

**NOTICE OF MORTGAGE
FORECLOSURE SALE**

NOTICE IS HEREBY GIVEN that default has occurred in the conditions of the following described mortgage:

DATE OF MORTGAGE: August 2, 2019

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$77,503.00

MORTGAGOR(S): **Juan Contreras and Berta Portillo De Contreras, husband and wife**

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for Everest Financial, Inc. DBA Supreme Lending, its successors and assigns

DATE AND PLACE OF RECORDING: Recorded: August 2, 2019 Martin County Recorder

Document Number: 2019R-441935

ASSIGNMENTS OF MORTGAGE:

And assigned to: U.S. Bank National Association
Dated: August 18, 2021
Recorded: August 18, 2021 Martin County Recorder
Document Number: 2021R-451301

Transaction Agent: Mortgage Electronic Registration Systems, Inc.
Transaction Agent Mortgage Identification Number: 100307110012131228
Lender/Broker/Mortgage Originator: Everest Financial, Inc. DBA Supreme Lending
Residential Mortgage Servicer: U.S. Bank National Association

**COUNTY IN WHICH PROPERTY IS
LOCATED: Martin**

Property Address: 1433 N North Ave.,
Fairmont, MN 56031
Tax Parcel ID Number: 23163020

LEGAL DESCRIPTION OF PROPERTY: Beginning at a point 60 feet North of the Southeast corner of Lot One (1), Block Seven (7), of Lake George Second Addition to the Village, now City, of Fairmont; thence North 59 feet, thence West 150 feet, thence South 59 feet; thence East 150 feet to the place of beginning

AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE: \$95,825.99

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: January 30, 2026 at 10:00 AM

PLACE OF SALE: County Sheriff's office, Law Enforcement Center, 201 Lake Avenue, Fairmont, Minnesota

to pay the debt secured by said mortgage and taxes, if any, on said premises and the costs and disbursements, including attorney 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.

If the Mortgage is not redeemed under Minn. Stat. §580.30 or the property is not redeemed under Minn. Stat. §580.23, the Mortgagor must vacate the property on or before 11:59 p.m. on July 30, 2026, or the next business day if July 30, 2026 falls on a Saturday, Sunday or legal holiday.

Mortgagor(s) released from financial obligation: NONE

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

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.

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: December 12, 2025

MORTGAGEE: U.S. Bank National Association

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