Local Board of Appeal and Equalization Meeting

April 28, 2025
7:00 PM
Fridley City Hall, 7071 University Avenue N.E.

Agenda

CALL TO ORDER

NEW BUSINESS

1. LBAE Resolution No. 2025-01, Approving the Equalization of Assessed Valuations of Real and Personal Property in the City of Fridley

ADJOURN

Accessibility Notice:
- If you need free interpretation or translation assistance, please contact City staff.
- Si necesita ayuda de interpretación o traducción gratis, comuníquese con el personal de la ciudad.
- Yog tias koj xav tau kev pab txhais lus los sis txhais ntaub ntawv dawb, ces thov tiv tauj rau Lub Nroog cov neeg ua hauj lwm.
- Haddii aad u baahan tahay tarjumaad bilaash ah ama kaalmo tarjumaad, fadlan la xiriir shaqaalaha Magaalada.

Upon request, accommodation will be provided to allow individuals with disabilities to participate in any City of Fridley services, programs or activities. Hearing impaired persons who need an interpreter or other persons who require auxiliary aids should contact CityClerk@FridleyMN.gov or (763) 572-3450.

AGENDA REPORT

Meeting Date: April 28, 2025 **Meeting Type:** Local Board of Appeal and Equalization

Submitted By: Patrick D. Maghrak, City Assessor
Brian T. Northenscold, Appraiser

Title

LBAE Resolution No. 2025-01, Approving the Equalization of Assessed Valuations of Real and Personal Property in the City of Fridley

Background

Pursuant to Minnesota Statute § 274.01, the Local Board of Appeal and Equalization (LBAE) of the City of Fridley (City) meets annually to determine whether taxable property in the City has been properly valued and classified by the City Assessor (Assessor) and to consider appeals and adjustments as needed. The LBAE examines any appeals from property owners for the current year valuation or classification. Anoka County (County) mailed a notice of valuation to all property owners the week of March 17, 2025, and the City published a public notice on April 18, 2024, in the Official Publication (Exhibit D) and on the City website.

The Assessor communicated with any appellants and attempted to resolve any valuation concerns. If the two parties could not come to an agreement, the property owners were asked to appear before the LBAE and present a formal appeal. If the appellant was unable to attend the LBAE, they may enter a written appeal into the record and preserve their right to appeal to the County Board of Appeal and Equalization (CBAE).

An appeal must be substantiated by facts, along with the property owners being prepared to answer questions posed by the LBAE. If the Assessor had a chance to review the property prior to the meeting, the Assessor can present facts and information after the property owner, along with a recommendation. At that time, the LBAE may decide based on the information presented. Three possible courses of action may be taken: 1) affirm, 2) reduce, or 3) increase the 2025 Estimated Market Value (EMV). If the Assessor has not reviewed the property prior to the meeting, the LBAE should ask the Assessor to review the property and present their findings to the LBAE at a reconvened meeting. If the LBAE does not resolve their concerns of the appellant(s), they may appeal to the CBAE, which will be held on June 16, 2025, at 6:00 p.m. at the Anoka County Government Center.

As of April 22, 2025, staff has identified 2 properties requiring action by the LBAE to their EMVs (Exhibit A), of which 1 property requested an appeal to the CBAE as of that date . Staff have been receiving phone calls and staff are available to discuss appeals until 4:30 p.m. on April 28. After that, anyone wishing to appeal may attend this evening's meeting to address the LBAE.

The LBAE may modify these exhibits after holding their public hearings. Staff also prepared the annual LBAE report (Exhibit B), which includes sales data, a map of the reassessment area, performance measures and other information related to the property assessment process.

Recommendation

Staff recommend the approval of LBAE Resolution No. 2025-01.

Focus on Fridley Strategic Alignment

____	Vibrant Neighborhoods & Places	____	Community Identity & Relationship Building
X	Financial Stability & Commercial Prosperity	____	Public Safety & Environmental Stewardship
____	Organizational Excellence		

Attachments and Other Resources

- Local Board of Appeals and Equalization Resolution No. 2025-01
- Exhibit A: Estimated Market Value Changes/ County Board of Appeal and Equalization Acknowledgements
- Exhibit B: LBAE Report
- Exhibit C: Affidavit of Publication

Local Board of Appeals and Equalization Resolution No. 2025-01

Approving the Equalization of Assessed Valuations of Real and Personal Property as Recommended by the Local Board of Appeal and Equalization for 2025

Whereas, the Local Board of Appeal and Equalization (LBAE) convened and conducted a public hearing on April 28, 2025 to consider appeals to the classification and/or estimated market value (EMV) assessment of properties located within the City of Fridley (City); and

Whereas, the EMV is an overview of the 2025 assessments and informs the LBAE of the compliance with State laws and regulations pertaining to the reappraisal and analysis of market conditions; and

Whereas, the property owners listed in Exhibit A either resolved their respective appeal regarding their property with the City Assessor or attended the LBAE meeting on April 28, 2025 to appeal the classification and/or EMV assessment of their properties within the City; and

Whereas, following the completion of its hearings, the LBAE fixed and approved the assessed EMV to each property listed in Exhibit A and submitted the same to the City Clerk; and

Whereas, the LBAE was unable to reach consensus regarding those appeals listed in Exhibit B, preserving the right of those appellants to appeal to the Board of Appeal and Equalization for Anoka County; and

Now, therefore be it resolved, that the Local Board of Appeal and Equalization of the City of Fridley hereby accepts and approves the 2025 report of the City Assessor; and

Be it further resolved, that the Local Board of Appeal and Equalization hereby approves the adjustments in estimated market value outlined in Exhibit A; and

Be it further resolved, that the Local Board of Appeal and Equalization hereby acknowledges and affirms those properties outlined in Exhibit B, preserving the rights of those appellants listed therein to proceed to the Board of Appeal and Equalization for Anoka County.

Passed and adopted by the City Council of the City of Fridley this 28th day of April, 2025.

____
Dave Ostwald – Mayor

Attest:

____
Melissa Moore – City Clerk

Exhibit A

Estimated Market Value (EMV) Changes/ County Board of Appeal and Equalization Acknowledgements

No.	Property Owner(s) Name	Property Address	Parcel Identification Number	Original 2025 EMV	Adjusted 2025 EMV
1	YELLOW BRICK ROAD INVESTMENTS LLC	6499 University Ave. NE	14-30-24-31-0101	$3,440,800	$2,650,000
2	KLMB TRANSPORTATION INC	8201 Hickory St. NE	03-30-24-14-0009	$3,020,600	No change
3					
4					
5					
6					
7					
8					
9					
10					

City of Fridley

2025 Board of Equalization Meeting

Fridley, Minnesota • April 28, 2025

Board of Equalization Meeting

Fridley, Minnesota • April 28, 2025

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Board of Equalization Meeting

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Assessment Calendar

January 2	2025 Market Values for Property Established
February 1	Final Day to File for an Exemption from Taxation
March 1	Final Day to Deliver Assessment Records to County
March 17	2025 Valuation Notices Mailed
April 28	Local Board of Appeal and Equalization (7:00 PM)
April 30	Final Day to File a Tax Court Petition for 2024 Assessment
May 15	First Half Payable 2025 Taxes Due
May 15	Final Day to pay first half of personal property taxes
May 29	First Date for Manufactured homes assessed as personal property to establish homestead
June 16	County Board of Appeal and Equalization (6:00 PM)
July 1	2025 Assessment Finalized
July 1	Date by which taxable property becomes exempt
August 15	Final Day to File for 2024 Property Tax Refund
August 31	Final Day to Pay the First Half Manufactured Home Taxes
October 1	Final Day to File for 1b (Blind/Disabled) with Commissioner of Revenue
October 15	2025 Abstract to the Department of Revenue
November 15	Second Half Pay 2025 Taxes Due
November 24	Anticipated Day to mail 2025 Proposed Tax Notices
December 31	Last Day to Establish Homestead for Roll 2025 assessment

Assessment & Valuation Timeline Roll 2025/Pay 2026

October 1, 2023, through September 30, 2024

- Sales are analyzed and then qualified for the sales ratio study. Qualified sales will be used to determine the changes needed to reach the target level of assessment.

