

Public Notices

PUBLIC NOTICE LE SUEUR COUNTY PLANNING COMMISSION 88 SOUTH PARK AVE. LE CENTER, MN 56057 507-357-8538 www.co.le-sueur.mn.us NOTICE OF PUBLIC HEARING

TO WHOM IT MAY CONCERN:

NOTICE IS HEREBY GIVEN THAT A PUBLIC HEARING WILL BE HELD. DATE: OCTOBER 14, 2021 TIME: 7:00 P.M.

PLACE: Le Sueur County Environmental Services, 515 South Maple Ave, Le Center, MN.

PURPOSE: To hear testimony from interested parties and consider Rezoning, Amendments and Conditional Use Permit Applications, as provided by the Zoning Ordinance of Le Sueur County, as described below.

Applications are available for review at the Environmental Services Building during normal business hours and on the website on or after **OCTOBER 7, 2021**.

ITEM #1: ROGER & CAROL BAUER, LE CENTER, MN, (APPLICANT / OWNER): Request that the County grant a Conditional Use Permit to allow grading, excavating, and filling in the bluff, more than 50 cubic yards on a lot, more than 10 cubic yards in the shore impact zone for the construction of retaining walls in a Recreational Residential "RR" Shoreland District, Lake Volney a Recreational Development "RD" lake. Property is located at Lots 14 & 15 Elwood Subdivision, Section 36, Lexington Township.

ITEM #2: GEIGER FAMILY LLLP, FARIBAULT, MN, (APPLICANT) JOSEPH & EMMA TIKALSKY TRUST, NEW PRAGUE, MN, (OWNER): Request that the County grant a Conditional Use Permit to allow the applicant to operate a self-service storage facility in an Agriculture "A" District. Property is located in the NW 1/4 NE 1/4, Section 3, Lanesburgh Township.

ITEM #3: DAVID MITTELSTAEDT, WATERVILLE, MN, (APPLICANT) DAVID & SHARON MITTELSTAEDT, WATERVILLE, MN, (OWNER): Request that the County grant a Conditional Use Permit to allow the applicant to install a tram located in the bluff and bluff impact zone in a Recreational Residential "RR" Shoreland District, Lake Tetonka a Recreational Development "RD" lake. Property is located at Lot 1, CIC

ITEM #3: DAVID MITTELSTAEDT, WATERVILLE, MN, (APPLICANT) DAVID & SHARON MITTELSTAEDT, WATERVILLE, MN, (OWNER): Request that the County grant a Conditional Use Permit to allow the applicant to install a tram located in the bluff and bluff impact zone in a Recreational Residential "RR" Shoreland District, Lake Tetonka a Recreational Development "RD" lake. Property is located at Lot 1, CIC

#24 Hidden Hills First Amendment, Section 19, Waterville Township.

Applicant or representative must be present in order for the application to be heard.

Aaron Stubbs, Planning & Zoning Administrator
Michelle Mettler,
Assistant Planning & Zoning Administrator

(Published in The New Prague Times, Thursday, September 30, 2021; No. T712-9-30)

CERTIFICATE OF ASSUMED NAME

MINNESOTA
SECRETARY OF STATE
Minnesota Statutes
Chapter 333

The filing of an assumed name does not provide a user with exclusive rights to that name. The filing is required for consumer protection in order to enable customers to be able to identify the true owner of a business.

ASSUMED NAME: The Red Whisk
PRINCIPAL PLACE OF BUSINESS: 604 2nd Street NW New Prague, MN 56071 USA

NAMEHOLDER(S): Molly Katherine Moore-Dutkowski, 1075 Saint Paul Ave Saint Paul, MN 55116 USA

By typing my name, I, the undersigned, certify that I am signing this document as the person whose signature is required, or as agent of the person(s) whose signature would be required who has authorized me to sign this document on his/her behalf, or in both capacities. I further certify that I have completed all required fields, and that the information in this document is true and correct and in compliance with the applicable chapter of Minnesota Statutes. I understand that by signing this document, I am subject to the penalties of perjury as set forth in Section 609.48 as if I had signed this document under oath.

