

October 9, 2013

David Rucki knowingly and intentionally devised, executed and is connected with a scheme to defraud mortgage lenders and obtain money from those lenders through fraudulent pretenses. An investigation needs to be done by the U.S. Department of Housing and Urban Development as well as the Department of Commerce. I'm assuming that once the documents attached are reviewed, David Rucki and others involved in this scheme will be indicted for mortgage fraud.

To whom it may concern;

Attached please find documents that show several illicit activities perpetrated by individuals and groups seeking to launder funds via residential property transactions.

The alleged frauds employed will show a scheme used to secure money by mortgage stacking and title washing and foreclosure fraud by David Rucki, Robert Shingledecker, Sawbill Strategic Inc., Attorney Lisa Elliot, Jacob Sellers, NJD Properties, LLC and Danmark Properties, LLC.

The home at 19675 Ireland Place, Lakeville, Minnesota is titled to Sandra Grazzini-Rucki, the former spouse of David Rucki.

*David Rucki and his attorney Lisa Elliot represented the estate in the foreclosure action. In 2012 and 2013 the defendants are alleged **illegally** to have washed the title of the Ireland Place property of the original mortgage to receive a new dollar mortgage obtained in the name of the above identified individuals and companies. Proceeds of the stacked mortgage flowed into accounts controlled by David Rucki and other numerous parties leads back to David Rucki and his Attorney Lisa Elliot This property is and has been in foreclosure (and foreclosed on), For sale (and sold 3 different times) and in Sheriff's Sale (and sold through sheriff's sale) 7 different times in the last 10 months.*

I expect that this will be immediately investigated by the proper authorities and request that a response is provided to dcc.jdk@gmail.com as soon as possible, but in no case later than October, 31st, 2013. I know that mortgage fraud is taken seriously and that those engaged in this will be prosecuted to the fullest extent of the law.

Sincerely,

A.Young.



Announcements

Mortgage Foreclosure

By ECM

September 21, 2013 at 2:12 am

NOTICE OF SHERIFFS FORECLOSURE SALE

STATE OF MINNESOTA

COUNTY OF DAKOTA

CASE TYPE: ATTORNEYS

LIEN

DISTRICT COURT

FIRST JUDICIAL DISTRICT

File No.: 19HA-CV-13-2182

Danmark Properties, LLC,

Plaintiff,

vs.

David V. Rucki,

Sawbill Strategic, Inc.,

Defendants.

NOTICE IS HEREBY GIVEN, that a certified copy of that certain Findings of Fact, Conclusions of Law, Order for Judgment and Judgment entered in the above-entitled action on August 23, 2013 (the Order), has been delivered to me. The Order directs me, the Sheriff of Dakota County, to sell, among other things, the real property hereinafter described to satisfy or partially satisfy the amount found and adjudged due to Danmark Properties, LLC under the Money Judgment (as defined in the Order) in the above-entitled action from David V. Rucki. Pursuant to the Order and the decree of foreclosure for the Lien (as defined in the Order), I will sell at public auction, to the highest bidder, for cash, on November 11, 2013 at 10:00 a.m., in the Dakota County Sheriffs Office, Law Enforcement Center, 1580 Highway 55, Hastings, Minnesota 55033, the Property (as defined in the Order and as more particularly described in the Lien against the Property), of which the real property is legally described as:



More

Place Lakeville, Minnesota 55044.

The Property may be sold separately, in gross, or both at the sole discretion of the Plaintiff.

Dated: September 19, 2013

Dave Bellows

Sheriff of Dakota County

By: /s/ Robert Shingledecker,

Deputy

Dated: September 17, 2013 WINTHROP

& WEINSTINE, P.A. By: /s/ Jacob B. Sellers

Jacob B. Sellers, #348879

225 South Sixth Street, Suite 3500

Minneapolis, MN 55402-4629

(612) 604-6400 Attorneys Danmark Properties, LLC

8312023v1

Published in the

Dakota County Tribune

September 26

October 3, 10, 17, 24, 31, 2013

28187

Related posts:



Mortgage Foreclosure



Mortgage Foreclosure



Mortgage Foreclosure



Mortgage Foreclosure

Tags: Mortgage Foreclosures

I did, at the time and place in said notice specified:

DATE AND TIME OF SALE: October 11, 2012, at 10:00 am

PLACE OF SALE: Sheriff's Main Office, Dakota County Law Enforcement Center, 1580 Hwy 55, Lobby S-100, Hastings, MN 55033

offer for sale and sell at public auction to the highest and best bidder, the tract of land described as follows, to-wit:

Lot 9, Block 1, Paradise Hills

PROPERTY ADDRESS: 19675 Ireland Place, Lakeville, MN 55044

COUNTY IN WHICH PROPERTY IS LOCATED: Dakota

and did strike-off and sell the same to: Wallingford Capital, LLC
~~Deutsche Bank Trust Company Americas as Trustee for BOLI-2003-QS16~~

for the sum of: ~~\$140,363.68~~ at an interest rate of 4.75%.

\$140,365.00

said purchaser being the highest bidder and said sum being the highest and best bid offered therefore; and that said sale was in all respects openly, honestly, fairly, and lawfully conducted, and the time allowed for redemption by the mortgagor(s), his/her/their personal representatives or assigns is 12 months from the date of said sale.

IN TESTIMONY WHEREOF, I have hereunto set my hand on October 11, 2012.

David Bellows, Dakota County Sheriff
as Sheriff of Dakota County, MN.

By [Signature], Deputy

STATE OF MINNESOTA
COUNTY OF DAKOTA

On this Eleventh day of October, 2012, before me personally appeared Robert Shingledecker, known to be the Deputy Sheriff of said County, and the person described in and who executed the foregoing instrument, and acknowledged that he/she executed same as his free act and deed as such Deputy Sheriff.

[Signature]
Notary

STATE OF MINNESOTA
COUNTY OF DAKOTA



Ronald W. Spencer, being first duly sworn, on oath says; that he/she knows the facts relating to the military status of David V. Rucki, Sandra S. Grazzini-Rucki, who was/were the owner(s) and occupant(s) of the mortgaged premises described in the foregoing Sheriff's Mortgage foreclosure sale thereof; that said person(s) was/were not in the military or naval service of the United States at the time of said sale, or during the three months proceeding such sale, as appears from facts known at the time of the sale.

[Signature]
Ronald W. Spencer - 0104061, Esq.

Subscribed and sworn to before me this 9th day of October, 2012.

[Signature]
Notary Public

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Send Tax Information to:
~~GMAC Mortgage, LLC
1100 Virginia Drive
P.O. Box 8300
Fort Washington, Pennsylvania 19034~~

Wallingford Capital LLC
1161 Wayzata Blvd E #107
Wayzata MN 55391



DRAFTED BY/RETURN TO:
SHAPIRO & ZIELKE, LLP
12550 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4060


*Dated Bank
same bank that
has the cabin.*

AFFIDAVIT OF COMPLIANCE


STATE OF MINNESOTA)
)SS
COUNTY OF DAKOTA)

Ronald W. Spencer, being duly sworn, on oath, says that:

1. Notice of Opportunity for Counseling ("*Foreclosure Prevention Counseling*") has been delivered in compliance with Minnesota Statute 580.021.
2. The Foreclosure Advice Notice to Owners ("*Help for Homeowners in Foreclosure*") and the Notice of Redemption Rights have been delivered in compliance with Minnesota Statute 580.041.
3. The Notice of Sale has been delivered in compliance with Minnesota Statute 580.04
4. If the property is a one-to-four family dwelling and is occupied by a tenant (s) as a residence, the *Foreclosure: Advice to Tenants* has been delivered in compliance with Minnesota Statute 580.042
5. The *Farmer Lender Mediation Notice* has been delivered in compliance with Minnesota Statute 582.039, if applicable
6. The *Homestead Designation Notice* has been delivered in compliance with Minnesota Statute 582.041, if applicable
7. The *Agricultural Designation Notice* has been delivered in compliance with Minnesota Statute 582.042, if applicable