April 30, 2024, through September 30, 2024

- Quintile Inspection of 20% of the city, and property data cards updated to reflect current condition and any new construction.

October 1, 2024, through December 30, 2024

- Inspection of prior years' permit work that was not complete and inspection of new permit work for the current year.
- Ratio reports are run to determine the current level of assessment and the percentage changes needed in the land and improvements to meet the target level of assessment.

January 2, 2025

- The estimated value is effective as of this date.

March 17, 2025

- Tax Statement and Value Notices sent. Staff fields calls from owners at this point as the first step in the appeal process.

April 28, 2025

- The Local Board of Appeal and Equalization meets to hear owner appeals of valuation or classification.

June 16, 2025

- The County Board of Appeal and Equalization meets to hear owner appeals unresolved at the local level.

July 1, 2025

- The 2024 valuation and classification are certified.

November 24, 2025

- Truth in Taxation notices are sent. Staff fields calls from owners and directs them to the appropriate taxing authority.

The 2025 Assessment

The 2025 assessment should reflect the 2024 market conditions. Sales of property are constantly analyzed to chart the activity of the marketplace. The Assessing staff does not create value; they only measure its movement.

Assessing property values equitably is part science, part judgment and part communication skill. Training as an assessor cannot tell us how to find the "perfect" value of a property, but it does help us consistently produce the same estimate of value for identical properties. That after all, is the working definition of equalization.

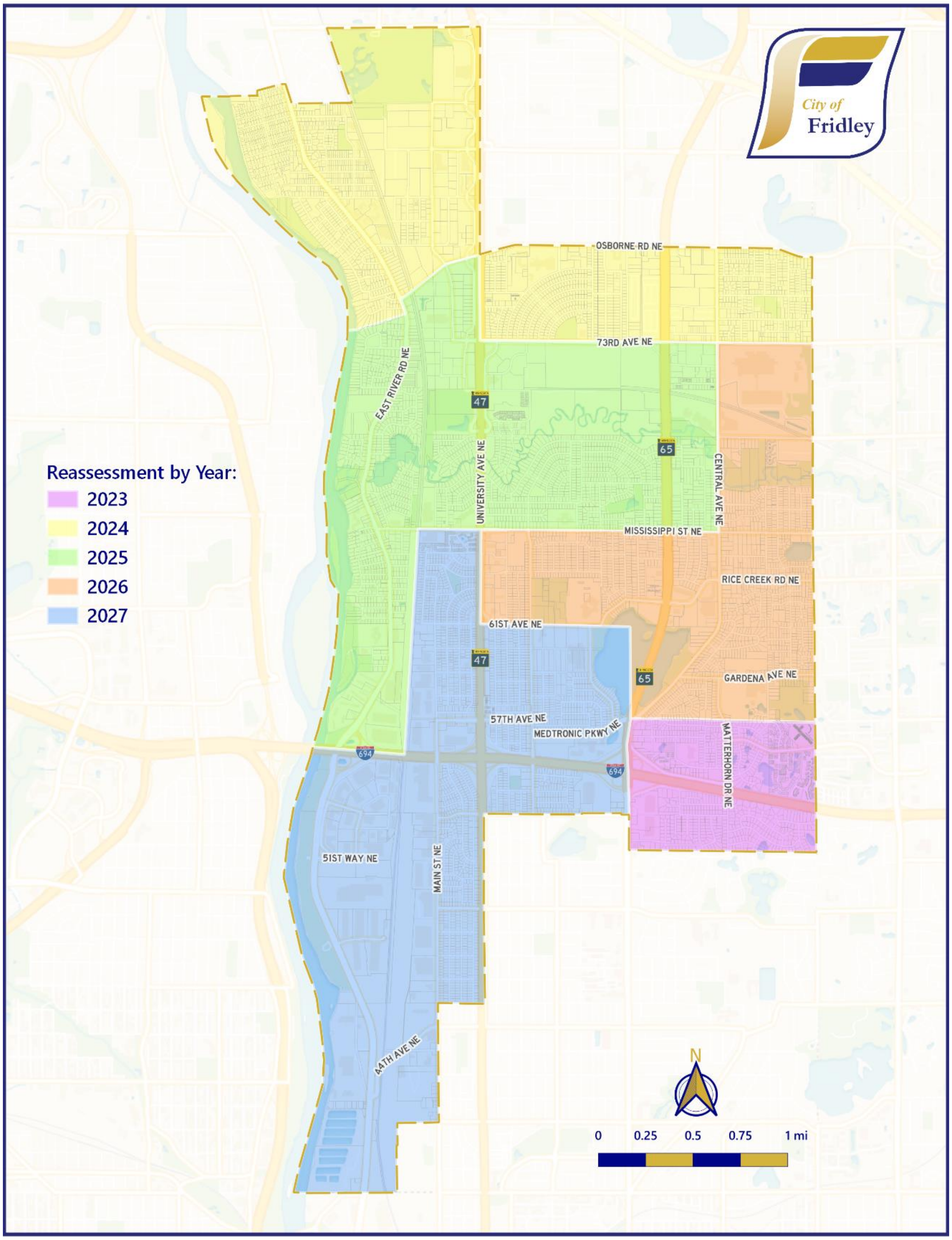
As of January 2, 2025, there were 10,482 parcel/accounts in the City of Fridley (City). This total includes:

- 8718 residential parcels.
- 585 non-taxable parcels.
- 500 commercial and industrial parcels.
- 197 apartment/nursing home parcels.
- 404 manufactured home accounts.
- 31 personal property accounts.
- 17 railroad parcels.
- 26 tax forfeit; and
- 4 utility parcels.

Current state law mandates that all property must be re-assessed each year and physically reviewed once every five years. The City also inspects all properties with new construction each year. During 2024, the City reviewed 1,763 taxable properties and verified appraisable items that determine value. Where staff did not receive a response to a request for interior inspection, an estimate of value was made based on what was found to be typical for the neighborhood.

A map illustrating the areas recently reviewed by the city and those areas to be visited in the future may be found on the following page. The area in yellow is under review this year, while the area shaded in purple was the subject of last year's review.

2025 Quintile Map



Reassessment

State Statute reads: "All real property subject to taxation shall be listed and reassessed every year with reference to its value on January 2nd preceding the assessment." This has been done, and the owners of property in Anoka County have been notified of any value change. Minnesota Statute 273.11 reads: "All property shall be valued at its market value."

It further states that "In estimating and determining such value, the Assessor shall not adopt a lower or different standard of value because the same is to serve as a basis for taxation, nor shall the assessor adopt as a criterion of value the price for which such property would sell at auction or at a forced sale, or in the aggregate with all the property in the town or district; but the assessor shall value each article or description of property by itself, and at such sum or price as the assessor believes the same to be fairly worth in money." The statute says all property shall be valued at market value, not may be valued at market value. This means that no factors other than market factors should affect the assessor's value and the subsequent action by the Board of Appeal and Equalization.

Market Value

Market value has been defined many ways. One way used by many appraisers is outlined below.

The most probable price that a property should bring in a competitive and open market under all condition's requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by any undue stimulus. Implicit in this definition are the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. Buyers and sellers are typically motivated.
2. Both parties are well informed or well advised, and act in what they consider their own best interests.
3. A reasonable time is allowed for exposure in the open market.
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Authority of the Local Board of Equalization

Assessments of property are made to provide the means for the measuring of the relative share of each taxpayer in the meeting of the costs of local government. It is the duty of the Assessor to assess all real and personal property, except that which is exempt or taxable under some special method of taxation. If the burden of local government is to be fairly and justly shared among the owners of all property of value, it is necessary that all taxable property is listed on the tax rolls and that all assessments are made accurately.

Whenever any property that should be assessed is omitted from the tax rolls, an unfair burden falls upon the owners of all property that has been assessed. If any property is undervalued in relation to the other property on the assessment record, the owners of the other property are called upon automatically to assume part of the tax burden that should be borne by the undervalued property. Fairness and justice in property taxation demands both completeness and equality in assessment.

Minnesota Statutes Section 274.01 provides that the council of each city shall be or appoint a Board of Appeal and Equalization (Local Board). The charter of certain cities provides for the establishment of a Local Board. The provisions of Section 274.01 and this regulation apply to all Boards of Appeal or Boards of Equalization.

