15,123
Avenu Insights & Analytics	7,609
Bagley Co-Op Association	18,648
Barnes/Elizabeth	6,550
Bellefy Concrete	9,036
Beltrami County Highway Department	5,923
Bemidji Paper Sales	9,043
Boe/James	7,345
Boyer Mechanical	137,059
Braun Intertec Corporation	6,270
Bruce Tammaro Estate	6,943
Capital One Bank	67,382
Carlson Parts Store	14,120
Catalis PWE	7,414
CBHH-Annandale-491	8,132
CDW Government	21,501
Cease Family Funeral Home Inc	28,642
Children Youth & Families Dept	6,958
City of Bagley	885,770
City of Clearbook	281,098
City of Gonvick	142,982
City of Leonard	7,134
City of Shevlin	51,418
Clearwater Co DHS	20,801
Clearwater Co. Histrocial Soc.	16,000
Clearwater Co Public Health	29,914
Clearwater County Ag Society	35,000
Clearwater County Auditor-Treasurer	118,867
Clearwater County Highway Dept	83,918
Clearwater County Parks	8,295
Clearwater County Sheriff Department	10,796
Clearwater Day Activity Ctr	41,442
Clearwater Excavating Inc	14,400
Clearwater Polk Electric	22,742
Clearwater SWCD	141,744
Clw Trailblazer Snowmobile Club	45,053
Code 4 Services Inc	29,549
Commissioner of Revenue	35,478
Commissioner of Revenue	29,958
Commissioner of Transportation	14,532
Community Oil	18,765
Compass Minerals America	52,286
Corbin Excavating, Inc	16,710
CPS Technology Solutions	5,177
Crafco, Inc	34,979
Culinex	6,304
Dakota Wholsale Tire Inc	5,510
Davis Drywall Inc	145,520
Dell Marketing LP	75,142
Department of Corrections	202,931
Department of Employment and Economic	30,150
Department of Human Services SWIFT	268,263
Diamond Mowers Inc	6,703
Dickinson/Edith	19,678
Dodge of Burnsville Inc	41,960
Election Systems & Software Inc	25,643
Equipment Blades Inc	20,583
Esri	11,843
Everbridge Inc	7,103
Farmers Publishing Co	16,981
First National Bank	14,509
Galls LLC	9,799
Garden Valley Technologies	82,629
Glenn's Carpet Service	44,856
H & L Mesabi	11,445
Headwaters Regional Development Commi	60,652
Hoffman Philipp & Martell PLLC	30,500
Horn/Jason & Christine	18,418
Horsley/Tamara	18,805
Hubbard County Solid Waste	12,070
I.R.A.Y. Auction	10,450
I.U.O.E. Local 49 Fringe Benefit Fund	280,350
Information Systems Corporation	27,421
Innocative Office Solutions LLC	16,138
Jag Body Shop	19,808
JCS Shop, Inc	10,063
Jitterbug Lane LLC	21,673
John Deere A&T CBD Government Sales	247,598
Karpel Solutions	8,131
Knife River Materials	10,290
Kris Engineering Inc	7,656
LaCroix/Clarence	5,131
Lake Agassiz Regional Library	117,750
Lakeland Transportation Services LLC	34,075
Lakeshirts,LLC	12,573
Lakeside Welding Inc	7,000
Lenes Sand & Gravel Inc	8,550
Liberty Tire Recycling LLC	16,061
Lindgren/Douglas	5,661
Listrom's Disposal Inc	434,581
M& R Sign Company Inc	12,908
Marco	6,951
Marco Technologies LLC	46,192
Marco Technologies LLC	5,027
Marsh/Heidi	14,931
Mayer/Anna	16,484
McCoy Construction & Forestry Inc	128,959
MCIT	313,977
Merschman's Ace Hardware	12,745
Miettinen/Diane & Mike Ashton	19,481
Minnesota Dept of Health	5,023
MN Department of Corrections	98,520
MN Department of Finance	4,209,499
MN Dept of Natural Resources	12,600