Ronald W. Spencer

Subscribed and sworn to before me
on October 9, 2012


Notary Public



THIS INSTRUMENT DRAFTED BY:
Shapiro & Zielke, LLP
12550 West Frontage Road
Suite 200
Burnsville, MN 55337
(952)831-4060
Our File No. 12-084930

SHAPIRO & ZIELKE, LLP
Lawrence R. Zielke - 152459
Diane E. Mach - 273788
Melissa L. B. Pomeroy - 0337778
Ronald W. Spencer - 0164061
Stephanie O. Nelson - 0389918
Randolph W. Darity - 2160X
Gary J. Evers - 0134764
Attorneys for Mortgagees
12550 West Pringle Road, Ste. 200
Shannonville, MN 55337
(952) 631-4060

PURSUANT TO THE FAIR DEBT COLLEC-
TION PRACTICES ACT, YOU ARE ADVISED
THAT THIS OFFICE IS DEEMED TO BE A
DEBT COLLECTOR. ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PUR-
POSE. THIS NOTICE IS REQUIRED BY THE
PROVISIONS OF THE FAIR DEBT COLLEC-
TION PRACTICES ACT AND DOES NOT IM-
PLY THAT WE ARE ATTEMPTING TO COL-
LECT MONEY FROM ANYONE WHO HAS
DISCHARGED THE DEBT UNDER THE
BANKRUPTCY LAWS OF THE UNITED
STATES.
12-064930
820-104

12-084930

**AFFIDAVIT OF SERVICE BY MAIL
UPON INTERNAL REVENUE SERVICE**

STATE OF MINNESOTA)

)SS

COUNTY OF DAKOTA)

Melissa L. B. Porter being first duly sworn on oath deposes and says:

1. That he/she is the attorney foreclosing the mortgage described in the printed notice of mortgage foreclosure sale hereto attached.

2. That in accordance with the provisions of Section 7425 of the Internal Revenue Code of 1954, as amended by Section 109 of the Federal Tax Lien Act of 1966, on August 20, 2012, he/she served a notice of said foreclosure sale, prepared in compliance with said section, upon the Internal Revenue Service of the United States of America by mailing said notice, enclosed in an envelope, with certified mail postage prepaid, and by depositing the same in the post office at Minneapolis, Minnesota addressed as follows:

Internal Revenue Service
Advisory Unit, Stop 5900
30 E 7th St, Suite 1222
Saint Paul, MN 55101-4940

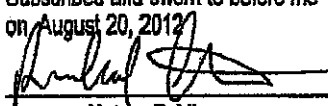
3. That the interest of the Internal Revenue Service is found in Federal Tax Lien Number 815839411, filed as Document Number 2823550.

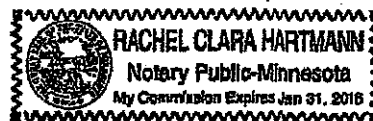


Lawrence P. Zielke
Diane F. Mach
Melissa L. B. Porter ✓
Ronald W. Spencer
Stephanie O. Nelson
Randolph W. Dawdy
Gary J. Evers
Attorneys at Law

SHAPIRO & ZIELKE, LLP
12550 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4060

Subscribed and sworn to before me
on August 20, 2012



Notary Public

ST

CO

Val

12-084930

**AFFIDAVIT OF SERVICE BY MAIL
UPON INTERNAL REVENUE SERVICE**

v.

STATE OF MINNESOTA)

) SS

Saw

COUNTY OF DAKOTA)

Melissa L. B. Porter being first duly sworn on oath deposes and says:

Saw

1. That he/she is the attorney foreclosing the mortgage described in the printed notice of mortgage foreclosure sale attached.

