



Doc No **A04948316**

Certified, filed and/or recorded on
May 24, 2022 10:43 AM

Office of the County Recorder
Ramsey County, Minnesota
Todd J. Uecker, County Recorder
Heather L. Bestler, County Auditor and Treasurer

Deputy 310

Pkg ID 1525477M

Document Recording Fee Abstract	\$46.00
<i>Document Total</i>	\$46.00

ABSTRACT

SHERIFF'S CERTIFICATE OF SALE AND FORECLOSURE RECORD

Drafted by and Return
Recorded Document to:
TROTT LAW, P.C.
Attorneys at Law
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760

621 BIDWELL ST
SAINT PAUL, MN 55107
Ramsey County
(22-0313-FC01)

SHERIFF'S CERTIFICATE OF SALE

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

I, Bob G. Fletcher, Sheriff of the County of Ramsey, State of Minnesota, do hereby certify; that pursuant to the printed Notice of Mortgage Foreclosure Sale hereto attached and the power of sale contained in that certain mortgage therein described, to-wit:

DATE OF MORTGAGE: April 14, 2016

MORTGAGOR(S): Jennifer L. Williams, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Bell State Bank & Trust

DATE AND PLACE OF FILING: Recorded on April 21, 2016 as Document Number A04603288 in the Office of the County Recorder of Ramsey County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation by assignment recorded on January 28, 2020 as Document Number A04794800 in the Office of the County Recorder of Ramsey County, Minnesota.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Bell State Bank & Trust

RESIDENTIAL SERVICER: Freedom Mortgage Corporation

TAX PARCEL IDENTIFICATION NUMBER: 072822130151

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1010104-0054267801-2

I did at the time and place in said notice specified, to-wit: at the Ramsey County Sheriff's Office, Lowry Building/City Hall Annex, 25 West 4th Street, Suite 150, St. Paul, Minnesota, on **May 24, 2022 at 10:00 AM**, offer for sale and sell at public auction to the highest and best bidder, the tract of land lying and being in the County of Ramsey, State of Minnesota, described as follows, to-wit:

The South 49 feet of Lot 1, Block 12, Nelson, Stevens and Kings Addition to West St. Paul. Records of Ramsey County, MN

PROPERTY ADDRESS: 621 BIDWELL ST, SAINT PAUL, MN 55107

and did strike off and sell the same to **Freedom Mortgage Corporation** for the sum of **\$161,160.00**, (with an annual interest rate of **3.875%**) said purchaser being the highest bidder and said sum being the highest and best bid offered therefore; and that said sale was in all respects openly, honestly, fairly, and lawfully conducted, and the time allowed by law for redemption by the mortgagors, their personal representatives or assigns is **six (6) months** from the date of said sale.

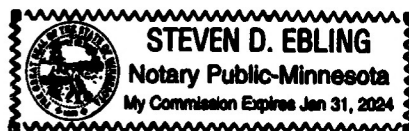
In Testimony Whereof, I have hereunto set my hand this May 24, 2022.

Bob G. Fletcher
Sheriff of Ramsey County, Minn.


Deputy

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

On May 24, 2022, before me personally appeared Michael E. Frank to me known to be the Deputy Sheriff of said County, and the person described in and who executed the foregoing instrument, and acknowledged that he executed the same as his free act and deed as such Deputy Sheriff.





Affidavit of Publication

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: April 14, 2016
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$121,743.00

MORTGAGOR(S): Jennifer L. Williams, a single person

MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Bell State Bank & Trust

DATE AND PLACE OF FILING: Recorded on April 21, 2016 as Document Number A04603288 in the Office of the County Recorder of Ramsey County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Freedom Mortgage Corporation by assignment recorded on January 28, 2020 as Document Number A04794800 in the Office of the County Recorder of Ramsey County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY:

The South 49 feet of Lot 1, Block 12, Nelson, Stevens and Kings Addition to West St. Paul. Records of Ramsey County, MN.

STREET ADDRESS OF PROPERTY: 621 BIDWELL ST, SAINT PAUL, MN 55107

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

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$165,689.95

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Bell State Bank & Trust

RESIDENTIAL SERVICER: Freedom Mortgage Corporation

TAX PARCEL IDENTIFICATION NUMBER: 072822130151

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1010104-0054267801-2

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: May 24, 2022 at 10:00 AM.

PLACE OF SALE: Ramsey County Sheriff's Office, Lowry Building/City Hall Annex, 25 West 4th Street, Suite 160, St. Paul, MN 55101.

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 November 28, 2022.

