

# LEGAL NOTICE

## 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:

Mortgagor: Juan Carlos Ramirez, a single person  
Mortgagee: Co-Op Credit Union of Montevideo  
Dated: September 27, 2019  
Recorded: October 3, 2019  
Yellow Medicine County Recorder Document No. 271592

Assigned To: Servion, Inc.  
Dated: September 27, 2019  
Recorded: October 3, 2019  
Yellow Medicine County Recorder Document No. 271593

Transaction Agent: N/A  
Transaction Agent Mortgage Identification Number: N/A  
Lender or Broker: Co-Op Credit Union of Montevideo  
Residential Mortgage Servicer: Servion, Inc.  
Mortgage Originator: Co-Op Credit Union of Montevideo

LEGAL DESCRIPTION OF PROPERTY: Lot Three (3), Block Two (2), Monson's Addition to the City of Clarkfield, Minnesota

This is Abstract Property.

TAX PARCEL NO.: 32-410-0204

ADDRESS OF PROPERTY:

1009 11th Ave.  
Clarkfield, MN 56223

COUNTY IN WHICH PROPERTY IS LOCATED: Yellow Medicine

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$33,950.00

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$22,750.97

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 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: October 16, 2025, 10:00 AM

PLACE OF SALE: Sheriff's Office, 415 9th Ave, Ste 103, Granite Falls, 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 6 Months from the date of said sale by the mortgagor(s), their personal representatives or assigns.

DATE TO VACATE PROPERTY: The date on or before which the mortgagor must vacate the property if the mortgage is not reinstated under Minnesota Statutes section 580.30 or the property redeemed under Minnesota Statutes section 580.23 is April 16, 2026 at 11:59 p.m.

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: August 4, 2025

Servion, Inc., Assignee of Mortgagee

By: HALLIDAY, WATKINS & MANN, P.C.

Attorneys for:

Servion, Inc., Assignee of Mortgagee  
1333 Northland Drive, Suite 205  
Mendota Heights, MN 55120  
801-355-2886  
651-228-1753 (fax)

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT.  
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

MN24441

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