SIGNED BY: Molly Moore-Dutkowski

MAILING ADDRESS: 1075 Saint Paul Ave Saint Paul, MN 55116

EMAIL FOR OFFICIAL NOTICES:

mollymoore149@gmail.com
STATE OF MINNESOTA
OFFICE OF THE
SECRETARY OF STATE
FILED 09/23/2021
Original File Number
1257901200026

(Published in The New Prague Times, Thursdays, September 30 and October 7, 2021; No. T715-10-7)

PUBLIC NOTICE Notice of Informal Probate of Will and Appointment of Personal Representative and Notice to Creditors

State of Minnesota
Le Sueur County

District Court
First District
Court File Number:
40-PR-21-736

Case Type: Informal Probate
In re the Estate of
David Laurence Geis,
Deceased

TO ALL INTERESTED PERSONS AND CREDITORS:

Notice is hereby given that an application for informal probate of the above-named Decedent's Last Will dated January 26, 2007 has been filed with the Probate Registrar, and the application has been granted. Notice is also given that the Probate Registrar has informally appointed the following: William Laurence Geis 17330 Valley Drive Omaha, NE 68130, as personal representative of the Estate of the Decedent. Any heir, devisee or other interested person may be entitled to appointment as personal representative, or may object to the appointment of the personal representative. Unless objections are filed pursuant to Minn. Stat. § 524.3-607, and the court otherwise orders, the personal representative has full power to administer the Estate, including, after 30 days from the date of issuance of letters, the power to sell, encumber, lease or distribute real estate.

Any objections to the probate of the Will, or to the appointment of the personal representative, must be filed with this court, and will be heard by the court after the filing of an appropriate petition and proper notice of hearing.

Notice is also given that, subject to Minn. Stat. § 524.3-801, all creditors having claims against the Estate are required to present the claims to the personal representative or to the Court Administrator within four (4) months after the date of this Notice, or the claims will be barred.

September 16, 2021
/s/ Joanne M. Kopet
Probate Registrar
Joanne M. Kopet
Court Administrator
Attorney for Personal Representative:

Rachel M. Dahl, #390450
Maslon LLP
90 S. 7th Street, Suite 3300
Minneapolis, MN 55402
Phone: 612-672-8398
(Published in The New Prague Times, Thursdays, September 30 and October 7, 2021; No. T710-10-7)

PUBLIC NOTICE NOTICE OF PUBLIC HEARING FOR PROPOSED AFFORDABLE AND LIFE-CYCLE HOUSING GOALS FOR CALENDAR YEARS 2022 TO 2030

NOTICE IS HEREBY GIVEN that a Public Hearing will be held before the Elko New Market City Council on Thursday, October 14, 2021, at 7:00 p.m., or shortly thereafter at the Elko New Market Area Hall, 601 Main Street, Elko New Market, MN 55054, to consider the following affordable and life-cycle housing goals for the Local Housing Incentives Program under the Metropolitan Livable Communities Act for calendar years 2022 through 2030.

Affordable Housing Goals Range Life-Cycle Housing Goal
179 – 326 units 874 units

Let written notice hereof be given not less than ten (10) days prior to the said hearing date. Anyone wishing to express an opinion about the proposed goals orally or in writing will be heard at the public hearing.

Dated this 21st day of September, 2021.

CITY OF ELKO NEW MARKET:

Haley Sevensing

Community Development

(Published in The New Prague Times, Thursday, September 30, 2021; No. T711-9-30)

Official Proceedings . . .