—

2. That in accordance with the provisions of Section 7425 of the Internal Revenue Code of 1954, as amended by 109 of the Federal Tax Lien Act of 1966, on August 20, 2012, he/she served a notice of said foreclosure sale, pre compliance with said section, upon the Internal Revenue Service of the United States of America by mailing said enclosed in an envelope, with certified mail postage prepaid, and by depositing the same in the post office at Minn Minnesota addressed as follows:

11th

Internal Revenue Service
Advisory Unit, Stop 5900
30 E 7th St, Suite 1222
Saint Paul, MN 55101-4940

(“A)

3. That the interest of the Internal Revenue Service is found in Federal Tax Lien Number 815839411, filed as Docu Number 2823550.

of \$

Lawrence P. Zielke
Diane F. Mach
Melissa L. B. Porter ✓
Ronald W. Spencer
Stephanie O. Nelson
Randolph W. Dawdy
Gary J. Evers
Attorneys at Law

inter

fort

here

SHAPIRO & ZIELKE, LLP
12550 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4060

title

Subscribed and sworn to before me
on August 20, 2012

law:

Notary Public



AFFIDAVIT AS TO SERVICE OF LIEN HOLDER

STATE OF MINNESOTA)

)SS

COUNTY OF DAKOTA)

Melissa L. B. Porter

, being duly sworn, on oath, says that:

1. I am one of the attorneys who is foreclosing the mortgage described in the printed notice of mortgage foreclosure sale to which this affidavit is attached.
2. Notice of the foreclosure sale was given to Katz, Manka, Teplinsky, Graves & Sobol, Ltd. by mailing them notice on August 20, 2012.
3. This affidavit is made for the purpose of showing compliance with Minnesota Statutes Section 580.032.



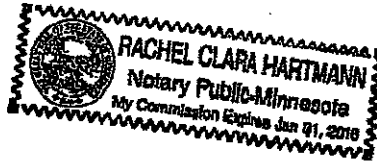
Lawrence P. Zielke - 152559
 Diane F. Mach - 273788
 Melissa L. B. Porter - 0337778 ✓
 Ronald W. Spencer - 0104061
 Stephanie O. Nelson - 0388918
 Randolph W. Dawdy - 2160X
 Gary J. Evers - 0134764
 Attorneys for Mortgagee
 12550 West Frontage Road, Ste. 200
 Burnsville, MN 55337
 (952) 831-4060

Subscribed and sworn to before me
 on August 20, 2012



Notary Public

THIS INSTRUMENT DRAFTED BY:
 Shapiro & Zielke, LLP
 12550 West Frontage Road, Ste. 200
 Burnsville, MN 55337
 (952) 831-4060
 Our File No. 12-084930



Receipt# 267852
ABSTRACT FEE



\$46.00 2932998

Recorded on: 2/28/2013 01:28:02PM
By: STG, Deputy

Return to:
TCM PROPERTIES LLC
5826 BLACKSHIRE PATH
RIVER GROVE HEIGHTS, MN 55076-1028

Joel T. Beckman County Recorder
Dakota County, MN

Assignment of Attorney Lien

Date: January 31, 2013

2-3

FOR VALUABLE CONSIDERATION, Lisa M. Elliott, a licensed attorney, Assignor, hereby sells, assigns, and transfers to NJD Properties, LLC, Assignee, the Assignor's interest in the Attorney Lien dated July 12, 2012, recorded July 20, 2012 as Document No. 2881792 in the office of the Dakota County Recorder against the entire right, title, interest and equity of David V. Rucki in certain real property in Dakota County, Minnesota, legally described as follows:

Lot 9, Block 1, Paradise Hills

together with all right and interest in the obligation therein specified and the debt thereby secured. Assignor covenants with Assignee, its successors and assigns, that there is still due and unpaid of the debt secured by the Attorney Lien the sum of Sixty Thousand and 00/100 (\$60,000.00) Dollars, and that Assignor has good right to sell, assign, and transfer the same.

ASSIGNOR

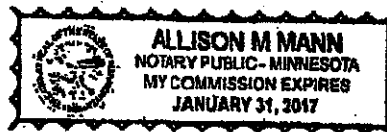
Lisa M. Elliott

STATE OF MINNESOTA)
)ss
COUNTY OF Hennepin)

This instrument was acknowledged before me this 31 day of January, 2013 by Lisa M. Elliott.