THE TIME ALLOWED BY LAW FOR

STATE OF MINNESOTA)
(SS.
COUNTY OF RAMSEY)

Description: 621 BIDWELL ST, SAINT PAUL, MN 55107

Sheila Ales

, being duly sworn on oath say she/he is and during all times herein stated has been the publisher or the publishers designated agent in charge of the newspaper known as

St Paul Legal Ledger (MN)

and has full knowledge of the facts herein stated as follows:

(A) The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statute Section 331A.02..

(B) She/He further states on that the printed

Trustee Sales

12099375

hereto printed as it was printed and published there in the English language; that it was first so published on

March 21, 2022 for 6 time(s):
the subsequent dates of publications being as follows:

Mon, March 21, 2022	Mon, March 28, 2022	Mon, April 4, 2022
Mon, April 11, 2022	Mon, April 18, 2022	Mon, April 25, 2022

And that the following is a printed copy of the lower case alphabet from A to Z, both inclusive, and is hereby acknowledged as being the size and kind of type used in the composition and publication of said notice, to wit:

X

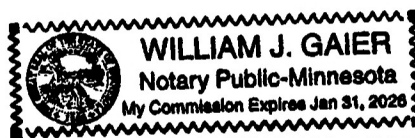
abcdefghijklmnopqrstuvwxyz
abcdefghijklmnopqrstuvwxyz

Mortgage Foreclosure Notices (effective 7/1/2015). Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in Ramsey County. The newspaper complies with the conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in the county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

Subscribed and

Sworn to before me this 25th day of April, 2022

(Notarial Seal) Notary Public, Ramsey County, Minnesota



RATE INFORMATION:

1. Lowest classified rate paid by commercial users for comparable space:	\$	16.0000
2. Maximum rate allowed by law for the above matter:	\$	0.21411
3. Rate actually charged for the above matter:	\$	0.1946

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: March 15, 2022

FREEDOM MORTGAGE CORPORATION
Mortgagee

TROTT LAW, P.C.

By: /s/
N. Kibongni Fondungallah, Esq.
Samuel R. Coleman, Esq.
Sung Woo Hong, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(22-0813-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

(March 21-28-April 4-11-18-25)

----- ST. PAUL LEGAL LEDGER -----
12009375

AFFIDAVIT OF SERVICE ON OCCUPANT(S)

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

William Miller, Chief Manager, Bluedog Properties, LLC. being duly sworn, on oath says; that on the 28th day of March, 2022, he went upon the land and premises described in the printed Notice of Mortgage Foreclosure Sale hereto attached for the purpose of serving said Notice, Homestead Designation, Help for Homeowners in Foreclosure, Notice of Redemption Rights and Advice to Tenants upon all persons in possession thereof; that on said date, and for sometime prior thereto Ryan Williams, Jennifer Williams and none other were in possession of said land; and that on said day he served said Notice, Homestead Designation, Help for Homeowners in Foreclosure, Notice of Redemption Rights and Advice to Tenants on said person(s) by providing to and leaving with Ryan Williams personally and serving Jennifer Williams by providing to and leaving with Ryan Williams, a person of suitable age and discretion then residing therein, a true and correct copy thereof.

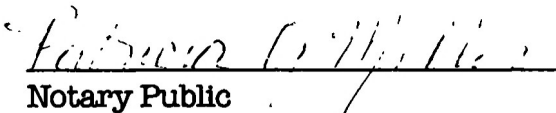


William Miller, Chief Manager,
Bluedog Properties, LLC.

Subscribed and sworn to before me this

31 day of March, 2022

by William Miller, Chief Manager, Bluedog Properties, LLC.



Notary Public
22-0313-FC01



AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

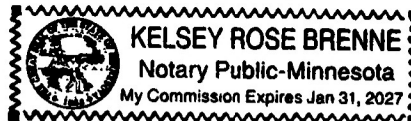
The undersigned, being first duly sworn on oath says; that he/she is the attorney foreclosing the mortgage described in the printed Notice of Mortgage Foreclosure Sale hereto attached; that the following is a detailed bill of the costs and disbursements of said foreclosure, and that the same have been absolutely and unconditionally paid or incurred therein, to wit:

Attorney fees for foreclosing said mortgage	\$	1,045.00
Printer's fee for publishing notice of sale	\$	560.00
Fees for serving notice of sale on occupants	\$	75.00
Sheriff's fee for making foreclosure sale	\$	60.00
Recording/Filing Fees	\$	<u>146.00</u>
Total Costs and Disbursements	\$	1,886.00

g m moulton
Attorney for Mortgagee

Subscribed and sworn to before me this 23rd day of May, 2022,
by Sung Woo Hong.