City of New Prague

CITY COUNCIL PROCEEDINGS STATE OF MINNESOTA COUNTIES OF SCOTT AND LE SUEUR CITY COUNCIL MEETING TUESDAY, SEPTEMBER 7, 2021

Acting Mayor Bruce Wolf called the meeting to order at approximately 6:00 p.m. with the following members present: Ryan, Seiler, and Wolf

Absent: Mayor Jirik and Councilmember Bass

Staff Present at Meeting: Joshua Tetzlaff, Jim Gareis, Ken Ondich, Matt Rynda, and Barb Ulschmid

Others Present Online: City Engineer Chris Cavett and City Attorney Scott Riggs

Others Present: Kyle & Emmalee Kuehner and Dan Hoheisel

Acting Mayor Wolf asked if there were any additions to the Council agenda? Ryan noted an update to the Agenda's Meeting Schedule at the bottom of the page. Update noted. Motion by Seiler, seconded by Ryan to approve the Agenda. All voted in favor. Motion carried (3-0).

Acting Mayor Wolf asked if there were any questions on the Consent Agenda. There being no questions, motion by Ryan, seconded by Seiler to approve the Consent Agenda as follows:

A. August 16, 2021 City Council Meeting Minutes, August 16, 2021 Special City Council Budget Meeting Minutes and September 1, 2021 Special City Council Budget Meeting Minutes.

B. Claims for Payment.

After discussion, all voted in favor. Motion carried (3-0).

Planning/Community Development Director Ken Ondich provided a brief overview on the Public Purpose Expenditure Policy being introduced this evening due to a request by Staff who wanted to have a welcoming lunch for the new City Administrator Joshua Tetzlaff as an opportunity to get acquainted with the employees. In consulting with City Attorney Scott Riggs, he indicated that the last Charter Amendment draft written back in 2017 was never introduced nor approved at a Council Meeting. City Attorney Riggs was available online and took over to provide further background on the draft policy which contained language similar to what the City of Faribault had adopted and would cover a wide range of potential expenditures (some of which are already covered by existing policies). After discussion, between the Councilmembers and Staff, it was agreed to wait until the September 20th City Council meeting for further discussion being Jirik and Bass were not present at the meeting.

City Engineer Chris Cavett was present online and provided an update on the TH#19 Main Street Reconstruction Project. The soft opening got extended from 1st Ave W up to 1st Ave E. at the roundabout. Getting ready to pave the west bound lane by the church tomorrow, (1st Ave NE & Lincoln Ave.) along with the parking lane on Thursday. Contractor expecting to be done with all the grading east of the project by Thursday to start setting up for curb. Looking to have all the curbing complete by early next week. Once the curbing is complete, paving of the road, sidewalks and driveways will continue.

Some discussion took place on the delayed communication of the soft opening between Staff, Councilmembers and Mr. Cavett. The weather is cooperating, and the project is nearing the homestretch. Mr. Cavett said that the next meeting will include some change orders and will begin the assessment process. Public Hearing will be set for the October 18th City Council meeting.

Planning/Community Development Director Ken Ondich introduced a Tobacco-Free Park Policy which began back in 2019 at a Park Board meeting involving discussion on the possibility of establishing either a tobacco-free parks policy or an ordinance in the City at the urging of the Scott County Public Health Department in association with the Statewide Health Improvement Program (SHIP). Discussion took place at various meetings with the final discussion occurring at the February 11, 2020 Park Board meeting. This item was to be forwarded to the City Council for consideration then the Covid-19 Pandemic hit, and the discussion was never forwarded to the Council. Since that time, the membership of the Park Board changed considerably and they re-opened discussion at their August 17, 2021 meeting to reaffirm the recommendation to forward the policy to the City Council for consideration of adoption.

Mr. Ondich explained that during the Park Board discussions, the Board voted 5-1 to decline a Tobacco-Free Ordinance being this would require police enforcement. Rather, the Board agreed on the VOLUNTARY compliance through a Tobacco-Free Policy which would require signage near the parks should this policy get Council's approval. After discussion, Seiler and Ryan both agreed they would like more time to review this topic, talk with community members and bring this back when Jirik and Bass are present to discuss. Seiler motioned, seconded by Ryan to table this topic. City Administrator Tetzlaff suggested to table this topic for at least two meetings to give Councilmembers and Staff more time to prepare.