The 2003 Legislature enacted State Statute 274.014, which requires that there be at least one member at each meeting of a Local (beginning in 2006) who has attended an appeals and equalization course developed or approved by the Commissioner of Revenue within the last four years.

Section 274.01 states the county assessor shall fix a date for each Local Board to meet for the purpose of reviewing the assessment of property in its respective town or city. The county assessor is required to serve written notice to the clerk of each of such bodies on or before February 15th of each year.

These meetings are required to be held between April 1st and May 31st; and the clerk of the Local Board is required to give published and posted notice at least ten days before the date set for the first meeting.

The Local Board of any city, unless a longer period is approved by the Commissioner of Revenue, must complete its work, and adjourn within twenty days (20) from the time of convening specified in the notice of the clerk. No action taken after such date shall be valid.

A request for additional time to complete the work of the Local Board must be addressed to the Commissioner of Revenue in writing. The Commissioner's approval is necessary to legalize any procedure after the expiration of the twenty-day period.

The Commissioner of Revenue will not, however, extend the time for Local Boards to meet beyond the time when the County Board of Equalization meets, which is in the first two weeks of June.

The authority of the Local Board extends over the individual assessments of real and personal property. The Local Board does not have the power to increase or decrease by percentage all the assessments in the district of a given class of property. Changes in aggregate assessments by classes are made by the County Board of Equalization.

Although the Local Board has the authority to increase or reduce individual assessments, the total of such adjustments must not reduce the aggregate assessment made by the Assessor by more than one percent of said aggregate assessment. If the total of such adjustments does lower the aggregate assessment made by the Assessor by more than one percent, none of the adjustments will be allowed. This limitation does not apply, however, to the correction of clerical errors or to the removal of duplicate assessments.

The Local Board does not have the authority in any year to reopen former assessments on which taxes are due and payable. It only considers the assessments that are in process in the current year. Adjustment of prior assessed value or classification can be made only by the process of abatement or by legal action.

In reviewing the individual assessments, the Local Board may find instances of undervaluation. Before it can raise the market value of property, it must notify the owner. The law does not prescribe any form of notice except that the person whose property is to be increased in value must be notified of the intent of the Local Board to make the increase. The Local Board meetings assure a property owner an opportunity to contest any other matter relating to the taxability of their property. It is required to review the matter and make any corrections that it deems just.

When a Local Board convenes, it is necessary that a majority of the members be in attendance in order that any valid action may be taken. The local assessor is required by law to be present with their assessment data available. They are also required to take part in the proceedings but have no vote. In addition to the local assessor, the county assessor or one of their assistants is required to attend. The Local Board should proceed immediately to review the assessments of property. It should ask the local assessor and county assessor to present any tables that have been prepared, making comparisons of the current assessments in the district. The county assessor is required to have maps and tables relating particularly to land values for the guidance of Boards of Appeal and Equalization. Comparisons should be presented of assessments of types of property with previous years and with other assessment districts in the same county.

It is the primary duty of each Board of Appeal and Equalization to examine the assessment record to see that all taxable property in the assessment district has been properly placed upon the list and valued by the assessor. In case any property, either real or personal, has been omitted; the Local Board has the duty of making the assessment.

The complaints and objections of property owners, trustees or other legal entities who feel aggrieved with any assessments for the current year should be considered very carefully by the Local Board. Such assessments must be reviewed in detail and the Local Board has the authority to make corrections it deems to be just. The Local Board may recess from day to day until all cases have been heard. If complaints are received after the adjournment of the Local Board, they must be handled on the staff level; as a property owner cannot appear before a higher board unless he or she has first appeared at the lower board levels.

Pursuant to Minnesota Statute 274.01: the Local Board may not make an individual market value adjustment or classification change that would benefit the property in cases where the owner or other person having control over the property will not permit the assessor to inspect the property and the interior of any buildings or structures.

A non-resident may file written objections to their assessment with the county assessor prior to the meeting of the Local Board. Such objections must be presented to the Local Board for consideration while it is in session.

Before adjourning, the Local Board must produce a record of the official proceedings. The law requires that the proceedings be listed on a separate form which is appended to the assessment book. The assessments of omitted property must be listed in detail and all assessments that have been increased or decreased should be shown as prescribed in the form. After the proceedings have been completed, the record should be signed and dated by the members of the Local Board. It is the duty of the county assessor to enter changes by the Local Board in the assessment book of each district.

The Local has the opportunity of making a great contribution to the equality of all assessments of property in a district. No other agency in the assessment process has more knowledge of the property within a district that is possessed jointly by the individual members of the Local Board. The County or State Board of Equalization cannot give detailed attention to individual assessments that is possible in the session of the Local Board. The faithful performance of duty by the Local Board will make a direct contribution to the attainment of equality in meeting the costs of providing the essential services of local government.

The 2025 assessment should reflect market conditions for "Fair Market" sales from the period October 1, 2023, through September 30, 2024. These sales represent the motivations of typical buyers and sellers acting in their own best interest, free from undue influence. These sales were measured against assessed values at the time of each transaction and the resulting ratios were used to indicate any changes necessary to achieve the target level of assessment. The final step in the process is to time adjust the sales with Minnesota Department of Revenue trend information and make any needed adjustment to assure compliance with state required levels of assessment.

Market Values

During the 2024 study period, the city recorded 380 sales, of which staff considered 241 to be "arms-length" sales used to determine new market value.

In accordance with the results of these sales studies, modest adjustments were made to residential properties in all areas of the City. Neighborhood developments with predominantly starter home styles saw a slight increase and upper bracket homes saw slight increases.

The market is still short of inventory by historical standards, but prices remain stable as sellers are seeing fewer qualified or interested buyers in the marketplace. Sales volume for the 12 months studied to develop the 2025 assessment was down 3.31% and current conditions suggest similar market dynamics throughout the 2025 real estate market.

The 2025 assessment that is up for review has a total unaudited assessed value of $4,410,289,300 w/o new construction excluding exempt and forfeit property. Residential value increased 2.7%, Commercial/Industrial value was down 1.65% and apartment value was down .59%.

As of March 20, 2025, there were 24 homes listed for sale within North Star MLS and of those, seven had purchase agreements under contingency. Of the remaining 17 homes market times range from 1 day to as high as 91 days. Mortgage interest rates for a 30-year mortgage are around 6.75%.

Sales in the first six months of the 2026 assessment study period there have declined by 7.3%. There have been 139 sales with 10 in the $100,000 to $200,000 range, 53 sales in the $200,000 to $300,000 range, 61 sales in the $300,000 to $400,000 range, 13 sales in the $400,000 to $500,000 range and two sales over $500,000. When compared with the first 6 months of the 2025 assessment study period, the average selling price is down 2.2%, the average market time was 24 days last year while at this time and has seen an increase to almost 34 days, and sellers are getting nearly 100% of the listing price which is about the same as last year at 100.5%.

Change in Property Values 2024 vs. 2025

Unaudited initial values from Anoka County show Residential value increased from $2,362,505,100 in the 2024 assessment to a 2025 value of $2,425,256,700. Commercial/Industrial value decreased from $1,421,102,000 in 2024 to $1,350,565,000 in 2025; and Apartments decreased from $607,998,800 in 2024 to a 2025 value of $576,020,500. As a result of these changes, the time adjusted ratio for the 2025 assessment was 94.54% with a coefficient of dispersion (COD) of 5.69 and a price related differential (PRD) of 100.30 for residential properties, commercial properties were at 93.28, industrial properties (2 sales only) at 67.12 and apartments had a 100.82 ratio.

