

PUBLIC NOTICE

ORIGINAL NOTICE FOR PUBLICATION

IN THE IOWA DISTRICT COURT OF HANCOCK COUNTY

Idaho Housing and Finance Association, Plaintiff,

vs.

Lisa Fitzpatrick; Joel Klein; All Unknown Heirs, Devisees, or Claimants with an interest in Property of Nancy M. Klein; Danielle Palm; Adam Ziv; State of Iowa, Department of Revenue; Unknown Spouse, if any, of Nancy M. Klein; Unknown Spouse, if any, of Adam Ziv; Unknown Spouse, if any, of Danielle Palm; Unknown Spouse, if any, of Joel Klein; Unknown Spouse, if any, of Lisa Fitzpatrick; Parties in Possession, et al.

Defendants.

EQUITY NO: EQCV019884

You are notified that a petition has been filed in the office of this court naming you as a defendant in this action. The petition was filed on May 5, 2021, and prays for foreclosure of Plaintiffs Mortgage in favor of the Plaintiff on the property described in this notice and judgment for the unpaid principal amount of \$63,730.80, with 3.5% per annum interest thereon from June 1, 2020, together with late charges, advances and the costs of the action including (but not limited to) title costs and reasonable attorney's fees, as well as a request that said sums be declared a lien upon the following described premises from March 2, 2020, located in Hancock county, Iowa:

THAT PART OF THE SOUTH WEST QUARTER (SW¼) OF THE SOUTH WEST QUARTER (SW¼) OF SECTION TWENTY-TWO (22), TOWNSHIP NINETY-FOUR (94) NORTH, RANGE TWENTY-FIVE (25), WEST OF THE FIFTH PRINCIPAL MERIDIAN, HANCOCK COUNTY, IOWA, DESCRIBED AS FOLLOWS: STARTING AT THE NORTH WEST (NW) CORNER OF LOT ONE (1), BLOCK TWO (2), ROBERT LUCAS SR. ADDITION TO THE TOWN OF KANAWHA, IOWA, THENCE NORTH SEVENTY-FIVE (75) FEET, THENCE EAST ONE HUNDRED FORTY-TWO (142) FEET, THENCE SOUTH SEVENTY-FIVE (75) FEET, THENCE WEST ONE HUNDRED FORTY-TWO (142) FEET TO THE POINT OF BEGINNING, commonly known as 727 N Main St, Kanawha, IA 50447 (the "Property")

The petition further prays that the Mortgage on the above described real estate be foreclosed, that a

special execution issue for the sale of as much of the mortgaged premises as is necessary to satisfy the judgment and for other relief as the Court deems just and equitable. For further details, please review the petition on file in the clerk's office. The Plaintiffs attorney is Andrea Dyar, of SouthLaw, P.C.; whose address is 1401 50th Street, Suite 100, West Des Moines, IA 50266.

NOTICE

The plaintiff has elected foreclosure without redemption. This means that the sale of the mortgaged property will occur promptly after entry of judgment unless you file a written demand with the court to delay the sale. If you file a written demand, the sale will be delayed until twelve months (or six months if the petition includes a waiver of deficiency judgment) from the entry of judgment if the mortgaged property is your residence and is a one-family or two-family dwelling or until two months from entry of judgment if the mortgaged property is not your residence or is your residence but not a one-family or two-family dwelling. You will have no right of redemption after the sale. The purchaser at the sale will be entitled to immediate possession of the mortgaged property. You may purchase at the sale.

You must serve a motion or answer on or before 4th day of August, 2021, and within a reasonable time thereafter, you must file your motion or answer with the Clerk of Court for Hancock County, at the county courthouse in Garner, Iowa. If you fail to respond, judgment by default may be rendered against you for the relief demanded in the petition.

If you require the assistance of auxiliary aids or services to participate in a court action because of a disability, immediately call your District ADA Coordinator at 641-494-3611. If you are hearing impaired, call Relay Iowa TTY at 1-800-735-2942.

This case has been filed in a county that utilizes electronic filing. You may find more information and general rules governing electronic filing in Iowa Court Rules Chapter 16. You may find information concerning protection of personal information in court filings in Iowa Court Rules Chapter 16, Division VI.

By: Clerk Of The Above Court
Hancock County Courthouse
855 State Street, P.O. Box 70
Garner, IA 50438-1637

IMPORTANT:

YOU ARE ADVISED TO SEEK LEGAL ADVICE AT ONCE TO PROTECT YOUR INTERESTS.

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