Planning/Community Development Director Ken Ondich presented a revised change order for repairs to the City Hall's front entrance. At the August 16th City Council Meeting, a change order was approved for repairs to the front entrance parapet at the City Hall totaling \$8,761 (\$3,800 for LS Engineers and \$4,961 for Simon Brick & Stone). Since that approval, Simon Brick & Stone realized they made a mistake in their change order proposal related to the stone caps size on the parapet specifically. The additional cost for the stone caps at the increased width would add another \$1,400 onto their change order estimate, making their new total \$6,361 for the change order.

Director Ondich explained that although this was an oversight in the proposal, the additional cost is warranted and necessary for the repairs and the approval of the change order should be revised for the work to be performed. Additionally, as noted in the August 16th memo additional roof work was required to reseal the roof where the backing wall was being installed for the parapet. Nieman Roofing will be able to do this work for an estimated amount of \$2,500. Costs for this project will be paid from a reserve fund specifically for City Hall repairs which had \$92,969 available at the beginning of this project.

Motion by Seiler, seconded by Ryan on the approval of the *AMENDMENT TO CHANGE ORDER NO. 1 FOR REPAIRS TO CITY HALL'S FRONT ENTRANCE PARAPET WITH SIMON BRICK AND STONE CO. FOR \$6,361 AND \$2,500 TO NIEMAN ROOFING FOR ROOFING REPAIRS WITH A GRAND TOTAL OF \$8,861*. All voted in favor. Motion carried (3-0).

Director Ondich presented details on the approval of land exchange with property owners Kyle & Emmalee Kuehner (present at the meeting) at 511 Cottonwood Lane. Back on May 17, 2021, the City Council approved the concept of a land exchange with the property owners and to have staff work with the city attorney to develop a land exchange agreement relating to land adjacent to a city pond which was necessary for maintenance purposes and to simplify the property line between private property and city property. Since that time, the City's engineering firm surveyed the property and has developed legal descriptions for the land to be swapped between the City and property owner (600 sq.ft. per parcel) along with some areas of an existing drainage and utility easement which will be vacated as the areas are unnecessary.

The property owners agreed to cover the costs associated with the land exchange agreement including the attorney fees, surveying, and zoning application fees. Once this agreement is approved, the reviews of the minor subdivision and easement vacation can proceed through the required application process.

Motion by Seiler, seconded by Ryan on the *APPROVAL OF LAND EXCHANGE AGREEMENT WITH PROPERTY OWNERS AT 511 COTTONWOOD LANE*. All voted in favor. Motion carried (3-0).

Miscellaneous Items:

Matt Rynda - Discussed the idea of submitting a bid for hosting the State Baseball Tournament in 2024 or 2025. New Prague still holds the State record for State Tournament attendance.

Jim Gareis - 1. Provided logistic details on the Dozinky Car Cruise and Parade. All set up with the public's safety a priority. Much discussion took place between Council and Staff on the Car Cruise's route. 2. Provided details on the Homecoming parade, which is set for Friday, September 24th and needing to set up a permit. Seiler motioned and Ryan seconded to give Chief Gareis the authority to take care of the Homecoming Parade permit. All voted in favor. Motion carried (3-0).

Dan Hoheisel - New Prague resident at 706 Ironwood Ave NE expressed his and others disappointment that the Dozinky Car Cruise route is not on the new Main Street, but the Dozinky Parade is. Asked if the car cruise route could be changed to the same route the parade is taking.

Shawn Ryan and Rik Seiler - On behalf of many New Prague residents such as Dan Hoheisel, asked the Council and Police Chief Gareis if they would reevaluate the Dozinky Car Cruise route and change the route to go down Main Street. Discussion took place between Police Chief Gareis, Ryan and Seiler. Public safety is all their No. 1 priority.

Bruce Wolf - Shared how grateful he is that there is a Dozinky event this year. With the Chamber being the sponsor of this event, he said he trusts the Chamber and Police Chief Gareis to set up this year's event with the public's safety and best interest in mind. Expressed his concern about making the car cruise route change on such short notice and how would this be communicated to the public on this. Also acknowledged that the Chief has state statutes to follow.