MN Secure Transport LLC	8,770
MNCCC	234,022
Moen/Teresa	7,172
Moose Lake RTC	28,023
Morris Electronics Inc	68,231
Motorola Solutions Inc	12,924
MSOP - MN Sex Offender Program 462	82,350
Murray Surveying Inc	11,585
My Store	82,765
NBS/WahlTek	20,296
Nexus Gerard Family Healing	103,080
Nexus-Kindred Family Healing	35,835
Nexus-Mille Lacs Family Healing	9,558
NLFX Professional	8,480
Northland Fire Protection	9,287
Northwest MN HHW Management	8,321
Northwest MN Juvenile Ctr	227,604
Nutrien Ag Solutions Inc	20,504
Office of MN IT Services	21,043
P & A Security, LLC	5,467
Phoenix Supply	7,506
Pictometry International Corp	80,503
Pine Manors Inc	10,466
Pink's Repair LLC	21,045
Polk County Environmental Services	5,025
Polk County Highway Department	41,306
Polk County Solid Waste	433,856
Pomp's Tire	9,867
Postmaster	8,240
Power Plan OIB	25,109
Prime Health	970,662
Pro West & Assoc	24,113
Projects Unlimited Inc	7,725
Public Utilities Commission	86,942
Quadient Finance USA, Inc	16,301
Quill Corporation	9,523
Ratwik, Roszak, & Maloney PA	17,194
Regents of the University of MN	84,953
Richards Publishing Co	6,883
RJ Zavoral & Sons Inc	6,442,960
RTVision Inc	11,175
Rural Minnesota Cep Inc	112,007
Sanford Health	73,580
SHI International Corp	11,680
Sir Lines-A-Lot LLC	80,314
Stantec Consulting Services Inc	13,052
Stellher Human Services Inc	29,917
Stokes/Julie	5,219
Summit Food Services LLC	182,549
Teamsters Local 346 Health Fund	19,710
Thomason Swanson & Zahn PLLC	17,816
Thompson Gravel & Rock LLC	74,674
Thompson/Carol	11,313
Thomson Reuters - West Publishing Corp	22,897
Thrifty White Pharmacy	13,451
Tibbetts/Richard	16,206
Torgerson/Bryce	8,100
Township of Bear Creek	40,793
Township of Clover	26,260
Township of Copley	92,184
Township of Dudley	118,338
Township of Eddy	106,189
Township of Falk	88,886
Township of Greenwood	42,884
Township of Hangaard	22,312
Township of Holst	125,772
Township of Itasca	56,182
Township of Laprairie	33,322
Township of Leon	170,845
Township of Long Lost Lake	27,060
Township of Minerva	42,923
Township of Moose Creek	40,060
Township of Nora	108,167
Township of Pine Lake	222,060
Township of Popple	100,857
Township of Rice	30,979
Township of Shevlin	91,350
Township of Sinclair	64,879
Township of Winsor	61,635
Treas. Ind School Dist. 162	1,775,706
Treas. Ind. School Dist. 2311	1,874,345
Treas Red Lake Watershed Dist	803,872
Treas Wild Rice Watershed	72,510
Tri County Community Corrections	6,030
Tri Valley Opportunity Council Inc	5,159
TriMin Systems Inc	23,560
Tritech Software Systems	47,537
TS Excavating	10,868
University of North Dakota	16,580
Up North Landscaping of Longeville, LLC	22,344
Vanguard Appraisals Inc	21,706
Verizon Wireless	20,885
Visa	29,067
Vogt's Dirt Services LLC	21,461
Waldvogel/Kara	7,868
Weems/Michael	5,590
Wellpath LLC	141,850
West Central Reg. Juvenile Detention Ctr	81,867
Westerman/Stephanie J & Neil	10,645
WEX Bank	83,168
White Cap LP	29,377
Willis/Joachim	11,844
Woods Phychological Services, LLC	7,600
Ziegler Inc	18,639
Misc Under $5,000	550,950
	27,677,515