CREV Breakdown for Roll 2025 Study

Total Residential Sales	380	% of Total
Qualified Sales	241	63.0%
Unqualified Sales	139	37.0%

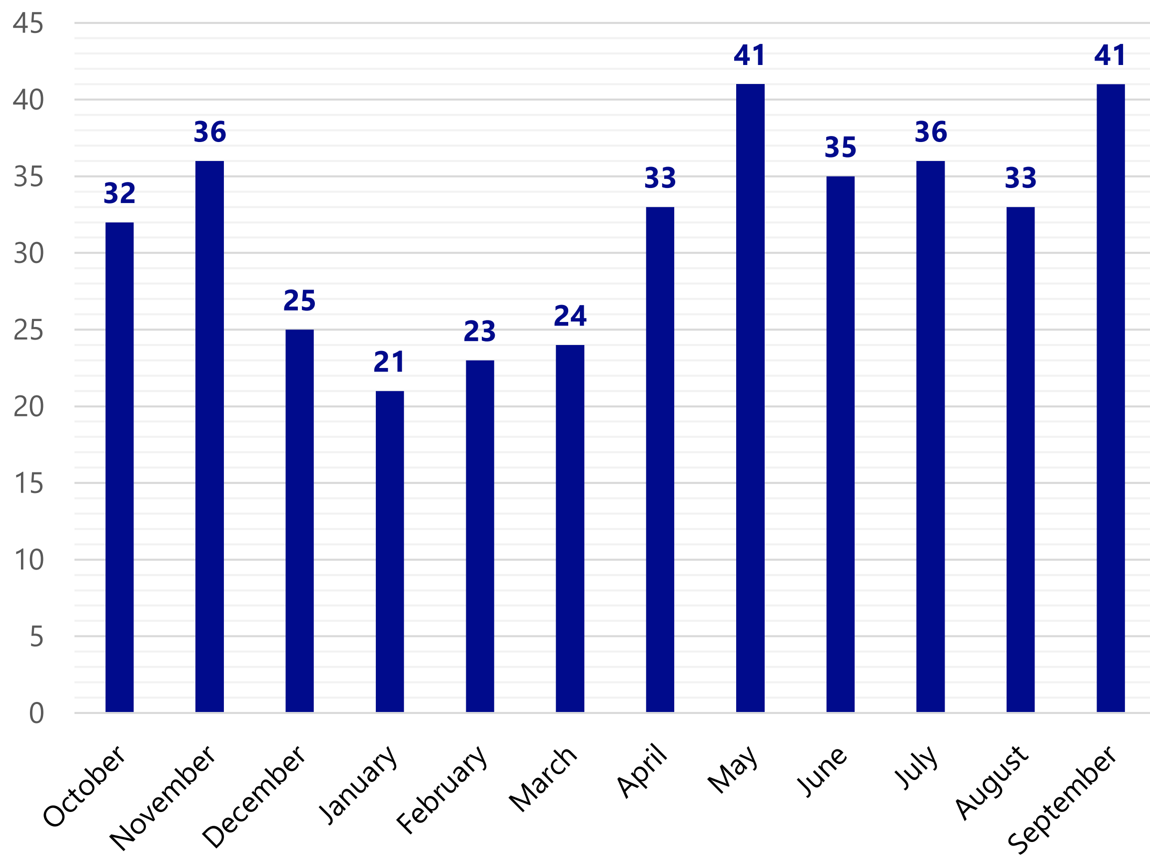
Rejection Codes and Reasons			% of Total
#1	Old Sale Outside 21-month Study Period	0	0.0%
#2	Relative Sale, Related Business	12	8.6%
#3	Government or Exempt Party Sale	2	1.4%
#4	Partial Interest Sale	1	0.7%
#5	Use Change	0	0.0%
#6	Unusual Financing, Non-Cash Financing	2	1.4%
#7	Physical Change or Renovation After Assessment Date	52	37.5%
#8	Deed Correction	0	0.0%
#9	Trade, Gift, Estate Sale Not Exposed to Market	19	13.7%
#10	Prior Interest Sale, Lease with Option to Buy	1	0.7%
#11	DOR Unique Code	0	0.0%
#12	DOR Unique Code	0	0.0%
#13	DOR Unique Code	0	0.0%
#14	CD Payoff, Mortgage Assumption	1	0.7%
#15	Foreclosure, Short Sale, Forced Sale, Legal Action	3	2.2%
#16	Assessor Value for Sale Year Not Available	1	0.7%
#17	Excessive Non-Real Property	0	0.0%
#18	Rewrite Terms / Default on CD	0	0.0%
#19	Relocation, Employee Transfer	1	0.7%

#20	Leaseback Sale for more than 6 months	0	0.0%
#21	Bank/HUD sales. Sales not exposed to the mkt.	2	1.4%
#22	Less than Min. Down pmt. on CD & over 1 year	1	0.7%
#23	Sales under Minimum Amount $3,000 / $10,000	0	0.0%
#24	Sale of Properties in More than One County	0	0.0%
#25	AG Preserve	0	0.0%
#26	Not Typical Market Sale	41	29.6%
#27	Court Ordered Value	0	0.0%
#28	Nursing Home / Mobile Park	0	0.0%
#29	Allocated Sale Price	0	0.0%
#30	Assessor Value Restricted by Plat Law	0	0.0%
#31	Assemblage	0	0.0%

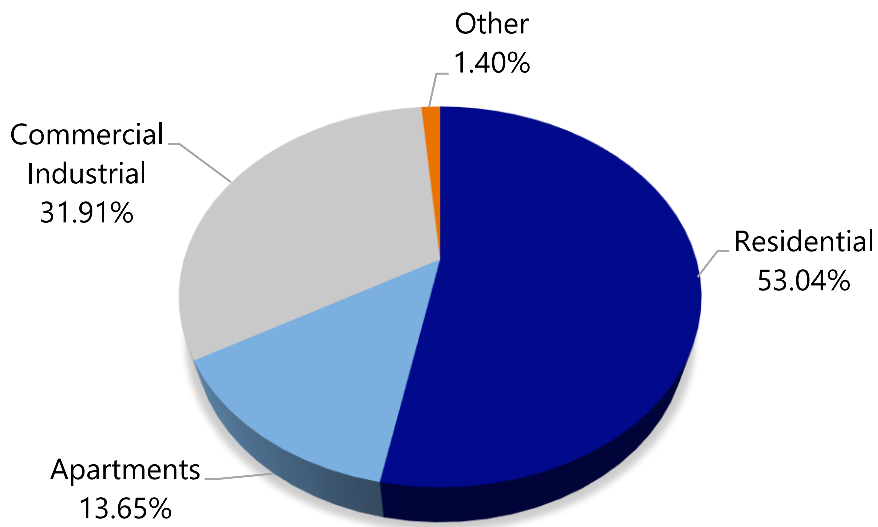
Monthly Sales During the Sales Study

Month / Quarter	Total Sales	Qualified	Unqualified
October	32	21	11
November	36	26	10
December	25	13	12
4th Quarter 2023	93	60	33
January	21	14	7
February	23	14	9
March	24	16	8
1st Quarter 2024	68	44	24
April	33	21	12
May	41	29	12
June	35	20	15
2nd Quarter 2024	109	70	39
July	36	21	15
August	33	20	13
September	41	26	15
3rd Quarter 2024	110	67	43
Annual Totals	**380**	**241**	**139**

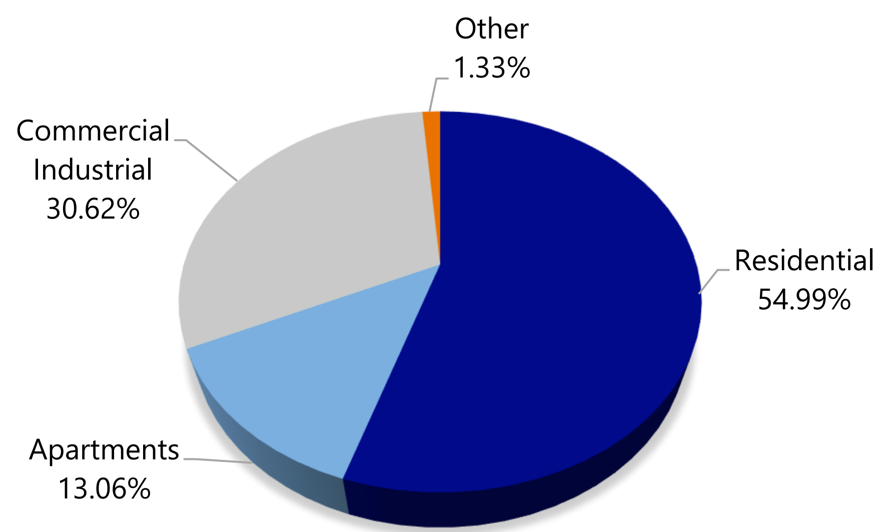
Monthly Sales 4th Qtr 2023 – 3rd Qtr 2024