Shawn Ryan - 1. On behalf of the Golf Board, asked City Administrator Tetzlaff if they could go last in the budgeting process so to include the latest numbers from the golf season. 2. Golf Board invited City Administrator Tetzlaff to join them at the next Board meeting on September 28th which he does plan on attending.

Rik Seiler - Asked for an update on the Consignment Lodge building located at 102 Main Street E. Director Ondich shared that the building owner did pick up the permit today. Should the work to the building get completed prior to Dozinky, the 6' chain link fence will not have to be installed in the "fall zone" area.

Bruce Wolf - 1. Asked if the Park Board does park clean ups? Director Ondich explained that they volunteered to do some extra

clean up for Dozinky. Currently, this park, (Greenway Park) does not have a group that has adopted it for clean-up and welcomed anyone interested to look up the City's Adopt a Park program on the City's website. 2. Dog Park Survey was brought up. Director Ondich explained the survey will be closed at the end of September and results will be provided at the second meeting in October.

There being no additional business, motion by Ryan, seconded by Seiler to adjourn the meeting at approximately 7:27 p.m. All voted in favor. Motion carried (3-0).

ATTEST:

Bruce Wolf, Acting Mayor

Joshua M. Tetzlaff, City Administrator

(Published in The New Prague Times, Thursday, September 30, 2021; No. T713-9-30)

PUBLIC NOTICE

NOTICE OF HEARING ON PROPOSED ASSESSMENT

Notice is hereby given that the New Prague City Council will meet at **6:00 p.m. on Monday, October 18, 2021, at New Prague City Hall, 118 Central Avenue North**, to consider, and possibly adopt, the proposed assessment for the **TH 19/Main Street Reconstruction**, which includes improvements on TH 19/Main Street from 4th Avenue SW to 7th Avenue SE, by construction of roadway reconstruction, sanitary sewer, water main, storm sewer, concrete curb and gutter, aggregate base, bituminous and concrete street surfacing, concrete walk, landscaping, street lighting, turf restoration, and miscellaneous items required to properly complete the improvements. Adoption by the council of the proposed assessment may occur at the hearing. The area proposed to be assessed for such improvements includes properties abutting such improvements.

Such assessment is proposed to be payable in equal annual installments extending over a period of 15 years, the first of the installments to be payable on or before the first Monday in January 2022, and will bear interest at a rate of 2.69 percent per annum from the date of the adoption of the assessment resolution. To the first installment shall be added interest on the entire assessment from the date of the assessment resolution until December 31, 2022. To each subsequent installment when due shall be added interest for one year on all unpaid installments.

You may at any time prior to certification of the assessment to the county auditor, pay the entire assessment on such property to the office of the city administrator. No interest shall be charged if the entire assessment is paid within 30 days from the adoption of this assessment. You may at any time thereafter, pay to the county auditor the entire amount of the assessment remaining unpaid, with interest accrued to December 31 of the year in which such payment is made. Such payment must be made before November 15 or interest will be charged through December 31 of the succeeding year. If you decide not to prepay the assessment before the date given above the rate of interest that will apply is 2.69 percent per year. The right to partially prepay the assessment has not been authorized by ordinance.

The proposed assessment roll is on file for public inspection at the city administrator's office. The total cost of the project is \$14,700,000.00. The total amount of the proposed assessment is \$1,710,188.55. Written or oral objections will be considered at the meeting. No appeal may be taken as to the amount of an assessment unless a written objection signed by the affected property owner is filed with the city administrator prior to the assessment hearing or presented to the presiding officer at the hearing. The council may upon such notice consider any objection to the amount of a proposed individual assessment at an adjourned meeting upon such further notice to the affected property owners as it deems advisable. The city has adopted Resolution 12-10-22-02 pursuant to Minnesota Statutes Sections 435.193 to 435.195, wherein the council may, in its discretion, defer the payment of this special assessment for any homestead property owned by a person 65 years of age or older, one retired by virtue of a permanent and total disability, or a member of the National Guard or other reserves ordered to active military service for whom it would be a hardship to make the payments. As to a deferment based upon age or disability, the applicant must apply for the deferment not later than 14 days after the assessment is adopted by the City Council.