Kelsey Rose Brenne
Notary Public



AFFIDAVIT OF COMPLIANCE

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The undersigned, being first duly sworn on oath, says that:

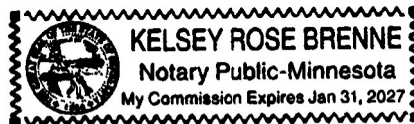
- 1.The Preforeclosure Notice - Foreclosure Prevention Counseling has been delivered in compliance with Minn. Stat. § 580.021.
- 2.The Foreclosure Advice Notice to Owners ("*Help for Homeowners in Foreclosure*") and the Notice of Redemption Rights have been delivered in compliance with Minn. Stat. § 580.041.
- 3.The Notice of Sale in the form required by Minn. Stat. § 580.04 has been delivered in compliance with Minn. Stat. § 580.03.
- 4.The Foreclosure: Advice to Tenants notice has been delivered in compliance with Minn. Stat. § 580.042.
- 5.The Homestead Designation Notice has been delivered in compliance with Minn. Stat. § 582.041, if applicable.
- 6.The Mediation Notice for Agricultural Property and the Notice for Separate Tracts of Agricultural Property have been served in compliance with Minn. Stat. §§ 582.039 and 582.042, respectively, if applicable.

Sung Woo Hong
Attorney for Mortgagee

Subscribed and sworn to before me this 23rd day of May, 2022,

by Sung Woo Hong.

Kelsey Rose Brenne
Notary Public



SCRA MILITARY AFFIDAVIT

STATE OF MINNESOTA)
) ss.
COUNTY OF RAMSEY)

The undersigned, being first duly sworn on oath says; that he/she knows the facts relating to the military service status of Jennifer L. Williams, who was/were the owner(s) of the mortgaged premises described in the foregoing Sheriff's Mortgage Foreclosure Sale thereof; that said person(s) was/were not in the military or naval service of the United States at the time of said sale, or during the 12 months preceding such sale, as appears from the following facts: due inquiry by agents of the mortgagee.

Sung Woo Hong

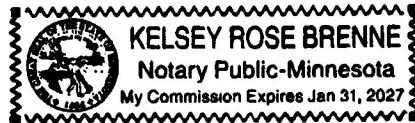
Attorney for Mortgagee

Subscribed and sworn to before me this 23rd day of May, 2022,

by Sung Woo Hong

[Signature]

Notary Public



THIS INSTRUMENT WAS DRAFTED BY:

TROTT LAW, P.C.
Attorneys at Law
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(22-0313-FC01)

Send Tax Statements To:

Freedom Mortgage Corporation
PO Box 6656
Chicago, IL 60680

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.

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

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NAME OF MORTGAGE ORIGINATOR: Bell State Bank & Trust

RESIDENTIAL SERVICER: Freedom Mortgage Corporation

TAX PARCEL IDENTIFICATION NUMBER: 072822130151

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 1010104-0054267801-2

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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:

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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.

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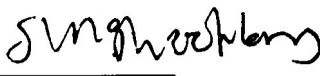
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MORTGAGOR(S) RELEASED FROM FINANCIAL OBLIGATION ON MORTGAGE: None

Dated: March 15, 2022

FREEDOM MORTGAGE CORPORATION
Mortgagee

TROTT LAW, P.C.

By: _____/s/ 

N. Kibongni Fondungallah, Esq.

Samuel R. Coleman, Esq.

Sung Woo Hong, Esq.

Attorneys for Mortgagee

25 Dale Street North

St. Paul, MN 55102

(651) 209-9760

(22-0313-FC01)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

HOMESTEAD DESIGNATION

IF PART OF THE PROPERTY TO BE SOLD CONTAINS YOUR HOUSE, YOU MAY DESIGNATE AN AREA AS A HOMESTEAD TO BE SOLD AND REDEEMED SEPARATELY.

YOU MAY DESIGNATE THE HOUSE YOU OCCUPY AND ANY AMOUNT OF THE PROPERTY AS HOMESTEAD. THE DESIGNATED HOMESTEAD PROPERTY MUST CONFORM TO THE LOCAL ZONING ORDINANCES AND BE COMPACT SO THAT IT DOES NOT UNREASONABLY REDUCE THE VALUE OF THE REMAINING PROPERTY.

YOU MUST PROVIDE THE PERSON FORECLOSING ON THE PROPERTY, THE SHERIFF, AND THE COUNTY RECORDER WITH A COPY OF THE LEGAL DESCRIPTION OF THE HOMESTEAD YOU HAVE DESIGNATED BY TEN BUSINESS DAYS BEFORE THE DATE THE PROPERTY IS TO BE SOLD.