Mortgage Foreclosures

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: September 25, 2024

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $160,440.00

MORTGAGOR(S): Jon R Ennis, A Married Person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 101575700000095410

LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: BoxCar Mortgage, LLC dba Valor Home Loans

SERVICER: MidFirst Bank

DATE AND PLACE OF FILING: Filed October 15, 2024, Blue Earth County Recorder, as Document Number 614CR427

ASSIGNMENTS OF MORTGAGE: Assigned to: MidFirst Bank

LEGAL DESCRIPTION OF PROPERTY: Lot One (1) of Block Two (2) of Robinson's Addition No. 2 to the City of Lake Crystal according to the plat thereof on file and of record in the office of the Register of Deeds for said county

PROPERTY ADDRESS: 401 East Humphrey Street, Lake Crystal, MN 56055

PROPERTY IDENTIFICATION NUMBER: R09.12.05.208.006

COUNTY IN WHICH PROPERTY IS LOCATED: Blue Earth

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE GOOD THROUGH APRIL 6, 2026: $164,707.37

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:
June 25, 2026, 10:00AM

PLACE OF SALE:
Sheriff's Main Office,
401 Carver Road, Mankato, MN 56002

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: 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 December 25, 2026, or the next business day if December 25, 2026 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: April 16, 2026
MidFirst Bank
Assignee of Mortgagee
LOGS Legal Group LLP
Tracy J. Halliday - 0346103K
Attorneys for Mortgagee
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THIS IS A COMMUNICATION FROM A DEBT COLLECTOR

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