If an assessment is contested or there is an adjourned hearing, the following procedure may be followed:

1. The city will present its case first by calling witnesses who may testify by narrative or by examination, and by the introduction of exhibits. After each witness has testified, the contesting party will be allowed to ask questions. This procedure will be repeated with each witness until neither side has further questions.
2. After the city has presented all its evidence, the objector may call witnesses or present such testimony as the objector desires. The same procedure for questioning of the city's witnesses will be followed with the objector's witnesses.
3. The objector may be represented by counsel.
4. Minnesota rules of evidence will not be strictly applied; however, they may be considered and argued to the council as to the weight of items of evidence or testimony presented to the council.
5. At the close of presentation of evidence, the objector may make a final presentation to the council based on the evidence and the law. No new evidence may be presented at this point.
6. The council may adopt the proposed assessment at the hearing. An owner may appeal an assessment to district court pursuant to Minnesota Statutes Section 429.081 by serving notice of the appeal upon the mayor and city administrator of the city within 30 days after the adoption of the assessment and filing such notice with the district court within ten days after service upon the mayor or administrator.

Joshua Tetzlaff, City Administrator

(Published in The New Prague Times, Thursday, September 30, 2021; No. T714-9-30)

**NOTICE OF
MORTGAGE
FORECLOSURE SALE
THE RIGHT TO VERIFI-
CATION OF THE DEBT AND
IDENTITY OF THE ORIGI-
NAL 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: August 3, 2018

ORIGINAL PRINCIPAL AMOUNT OF MORTGAGE: \$186,558.00

MORTGAGOR(S): Thomas S. Simek, a single person

MORTGAGEE: Mortgage Electronic Registration Systems Inc., as nominee for Fairway Independent Mortgage Corporation

DATE AND PLACE OF FILING: Recorded on August 20, 2018 as Document Number 417579 in the Office of the County Recorder of Le Sueur County, Minnesota.

ASSIGNMENTS OF MORTGAGE: Assigned to: Lakeview Loan Servicing, LLC by assignment recorded on April 7, 2020 as Document Number 427181 in the Office of the County Recorder of Le Sueur County, Minnesota.

LEGAL DESCRIPTION OF PROPERTY: Lot 10, Block 1, Welco West Subdivision No. 4, Le Sueur County, Minnesota.

STREET ADDRESS OF PROPERTY: 500 WELCO LANE W, MONTGOMERY, MN 56069

COUNTY IN WHICH PROPERTY IS LOCATED: Le Sueur County, Minnesota.

THE AMOUNT CLAIMED TO BE DUE ON THE MORTGAGE ON THE DATE OF THE NOTICE: \$223,529.98

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

NAME OF MORTGAGE ORIGINATOR: Fairway Independent Mortgage Corporation

RESIDENTIAL SERVICER: LoanCare, LLC

TAX PARCEL IDENTIFICATION NUMBER: 227450100

TRANSACTION AGENT'S MORTGAGE IDENTIFICATION NUMBER: 100392411203267656

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: November 03, 2021 at 1:00 PM.

PLACE OF SALE: Le Sueur County Sheriff's Office, 435 E. Derrynane Street, Le Center, MN 56057.

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 May 3, 2022.

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.

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

Dated: August 31, 2021
LAKEVIEW LOAN SERVICING, LLC

Mortgagee
TROTT LAW, P.C.

By: /s/
*N. Kibongni Fondungal-
lah, Esq.*

Samuel R. Coleman, Esq.
Attorneys for Mortgagee
25 Dale Street North
St. Paul, MN 55102
(651) 209-9760
(19-0605-FC02)

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

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