Notary Public

THIS DOCUMENT WAS DRAFTED BY:
Hoelscher Law Firm, PLLC
13100 Wayzata Boulevard, Suite 100
Minnetonka, MN 55305



Receipt# 257552
ABSTRACT FEE



\$46.00 2932999

Recorded on: 2/26/2013 04:20:03PM
By: STG, Deputy

Assignment of Attorney Lien

Return to:
TCM PROPERTIES LLC
5858 BLACKSHIRE PATH
INVER GROVE HEIGHTS, MN 55076-1020

Joel T. Beckman County Recorder
Dakota County, MN

Date: February 7, 2013

FOR VALUABLE CONSIDERATION, NJD Properties, LLC, Assignor, hereby sells, assigns, and transfers to Danmark Properties, LLC, Assignee, the Assignor's interest in the Attorney Lien dated July 12, 2012, recorded July 20, 2012 as Document No. 2881792 in the office of the Dakota County Recorder against the entire right, title, interest and equity of David V. Rucki in certain real property in Dakota County, Minnesota, legally described as follows:

33

Lot 9, Block 1, Paradise Hills

together with all right and interest in the obligation therein specified and the debt thereby secured. Assignor covenants with Assignee, its successors and assigns, that there is still due and unpaid of the debt secured by the Attorney Lien the sum of Sixty Thousand and 00/100 (\$60,000.00) Dollars, and that Assignor has good right to sell, assign, and transfer the same.

ASSIGNOR:

NJD Properties, LLC

By: [Signature]
Nathan Erickson

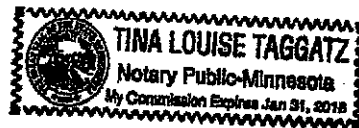
Its: Chief Manager

STATE OF MINNESOTA)
COUNTY OF HENNEPIN)ss

This instrument was acknowledged before me this 7th day of February, 2013 by Nathan Erickson, the Chief Manager of NJD Properties, LLC, a Minnesota limited liability company on behalf of the limited liability company.

[Signature]
Notary Public

THIS DOCUMENT WAS DRAFTED BY:
Danmark Properties, LLC
5858 Blackshire Path
Inver Grove Heights, MN 55076



Approval of Summary Real Estate Disposition Judgment:

BY THE COURT:


Dated: May 23, 2011


Judge of District Court

I hereby certify that the above Summary Real Estate Disposition Judgment has been filed with me:

COURT ADMINISTRATOR

Dated: May 23, 2011


Deputy

Receipt# 257552



ABSTRACT FEE

\$46.00

2932997

Recorded on: 2/26/2013 01:20:01PM

By: STG, Deputy

Return to:
TCM PROPERTIES LLC
6836 EL ACKENHIRE PATH
ROSE CROVE HEIGHTS, MN 55078-1020

Joel T. Beckman County Recorder
Dakota County, MN

ACKNOWLEDGMENT OF ATTORNEY LIEN

13

David V. Rucki, a single person, hereby acknowledges the validity of the Attorney Lien ("Attorney Lien") asserted by Lisa M. Elliott dated July 12, 2012, recorded July 20, 2012 as Document No. 2881792 in the office of the Dakota County Recorder against my interest in certain real property in Dakota County, Minnesota, legally described as follows:

Lot 9, Block 1, Paradise Hills

("Property").

The Attorney Lien is a lien on my entire right, title, interest and equity in the Property.

I acknowledge that the Attorney Lien is in the original principal amount of \$60,000.00, which remains unpaid, for reasonable attorney's fees which I agreed to pay for legal services rendered on my behalf by Lisa M. Elliott and that the action or proceeding for which Lisa M. Elliott was employed by me involved my interest in the Property.

I acknowledge that Lisa M. Elliott has fully complied with the requirements of Minnesota Statutes Section 481.13 to perfect the lien on the Property.

Pursuant to Minnesota Statutes Section 481.13 Subd. 3, I hereby agree that the Attorney Lien may be enforced and asserted until December 31, 2014.