2024-2025 Market Value Comparison



2024 Assessment
Percent of Total Market Value



2025 Assessment
Percent of Total Market Value

Residential Appraisal System

Per State Statute, each property must be physically inspected and individually appraised once every five years. For this individual appraisal, or in the event of an assessed value appeal, we use two standard appraisal methods to determine and verify the estimated market value of our residential properties:

1. First, an appraiser inspects each property to verify data. If we are unable to view the interior of a home on the first visit, a notice is left requesting a telephone call from the owner to schedule this inspection. Interior inspections are necessary to confirm our data on the plans and specifications of new homes and to determine depreciation factors in older homes.
2. To calculate the estimated market value from the property data we use a Computer Assisted Mass Appraisal (CAMA) system based on a reconstruction less depreciation method of appraisal. The cost variables and land schedules are developed through an analysis of stratified sales within the city. This method uses the "Principle of Substitution" and calculates what a buyer would have to pay to replace each home today less age-related depreciation.
3. A comparative market analysis is used to verify these estimates. The properties used for these studies are those that most recently have sold and by computer analysis, are most comparable to the subject property taking into consideration construction quality, location, size, style, etc. The main point in doing a market analysis is to make sure that you compare "apples with apples". This will make the comparable properties "equivalent to" the subject property and establish a probable sale price for the subject.

These three steps give us the information to verify our assessed value or to adjust it if necessary.

Sales Studies

According to State Law, it is the assessor's job to appraise all real property at market value for property tax purposes. As a method of checks and balances, the Department of Revenue uses statistics and ratios relating to assessed market value and current sale prices to confirm that the law is upheld. Assessors use similar statistics and sales ratios to identify market trends in developing market values.

A sales ratio is obtained by comparing the assessor's market value to the adjusted sales price of each property sold in an arms-length transaction within a fixed period. An "arms-length" transaction is one that is generated after a property has had sufficient time on the open market, between both an informed buyer and seller with no undue pressure on either party. The median or mid-point ratios are calculated and stratified by property classification.

The final calculation of ratios comes after time adjustments have been applied to sales as determined by the Minnesota Department of Revenues time trend studies. This effectively accounts for market changes throughout the study period and gives an accurate snapshot of where properties would expect to sell as of January 2nd of the assessment year.

Residential Appraisal System

The only perfect assessment would have a 100% ratio for every sale. This of course is impossible. Because we are not able to predict major events that may cause significant shifts in the market, the state allows a 15% margin of error.

The Department of Revenue adjusts the median ratio by the percentage of growth from the previous year's abstract value of the same class of property within the same jurisdiction. This adjusted median ratio must fall between 90% and 105%. Any deviation will warrant a state mandated jurisdiction-wide adjustment of at least 5%. To avoid this increase, the Anoka County Assessor requests a median sales ratio of 94.5%. If this level of assessment does not fall into the state time adjusted level then the County may apply an additional increase in structure rates to meet the required level.

In Anoka County, we can stratify the ratios by style, age, quality of construction, size, land zone and value. This assists us in appraising all our properties closer to our goal ratio.

Sales Statistics Defined

In addition to the median ratio, we can develop other statistics to test the accuracy of the assessment. Some of these are used at the state and county level also. The primary statistics used are:

Aggregate Ratio: This is the total market value of all sale properties divided by the total sale prices. It, along with the mean ratio, gives an idea of our assessment level. Within the city, we constantly try to achieve an aggregate and mean ratio of 94% to 95% to give us a margin to account for a fluctuating market and still maintain ratios within state mandated guidelines.

Mean Ratio: The mean is the average ratio. We use this ratio not only to watch our assessment level, but also to analyze property values by development, type of dwelling and value range. These studies enable us to track market trends in neighborhoods, popular housing types and classes of property.

Coefficient of Dispersion (COD): The COD measures the accuracy of the assessment. It is possible to have a median ratio of 93% with 300 sales, two ratios at 93%, 149 at 80% and 149 at 103%. Although this is an excellent median ratio, there is obviously a great inequality in the assessment. The COD indicates the spread of the ratios from the mean or median ratio. The goal of a good assessment is a COD of 10 to 20. A COD under 10 is considered excellent and anything over 20 will mean an assessment review by the Department of Revenue.

Appeals Procedure

Each spring Anoka County sends out a property tax bill. Three factors that affect the tax bill are:

- The amount your local governments (town, city, county, etc.) spend to provide services to your community,
- The taxable market value of your property, and
- The classification of your property (how it is used).

The assessor determines the final two factors. You may appeal the value or classification of your property.

Informal Appeal

- Property owners are encouraged to call the appraiser or assessor whenever they have questions or concerns about their market value, classification of the property, or the assessment process.
- Almost all questions can be answered during this informal appeal process.
- When taxpayers call questioning their market value, every effort is made to make an appointment to inspect properties that were not previously inspected.
- If the data on the property is correct, the appraiser can show the property owner other sales in the market that support the estimated market value.
- If errors are found during the inspection, or other factors indicate a value reduction is warranted, the appraiser can easily make the changes at this time.

Local Board of Equalization

- The Local Board includes the mayor and city council members.
- The Local Board meets during April and early May.
- Taxpayers can make their appeal in person or by letter.
- The assessor is present to answer any questions and present evidence supporting their value.

County Board of Appeal and Equalization

To appeal to the County Board of Appeal and Equalization, a property owner must first appeal to the Local Board of Appeal and Equalization.

- The County Board of Appeal and Equalization follows the Local Board of Appeal and Equalization in the assessment appeals process.
- Their role is to ensure equalization among individual assessment districts and classes of property.
- The County board meets in June. In 2025 it will commence on June 16th at 6:00 pm.

- A taxpayer must first appeal to the local board before appealing to the county board.

Decisions of the County Board of Appeal and Equalization can be appealed to the tax court.

Minnesota Tax Court

The Tax Court has statewide jurisdiction. Except for an appeal to the Supreme Court, the Tax Court shall be the sole, exclusive and final authority for the hearing and determination of all questions of law and fact arising under the tax laws of the state. There are two divisions of tax court: the small claims division and the regular division.

The **Small Claims Division of the Tax Court** only hears appeals involving one of the following situations:

- The assessor's estimated market of the property in the petition is less than $300,000.
- The entire parcel is classified as a residential homestead and the parcel contains no more than one dwelling unit.
- The entire property is classified as an agricultural homestead.
- Appeals involving the denial of a current year application for homestead classification of the property.

The proceedings of the small claims division are less formal, and property owners often represent themselves. There is no official record of the proceedings. *Decisions made by the small claims division are final and cannot be appealed further. Small claims decisions do not set precedent.*

The **Regular Division of the Tax Court** will hear all appeals, including those within the jurisdiction of the small claims division. *Decisions made here can be appealed to a higher court.*

The principal office for the Tax Court is in St. Paul. However, the Tax Court is a circuit court and can hold hearings at any other place within the state so that taxpayers may appear with as little inconvenience and expense to the taxpayer as possible. Appeals of property located in Anoka County are heard at the Anoka County Courthouse, with trials scheduled to begin on Thursdays. Three judges make up the Tax Court. Each may hear and decide cases independently. However, a case may be tried before the entire court under certain circumstances.

The petitioner must file in tax court on or before April 30 of the year in which the tax is payable.

Sample Valuation Notice

Anoka County
Alex Guggenberger, County Assessor
Property Records and Taxation
2100 3rd Avenue
Anoka, MN 55303
(763) 324-1175
www.anokacountymn.gov

ANOKA COUNTY

Property ID Number: 11-30-24-55-0555

Taxpayer(s):
JOHN Q RESIDENT
1234 ANYWHERE ST NE
FRIDLEY MN 55432

Property Description:
LOT 125 BLK 21 ANYWHERE ADDITION

Owner(s): JOHN Q RESIDENT

VALUATION NOTICE

2025 Values for Taxes Payable in **2026**

Property tax notices are delivered on the following schedule:

Step 1 — **Valuation and Classification Notice**
Class: RES HSTD
Estimated Market value: $324,800
Homestead Exclusion: $17,336
Taxable Market Value: $307,264
See Details Below.