A SUMMARY BALANCE SHEET OF GOVERNMENTAL FUNDS December 31, 2025

	General	Special Revenue Funds: Road and Bridge	Human Services	Land Management	Nursing Service	Other Governmental Funds	Total Governmental Funds
Assets							
Cash and pooled investments	$ 3,499,177	$ 4,798,399	$ 4,197,831	$ 1,517,934	$ 180,506	$ 1,769,915	$ 15,963,762
Investments	1,136,789	-	-	-	-	-	1,136,789
Taxes receivable - prior	60,079	17,970	26,973	-	-	7,014	112,036
Special assessments receivable - prior	-	-	-	-	-	49,390	49,390
Accounts receivable	-	-	443	-	-	-	443
Contracts receivable	-	-	-	467,268	-	-	467,268
Due from other funds	124,871	-	-	-	-	-	124,871
Due from other governments	70,256	2,410,252	258,164	-	84,183	-	2,822,855
Inventories	-	436,621	-	-	-	-	436,621
Special assessments - noncurrent	-	-	-	-	-	22,249	22,249
Total Assets	**$ 4,891,172**	**$ 7,663,242**	**$ 4,483,411**	**$ 1,985,202**	**$ 264,689**	**$ 1,848,568**	**$ 21,136,284**
Liabilities, Deferred Inflows of Resources and Fund Balances							
Liabilities							
Accounts payable	$ 63,336	$ 172,490	$ 82,707	$ 312	$ -	$ 552	$ 319,397
Salaries payable	119,160	49,869	67,526	6,704	13,523	3,243	260,025
Contracts payable	-	138,894	-	-	-	-	138,894
Due to other funds	-	-	380	115,974	-	8,517	124,871
Due to other governments	2,210	285,994	54,154	86,980	-	600	429,938
Total Liabilities	**$ 184,706**	**$ 647,247**	**$ 204,767**	**$ 209,970**	**13,523**	**$ 12,912**	**$ 1,273,125**
Deferred Inflows of Resources							
Taxes	$ 35,031	$ 10,510	$ 15,754	$ -	$ -	$ 4,129	$ 65,424
Special assessments	-	-	-	-	-	55,668	55,668
County State Aid Highway Allotment	-	2,396,684	-	-	-	-	2,396,684
Land and timber sales	-	-	-	393,357	-	-	393,357
Total Deferred Inflows of Resources	**$ 35,031**	**$ 2,407,194**	**$ 15,754**	**$ 393,357**	**-**	**$ 59,797**	**$ 2,911,133**
Fund Balances							
Nonspendable	$ -	$ 436,621	$ -	$ -	$ -	$ -	$ 436,621
Restricted	1,247,713	175,403	-	1,047,745	-	296,255	2,767,116
Committed	1,170,083	-	-	-	-	-	1,170,083
Assigned	2,253,639	3,996,777	4,262,890	334,130	251,166	1,488,121	12,586,723
Unassigned	-	-	-	-	-	(8,517)	(8,517)
Total Fund Balances	**$ 4,671,435**	**$ 4,608,801**	**$ 4,262,890**	**$ 1,381,875**	**251,166**	**$ 1,775,859**	**$ 16,952,026**
Total Liabilities, Deferred Inflows and Fund Balances	**$ 4,891,172**	**$ 7,663,242**	**$ 4,483,411**	**$ 1,985,202**	**$ 264,689**	**$ 1,848,568**	**$ 21,136,284**

CLEARWATER COUNTY, MN
BOARD OF COMMISSIONERS
County Board Motion 2026

	Motion By:	Motion Seconded	Vote:
Mark Titera District 1			Aye
Bryan Ramsrud District 2		✓	
Stuart Dukek District 3			
Bruce Emmel District 4			
Mark Larson District 5	✓		✓

Motion: To approve the 2025 Financial Statement for publication.

Passed:✓ Failed:_____

---------Certification---------

I hereby certify that the foregoing is a true and correct copy of a motion presented to and adopted by the Clearwater County Board of Commissioners at a duly authorized meeting thereof, on the 20th day of October, 2026, as shown by the Minutes in my possession.

Lori Lewis, Coordinator

2025 Clearwater County Disbursements over $5,000 Public Health

Capital One Bank	9416
Champ Software Inc	10,641
Clearwater County Auditor-Treasurer	6,297
Marco Technologies LLC	5,359
McKesson Medical Surgical	18,385
Misc Under $5,000	34,271
	74,953

Public & Legal Notices

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 1, 2021

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $165,415.00

MORTGAGOR(S): Joseph G. Neese, a single man

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Lend Smart Mortgage, LLC

DATE AND PLACE OF FILING: Recorded on November 2, 2021 as Document Number A179362 in the Office of the County Recorder of Clearwater County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Rocket Mortgage, LLC by assignment recorded on August 24, 2026 as Document Number A188166 in the Office of the County Recorder of Clearwater County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot Two (2) of Block Fourteen (14) of the Plat of Blocks Twelve (12), Thirteen (13), Fourteen (14), Fifteen (15), Sixteen (16), Seventeen (17), Eighteen (18), and Nineteen (19) of Gonvick, according to the plat on file and of record in the office of the County Recorder, Clearwater County, Minnesota, and the following: Commencing at the Southeast corner of said Lot 2 of Block 14, as a point of beginning; thence running West along the South line thereof a distance of 150 feet; thence South a distance of 35 feet to the Center line of Third Avenue; thence East along said Center line a distance of 150 feet; thence North a distance of 35 feet to the point of beginning.