Step 2 — **Proposed Taxes Notice**
2026 Proposed Tax: *Coming November 2025*

Step 3 — **Property Tax Statement**
1st Half Taxes:
2nd Half Taxes:
Total Taxes Due in 2026:
Coming March 2026

The time to appeal or question your CLASSIFICATION or VALUATION is NOW!

It will be too late when proposed taxes are sent.

Property Address: 1234 ANYWHERE ST NE , FRIDLEY MN 55432-0000

Your Property's Classification(s) and Values

	Taxes Payable In 2025 (2024 Assessment)	Taxes Payable In 2026 (2025 Assessment)
The assessor has determined your property's classification(s) to be:	RES HSTD	RES HSTD
☐ ***If this box is checked, your classification has changed from last year's assessment.***		
The assessor has estimated your property's market value to be:		
Estimated Market Value (EMV)	**$315,500**	**$324,600**
Several factors can reduce the amount that is subject to tax:		
Green Acres Value Deferral		
Rural Preserve Value Deferral		
Open Space Value Deferral		
Platted Vacant Land Exclusion		
Exclusion for Veterans with Disabilities		
Mold Damage Exclusion		
Homestead Market Value Exclusion	$18,155	$17,336
Taxable Market Value (TMV)	**$297,345**	**$307,264**
The following values (if any) are reflected in your estimated and taxable market values:		
New Improvement Value		

The classification(s) of your property affect the rate at which your value is taxed.

How to Respond

If you believe your valuation and property class are correct, it is not necessary to contact your assessor or attend any listed meetings.

If you have concerns about the information on this notice, **please contact your assessor**. If your questions or concerns are not resolved, more formal appeal options are available.

Please read the back of this notice for important information about the formal appeal process.

Property information is available for viewing Monday - Friday, 8:00 a.m. - 4:30 p.m. at the Anoka County Government Center, Room 119 Public Research Area, 2100 3rd Ave., Anoka, or online at www.anokacountymn.gov

The following meetings are available to discuss or appeal your value and classification:

Local Board of Appeal and Equalization/Open Book
April 28, 2025 7:00pm -
Fridley - Updates at City website
7071 University Ave. NE, Fridley, MN 55432
To discuss value please call
Real Estate Parcel: 763-572-3537 or 763-572-3536

County Board of Appeal and Equalization Meeting
June 16, 2025 6:00pm -
Anoka County Government Center
2100 3rd Avenue, Anoka, MN 55303 Room #705
Appointments are encouraged
To Schedule an appointment please call - 763-324-1175

Print Date: 03/19/25

Minnesota Statutes

274.01 BOARD OF APPEAL AND EQUALIZATION.

Subdivision 1. **Ordinary board; meetings, deadlines, grievances.**

(a) The town board of a town, or the council or other governing body of a city, is the board of appeal and equalization except (1) in cities whose charters provide for a board of equalization or (2) in any city or town that has transferred its local board of review power and duties to the county board as provided in subdivision 3. The county assessor shall fix a day and time when the board of equalization shall meet in the assessment districts of the county. Notwithstanding any law or city charter to the contrary, a city board of equalization shall be referred to as a board of appeal and equalization. On or before February 15 of each year the assessor shall give written notice of the time to the city or town clerk. Notwithstanding the provisions of any charter to the contrary, the meetings must be held between April 1 and May 31 each year. The clerk shall give published and posted notice of the meeting at least ten days before the date of the meeting.

The board shall meet at the office of the clerk to review the assessment and classification of property in the town or city. No changes in valuation or classification which are intended to correct errors in judgment by the county assessor may be made by the county assessor after the board has adjourned in those cities or towns that hold a local board of review; however, corrections of errors that are merely clerical in nature or changes that extend homestead treatment to property are permitted after adjournment until the tax extension date for that assessment year. The changes must be fully documented and maintained in the assessor's office and must be available for review by any person. A copy of the changes made during this period in those cities or towns that hold a local board of review must be sent to the county board no later than December 31 of the assessment year.

(b) The board shall determine whether the taxable property in the town or city has been properly placed on the list and properly valued by the assessor. If real or personal property has been omitted, the board shall place it on the list with its market value and correct the assessment so that each tract, or lot of real property, and each article, parcel, or class of personal property, is entered on the assessment list at its market value. No assessment of the property of any person may be raised unless the person has been duly notified of the intent of the board to do so. On application of any person feeling aggrieved, the board shall review the assessment or classification, or both, and correct it as appears just. The board may not make an individual market value adjustment or classification change that would benefit the property if the owner or other person having control over the property has refused the assessor access to inspect the property and the interior of any buildings or structures as provided in section 273.20. A board member shall not participate in any actions of the board which result in market value adjustments or classification changes to property owned by the board member, the spouse, parent, stepparent, child, stepchild, grandparent, grandchild, brother, sister, uncle, aunt, nephew, or niece of a board member, or property in which a board member has a financial interest. The relationship may be by blood or marriage.

(c) A local board may reduce assessments upon petition of the taxpayer, but the total reductions must not reduce the aggregate assessment made by the county assessor by more than one percent. If the total reductions would lower the aggregate assessments made by the county assessor by more than one percent, none of the adjustments may be made. The assessor shall correct any clerical errors or double assessments discovered by the board without regard to the one percent limitation.

(d) A local board does not have authority to grant an exemption or to order property removed from the tax rolls.

(e) A majority of the members may act at the meeting and adjourn from day to day until they finish hearing the cases presented. The assessor shall attend, with the assessment books and papers, and take part in the proceedings, but must not vote. The county assessor, or an assistant delegated by the county assessor shall attend the meetings. The board shall list separately, on a form appended to the assessment book, all omitted property added to the list by the board and all items of property increased or decreased, with the market value of each item of property, added or changed by the board, placed opposite the item. The county assessor shall enter all changes made by the board in the assessment book.

(f) Except as provided in subdivision 3, if a person fails to appear in person, by counsel, or by written communication before the board after being duly notified of the board's intent to raise the assessment of the property, or if a person feeling aggrieved by an assessment or classification fails to apply for a review of the assessment or classification, the person may not appear before the county board of appeal and equalization for a review of the assessment or classification. This paragraph does not apply if an assessment was made after the local board meeting, as provided in section 273.01, or if the person can establish not having received notice of market value at least five days before the local board meeting.

(g) The local board must complete its work and adjourn within 20 days from the time of convening stated in the notice of the clerk unless a longer period is approved by the commissioner of revenue. No action taken after that date is valid. All complaints about an assessment or classification made after the meeting of the board must be heard and determined by the county board of equalization. A nonresident may, at any time, before the meeting of the board file written objections to an assessment or classification with the county assessor. The objections must be presented to the board at their meeting by the county assessor for its consideration.

Subd. 2. **Special board; duties delegated.**

The governing body of a city, including a city whose charter provides for a board of equalization, may appoint a special board of review. The city may delegate to the special board of review all the powers and duties in subdivision. The special board of review shall serve at the direction and discretion of the appointing body, subject to the restrictions imposed by law. The appointing body shall determine the number of members of the board, the compensation, and expenses to be paid, and the term of office of each member. At least one member of the special board of review must be an appraiser, realtor, or other person familiar with property valuations in the assessment district.

Subd. 3. **Local board duties transferred to the county.**

The town board of any town or the governing body of any home rule charter or statutory city may transfer its powers and duties under subdivision 1 to the county board, and no longer perform the function of a local board. Before the town board or the governing body of a city transfers the powers and duties to the county board, the town board or city's governing body shall give public notice of the meeting at which the proposal for transfer is to be considered. The public notice shall follow the procedure contained in section 13D.04, subdivision 2. A transfer of duties as permitted under this subdivision must be communicated to the county assessor, in writing, before December 1 of any year to be effective for the following year's assessment. This transfer of duties to the county may either be permanent or for a specified number of years, provided that the transfer cannot be for less than three years. Its length must be stated in writing. A town or city may renew its option to transfer. The option to transfer duties under this subdivision is only available to a town or city whose assessment is done by the county.

Ad Number: 0000514629-01
Insertion Number: N/A
Size: 1 Col x 3.5 in
Color Type: 0

Advertiser: City of Fridley
Agency: N/A
Section-Page-Zone(s): D-3-All
Description:

The Minnesota Star Tribune
Business
Friday, April 18, 2025

Item 1.

The Minnesota Star Tribune

CLASSIFIEDS + JOBS + PUBLIC NOTICES

GOODS • CARS • JOBS • MORTGAGE FORECLOSURES • LEGAL NOTICES • 612.673.7000 • 800.927.9233

Legal Notices

CITY OF CHAMPLIN
ORDINANCE NO. 908

ORDINANCE AMENDING CHAPTER 62 – VEGETATION, ARTICLE II SHADE TREE DISEASES AND PESTS, SECTION 62-25 AND 62-26

Sec. 62-25. Procedure for removal of infected trees and wood.

Whenever the tree inspector is notified with reasonable certainty that the infestation exists in any tree or wood in any public or private place in the city, ~~he~~ **the Tree Inspector** shall proceed as follows:

(1) If the tree inspector finds that the danger of infestation of other shade trees is not imminent because of the dormancy of the infected tree or trees, ~~he~~ **the Tree Inspector** shall declare such trees as being in noncompliance with this article as of April 1 of the following year and then shall proceed as follows:

a. Abating the nuisance as a public improvement under Minn. Stats. Ch. 429; or

b. Abating the nuisance as provided in section 62-24.

(2) If the tree inspector finds that danger of infestation of other shade trees is imminent, ~~he~~ **the Tree Inspector** shall notify the property owner by mail that the nuisance must be abated within a specified time, not more than ~~20~~ **90** days from the date of mailing of such notice. After the expiration of the time limited by the notice, ~~he~~ **the Tree Inspector** may abate the nuisance.

. . . .

Sec. 62-26. Duties of owner when notified, responsibility for removal and disposal.

(a) Any owner of real estate in the city who is notified of the existence of diseased trees on ~~his~~ **their** property as provided in section 62-25, must within ~~20~~ **90** days from the mailing of said notice, cut down said diseased trees either by ~~himself~~, **themselves**, or by a licensed private contractor.

(b) Any owner of real estate in the City whose property is adjacent to a roadway must keep trees to a clearance of 16 feet above roadway and 10 feet above sidewalks.

~~(b)~~ **(c)** All remaining stumps on private and public property must be completely debarked to the ground line or chipped down to six inches below ground level.

~~(c)~~ **(d)** All parts, branches and brush shall be removed to a designated disposal site.

~~(d)~~ **(e)** The owner of property on which abatement or removal procedures are performed under this section shall be personally liable for the cost of any such service. As soon as the service has been completed and the cost determined, the city clerk shall prepare a bill and mail it to such owner and thereupon the bill shall be immediately due and payable at the office of the city clerk.

~~(e)~~ **(f)** The city shall not be responsible for the disposal of diseased trees and tree parts from private property if the property owner cuts down said trees either by ~~himself~~ **themselves** or by a licensed contractor.

Additions: **Bold**
Deletions: ~~Strikethrough~~

First Reading: March 24, 2025
Second Reading/
Adoption: April 14, 2025

Attest:

Ryan Sabas, Mayor
Julie Tembreull, City Clerk

Legal Notices

City of Fridley
Local Board of Appeal and Equalization

Notice is hereby given that the Local Board of Appeal and Equalization (LBAE) for the City of Fridley shall meet on April 28, 2025, at 7:00 p.m. at the Fridley Civic Campus. The purpose of this meeting is to determine whether taxable property in the jurisdiction has been properly valued and classified by the City Assessor, and to determine whether corrections need to be made. This may affect your 2026 property taxes.

If you believe the value or classification of your property is incorrect, please contact the City Assessor at 763-572-3536 or 763-572-3537 to discuss your concerns. Written appeals are due to the City Assessor by 4:30 p.m. on April 28, 2025. If you are still not satisfied with the valuation or classification after discussing it with the City Assessor, you may appear before the LBAE. The LBAE shall review the valuation, classification, or both if necessary, and shall correct them if needed. Generally, an appearance before the LBAE is required by law before an appeal can be taken to the Anoka County Board of Appeal and Equalization.

Published: April 18, 2025

NOTICE
The minutes of the Scott County Board of Commissioners meeting of April 1, 2025 are available at: scottcountymn.gov/countyboard

Certificates of Assumed Name

NOTICE OF ADDRESS AMENDMENT TO ASSUMED BUSINESS NAME
This is to notify the public that Ambia Energy LLC, whose principal place of business is located at 335 S 560 W, Suite 100, Lindon, UT 84042, has filed the necessary Certificate of Assumed Name with the Minnesota Secretary of State and is doing business under the assumed name of Ambia Solar.

Proposals for Bids

City of Cambridge
RFQ for Professional Engineering and Architectural Services for the Cambridge Airport

The City of Cambridge is requesting Statements of Qualification ("RFQ Proposal") from interested and qualified consultants for professional engineering and architectural services for the Cambridge Municipal Airport ("Airport"). Professional, technical, and advisory services are needed for projects identified in the Airport's Capital Improvement Plan.

Information regarding this RFQ can be found on the City of Cambridge website www.ci.cambridge.mn.us or by contacting Lucas Milz, Airport Manager at lmilz@ci.cambridge.mn.us or 763-689-1800.

Submissions should be made no later than 12:00 PM on May 6, 2025

Garage Sales - Minneapolis

2025 Star Tribune Citywide/Neighborhood Garage Sale Calendar

PUBLICATION DATE:
Sunday, May 18, 2025

Call **612-673-7000** or email **placeads@startribune.com** to promote your sale in the calendar.

Deadline: May 13, 5pm

107 Home & Commercial Services

HANDYMEN FOR HIRE Transform your indoor or outdoor space with our professional handyman and renovation services! Our Services: Flooring, Electric Work, Painting, Property Maintenance, Repairs and Renovations & More! 612-210-4645 or EnochSol@yahoo.com

"J MENDOZA LANDSCAPE" MULCH*ROCK*PLANTS*SOD*TREE PRUNING*SPRING/FALL CLEANUP CALL/TXT FREE ESTM! **612-558-6092**

107 Home & Commercial Services

J. Brothers Landscaping
Retaining walls, pavers, mowing, mulch, new sod, rocks, gutter cleaning. SPRING & FALL CLEAN-UPS. Free estimates.
10% OFF COMPETITORS!
612-380-4468

LANDSCAPING & PATIOS
www.HappyYardMN.com
SPRING CLEAN-UPS & GUTTER CLEANING! Shrub & brush removal. Trees, tree & shrub trimming. Sod installation, lawn seeding, top soil, sod removal. Any type of landscaping, grading yards, river rocks, mulch, garden, patio installation. Privacy & chain link fence installation & repairs. Deck repair. Wall & garden timbers, block retaining walls. Stump grinding. Power washing. Staining.
Residential & Commercial
20% Off Competitors!
J. Mendoza 612-990-0945

PAINTING - G.R.'s Painting Wallpaper Removal. Woodworking.. Int/Ext. Free Est. Low Rates. 20 Yrs Exp. In Fridley. Grant 763-789-2510

324 Collectibles

ALWAYS BUYING Toys, sports cards, Tonkas, Hot Wheels, die cast, action figs, models, tractors 612-384-9569

ULTIMATE COLLECTIBLES GIGANTIC SALE Ultimate Collectibles in Hopkins is running a sale from 9AM-2:30PM on Saturday, April 19 at the Hopkins VFW. We will be offering thousands of unopened toys and action figures, sports cards, records, Pokemon, comic books, video games, more! We expect to have 60 tables of products available. See our Facebook page "Ultimate Collectibles Records Sports Cards" for videos & photos. Cash only. 952-452-9933

395 Misc. For Sale & Wanted

I BUY (working or not) lawn tractors, chainsaws, trailers, ATVs, tillers, snowblowers, old motorcycles **612.423.3003**

PINBALL MACHINES WANTED
Any condition. Can pick up. 40+ yrs exp. 612-747-8458 **www.juliespinball.com**

404 Dogs

English Springer Spaniel Puppies AKC 5M 3F Dews, Tails, 1st shots and vet checked. Parents genetically tested. Ready after May 6th $1,000 Chaska MN, call/text (952) 807-6181

Shelties AKC Ready after April 24th. Blue merles & Tri colored $800. 218-768-2793

Shih-poo pups M/F, brn/white,blk/wh, 1st shots, vet checked, guar. Lic. #MN157255. $641 507-368-4857