STREET ADDRESS OF PROPERTY: 381 ELM ST, GONVICK, MN 56644

COUNTY IN WHICH PROPERTY IS LOCATED: Clearwater County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: $157,004.47

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Lend Smart Mortgage, LLC

RESIDENTIAL SERVICER: Nationstar Mortgage LLC, n/k/a Rocket Mortgage, LLC successor by merger to Nationstar Mortgage LLC

TAX PARCEL IDENTIFICATION NUMBER: 25.300.0870

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1006919-1000086278-1

THAT no action or proceeding has been instituted at law to recover the debt then remaining secured by such mortgage, or any part thereof, or, if the action or proceeding has been instituted, that the same has been discontinued, or that an execution upon the judgment rendered therein has been returned unsatisfied, in whole or in part.

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: December 03, 2026 at 10:00 AM.

PLACE OF SALE: Clearwater County Sheriff's Office, 213 Main Avenue North, Bagley, MN 56621.

to pay the debt then secured by said mortgage and taxes, if any actually paid by the mortgagee, on the premises and the costs and disbursements allowed by law. The time allowed by law for redemption by said mortgagor(s), their personal representatives or assigns is six (6) months from the date of sale.

TIME AND DATE TO VACATE PROPERTY: Unless said mortgage is reinstated or the property redeemed, or unless the time for redemption is reduced by judicial order, you must vacate the premises by 11:59 p.m. on June 3, 2027.

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.

MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

Dated: October 05, 2026
ROCKET MORTGAGE, LLC
Mortgagee
TROTT LAW, P.C.
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Alexa Marsh, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(26-0912-FC01)

Federal law may require reporting to the Financial Crimes Enforcement Network for certain purchases of residential property by entities or trusts. A successful third party bidder may be required to provide ownership and identifying information as a condition to completing the transfer.

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

STATE OF MINNESOTA
COUNTY OF CLEARWATER IN DISTRICT COURT
NINTH JUDICIAL DISTRICT
NOTICE OF INFORMAL APPOINTMENT OF PERSONAL REPRESENTATIVE AND NOTICE TO CREDITORS (INTESTATE)
Court File No. 15-PR 26-339

Estate of Jerold R. Walvatne, Decedent

Notice is given that an application for informal appointment of personal representative has been filed with the Registrar. No will has been presented for probate. The application has been granted.

Notice is also given that the Registrar has informally appointed Rebecca Houge, whose address is 32491 Long Lake Point Road, Erhard, Minnesota, 56534, as personal representative of the Estate of the Decedent. Any heir or other interested person may be entitled to appointment as personal representative or may object to the appointment of the personal representative. Unless objections are filed with the Court (pursuant to Minnesota Statutes section 524.3-607) and the Court otherwise orders, the personal representative has full power to administer the Estate including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Any objections to the appointment of the Personal Representative must be filed with this Court and will be heard by the Court after the filing of an appropriate petition and proper notice of hearing.

Notice is also given that (subject to Minnesota Statutes section 524.3-801) all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four months after the date of this Notice or the claims will be barred.

Dated: 9/24/26

Attorney for
Personal Reprsentative
Ashley Boomgaarden
Johnson/Turner
56 E. Broadway Avenue,
Suite 102
Forest Lake, Minnesota, 55025
Attorney License No: 403504
Telephone: (651) 403-8967
FAX: (651) 464-7348
Email:boomgaarden@johnsonturner.com

Leah Leavitt
Registrar
Carissa Scholz
Court Administrator

NOTICE OF GREENWOOD TOWNSHIP

The Greenwood Town Board will meet at the town hall on November 10, 2026, at 7:00 p.m.

First to certify the election results and then take care of regular township business.

Sheila Horn, Clerk

NOTICE to the Residents of NORA TOWNSHIP

The Regular Meeting will be held on Monday November 9 at 7:00pm. The Meeting will be at the Bagley Senior Center.

-Karla Netland
Treasurer

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.

Bagley Senior Center Menu

November 9 - 13

Monday: Sloppy Joe on a bun, tri taters, pea and cheese salad and pudding

Tuesday: Corn chowder, ham salad sandwich, fruit cup and cookie

Wednesday: Roast pork, mashed potatoes with gravy, squash and Jell-o

Thursday: Baked fish, Au gratin potato, California blend and lemon bar

Friday: Chicken and rice casserole, beets, dinner roll and fruit

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

October 19 - 23

Monday: Baked fish, baked potato, green beans and dessert

Tuesday: Roast beef, mashed potatoes with gravy, beets and chocolate chip bar

Wednesday: Country pork chop, sweet potato, steamed broccoli and cookie

Thursday: BBQ chicken, au gratin potatoes, steamed broccoli and whipped gelatin

Friday: Cook's choice

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