TEDDY BEAR PUPS Tiny, non-shed, hypoallergenic $895. **ALSO MINI DACHSHUND PUPS** Lots of colors, starting at $895. Vacc, health guar. Delivery possible. 608-632-7433

420 Campgrounds & RV Parks

Seasonal Campsites Lake Osakis 320-859-2175 www.linwoodresort.com

VEHICLES WANTED

$$$$$ CASH FOR CARS $$$$$ Repairables or Junkers **612.414.4924**

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 conditions of the following described mortgage:
DATE OF MORTGAGE: May 29, 2013
MORTGAGOR: Robert N. Squire and Carla Silveira Squire, husband and wife.
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Citibank, N.A., its successors and assigns.
DATE AND PLACE OF RECORDING: Recorded June 4, 2013 Hennepin County Recorder, Document No. A09961507.
ASSIGNMENTS OF MORTGAGE: Assigned to: NewRez LLC d/b/a Shellpoint Mortgage Servicing. Dated August 9, 2023 Recorded August 11, 2023, as Document No. 11222127.
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100011511236477502
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Citibank, N.A.
RESIDENTIAL MORTGAGE SERVICER: NewRez LLC d/b/a Shellpoint Mortgage Servicing
MORTGAGED PROPERTY ADDRESS: 11516 100th Place North, Maple Grove, MN 55369
TAX PARCEL I.D. #: 11-119-22-12-0057
LEGAL DESCRIPTION OF PROPERTY: Lot 23, Block 1, Fountain Park, Hennepin County, Minnesota.
COUNTY IN WHICH PROPERTY IS LOCATED: Hennepin
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $154,890.00
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: $116,411.07
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 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: November 21, 2024 at 11:00 AM
PLACE OF SALE: Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.
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 May 21, 2025, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.
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: September 17, 2024
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164 - 24-005406 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until January 16, 2025 at 11:00 AM at the Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, MN, in said county and state.
Dated: November 20, 2024.
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164 - 24-005406 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until March 6, 2025 at 11:00 AM at the Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, MN, in said county and state.
Dated: January 15, 2025.
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164 - 24-005406 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until April 17, 2025 at 11:00 AM at the Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, MN, in said county and state.
Dated: March 6, 2025.
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164 - 24-005406 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until June 12, 2025 at 11:00 AM at the Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, MN, in said county and state.
Dated: April 16, 2025.
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164 - 24-005406 FC
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
4/18/25 Star Tribune

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 conditions of the following described mortgage:
DATE OF MORTGAGE: March 17, 2009
MORTGAGOR: Christopher J. Kadar, a single man.
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for AmTrust Bank, its successors and assigns.
DATE AND PLACE OF RECORDING: Filed May 18, 2009, Ramsey County Registrar of Titles, Document No. 2073191 on Certificate of Title No. 518004.
ASSIGNMENTS OF MORTGAGE: Assigned to: Metlife Home Loans, a division of Metlife Bank, N.A. Dated February 28, 2012 Filed March 26, 2012, as Document No. 2168628. And thereafter assigned to: NewRez LLC d/b/a Shellpoint Mortgage Servicing. Dated November 21, 2023 Filed April 29, 2024, as Document No. T02773065.
Said Mortgage being upon Registered Land.
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100162500027924829
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: AmTrust Bank
RESIDENTIAL MORTGAGE SERVICER: NewRez LLC d/b/a Shellpoint Mortgage Servicing
MORTGAGED PROPERTY ADDRESS: 2472 Taylor Avenue, White Bear Lake, MN 55110
TAX PARCEL I.D. #: 123022210024
LEGAL DESCRIPTION OF PROPERTY: The land referred to herein is situated in the state of Minnesota, Ramsey County described as follows: The South 300 feet of the North 650 feet of the NE 1/4 of the NW 1/4 Section 12 Township 30 Range 22, lying East of the Plat of First Baptist Addition to White Bear Lake. District Court No. C3-97-9750
COUNTY IN WHICH PROPERTY IS LOCATED: Ramsey
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $130,000.00
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: $147,413.77
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 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: August 22, 2024 at 10:00 AM
PLACE OF SALE: Ramsey County Sheriff's Office Civil Process, 360 Wabasha St. N. Suite 111, St. Paul, 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.
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 February 24, 2025, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.
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: June 6, 2024
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
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IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until March 4, 2025, at 10:00 AM at the Ramsey County Sheriff's Office Civil Process, 360 Wabasha St. N. Suite 111, St. Paul, MN, in said county and state.
Dated: January 23, 2025
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
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164-24-002622
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until April 15, 2025, at 10:00 AM at the Ramsey County Sheriff's Office Civil Process, 360 Wabasha St. N. Suite 111, St. Paul, MN, in said county and state.
Dated: March 6, 2025
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
Minneapolis, MN 55416
(952) 925-6888
164-24-002622
IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until June 24, 2025, at 10:00 AM at the Ramsey County Sheriff's Office Civil Process, 360 Wabasha St. N. Suite 111, St. Paul, MN, in said county and state.
Dated: April 16, 2025
NewRez LLC dba Shellpoint Mortgage Servicing
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
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IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.
4/18/25 Star Tribune

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 conditions of the following described mortgage:
DATE OF MORTGAGE: September 22, 2006
MORTGAGOR: Josephine M. Mbiti, a single person.
MORTGAGEE: Mortgage Electronic Registration Systems, Inc., as nominee for Decision One Mortgage Company, LLC its successors and assigns.
DATE AND PLACE OF RECORDING: Recorded October 13, 2006 Hennepin County Recorder, Document No. 8878077.
ASSIGNMENTS OF MORTGAGE: Assigned to: The Bank of New York Mellon fka The Bank of New York as trustee for the Certificateholders CWALT, Inc. Alternative Loan Trust 2006-OC10 Mortgage Pass-Through Certificates, Series 2006-OC10. Dated November 5, 2010 Recorded April 7, 2011, as Document No. A9642950.
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER ON MORTGAGE: 100077960000179748
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON MORTGAGE: Decision One Mortgage Company, LLC
RESIDENTIAL MORTGAGE SERVICER: Bank of America, N.A.
MORTGAGED PROPERTY ADDRESS: 3554 Brookdale Drive North, Brooklyn Park, MN 55443
TAX PARCEL I.D. #: 2211921410149
LEGAL DESCRIPTION OF PROPERTY: Lot 6, Block 1, Park Villa, Subject to the burdens and together with the benefits of common area Dedications as contained in Declarations of Covenants, Conditions and Easements in Declaration of Covenants, Conditions and Restrictions, Document No. 4616229, Hennepin County, Minnesota
COUNTY IN WHICH PROPERTY IS LOCATED: Hennepin
ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: $132,800.00
AMOUNT DUE AND CLAIMED TO BE DUE AS OF DATE OF NOTICE, INCLUDING TAXES, IF ANY, PAID BY MORTGAGEE: $97,695.74
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 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 7, 2025 at 11:00 AM
PLACE OF SALE: Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, 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 six (6) months from the date of said sale by the mortgagor(s), their personal representatives or assigns unless reduced to Five (5) weeks under MN Stat. §580.07.
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 July 7, 2025, unless that date falls on a weekend or legal holiday, in which case it is the next weekday, and unless the redemption period is reduced to 5 weeks under MN Stat. Secs. 580.07 or 582.032.
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: November 1, 2024
The Bank of New York Mellon f/k/a The Bank of New York, as Trustee
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
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IN THE EVENT REQUIRED BY FEDERAL LAW: THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

NOTICE OF POSTPONEMENT OF MORTGAGE FORECLOSURE SALE
Pursuant to the provisions of Minnesota Statutes 580.07, the foregoing foreclosure sale is postponed until February 18, 2025, at 11:00 AM at the Hennepin County Sheriff's Office, Civil Division, Room 190, 350 South 5th Street, Minneapolis, MN, in said county and state.
Dated: January 10, 2025.
The Bank of New York Mellon f/k/a The Bank of New York, as Trustee
Mortgagee/Assignee of Mortgagee
LIEBO, WEINGARDEN, DOBIE & BARBEE, P.L.L.P.
Attorneys for Mortgagee/Assignee of Mortgagee
4500 Park Glen Road #300
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