I acknowledge that Lisa M. Elliott is assigning the Attorney Lien to NJD Properties, LLC, a Minnesota limited liability company, for good and valuable consideration, and hereby consent to such assignment. I represent to Lisa M. Elliott and NJD Properties, LLC, its successors and assigns, as follows:

1. The Attorney Lien is presently in full force and effect;
2. There exist no offsets, counterclaims, or defenses to the Attorney Lien by me or any other party against Lisa M. Elliott or Elliott Law Offices, PA and there

Receipt#: 163887

ABSTRACT FEE

\$46.00

2805876



Recorded on: 6/17/2011 09:37:03AM
By: STG, Deputy

Transfer Entered This 17th
day of June, 2011

[Signature]
Dakota County Treasurer-Auditor

[Signature]

Return to:
FITZMAURICE, TERRY, ORR & GIBSON, LTD
225 S 6TH ST STE 4150
MINNEAPOLIS, MN 55402

Joel T. Beckman County Recorder
Dakota County, MN

22-56200-01-090

Receipt#: 221380

ABSTRACT FEE

\$48.00

2889515



Recorded on: 9/24/2012 12:00:08PM
By: DDW, Deputy

Return to:
SHAPIRO & ZIELKE LLP
12880 W FRONTAGE RD #200
BURNSVILLE, MN 55337

Joel T. Beckman County Recorder
Dakota County, MN

**NOTICE OF PENDENCY OF PROCEEDING AND
POWER OF ATTORNEY TO FORECLOSE MORTGAGE**

12-084930
19675 Ireland Place, Lakeville, MN 55044
David V. Rucki and Sandra S. Grazzini Rucki

TO WHOM IT MAY CONCERN:

PLEASE TAKE NOTICE, that there is pending a foreclosure by advertisement of the following described Mortgage:

DATE OF MORTGAGE: July 7, 2003
MORTGAGOR: David V. Rucki and Sandra S. Grazzini Rucki, husband and wife
MORTGAGEE: Mortgage Electronic Registration Systems, Inc.
TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.
MIN#: 1000269-0002059822-2
LENDER OR BROKER AND MORTGAGE ORIGINATOR STATED ON THE MORTGAGE: Bell America Mortgage LLC DBA Bell Mortgage
SERVICER: GMAC Mortgage, LLC
PROPERTY ADDRESS: 19675 Ireland Place, Lakeville, MN 55044
PROPERTY IDENTIFICATION NUMBER: 22-56200-01-090

DATE AND PLACE OF FILING:

filed September 9, 2003, Dakota County Recorder, as Document Number 2106592

ASSIGNMENT OF MORTGAGE: Assigned to:

Deutsche Bank Trust Company Americas as Trustee for RALI 2003-QS16 and to do all things incident and necessary thereto.

The undersigned does hereby employ, authorize, and empower Lawrence P. Zielke and/or the law firm of SHAPIRO & ZIELKE, LLP, attorneys at law with office in Burnsville, Minnesota, for it and in its name to foreclose said mortgage by advertisement and to bid in for the property at the foreclosure sale in its name; and to do all things necessary, convenient or proper for the due and lawful foreclosure of said mortgage, hereby ratifying and confirming all that said attorneys shall lawfully do or cause to be done by virtue hereof.

Return to:
Shapiro Box

IN TESTIMONY WHEREOF, The said entity has caused these presents to be executed in its entity name by Varinderjit Kaur its Authorized Officer on this 2 day of August, 2012

Residential Funding Company, LLC as Attorney in Fact for Deutsche Bank Trust Company Americas as Trustee for RALI 2003-QS16

By V. Kaur Varinderjit Kaur

its Authorized Officer

STATE OF Pennsylvania)
) SS
COUNTY OF Montgomery)

The foregoing instrument was acknowledged before me this 2 day of August 2012 by Varinderjit Kaur its Authorized Officer by Residential Funding Company, LLC as Attorney in Fact for Deutsche Bank Trust Company Americas as Trustee for RALI 2003-QS16, a New York corporation.

Lisa Howlin Thomas
Notary Lisa Howlin Thomas
Commission expires —

This instrument was drafted by:
SHAPIRO & ZIELKE, LLP
12550 West Frontage Road, Ste. 200
Burnsville, MN 55337
(952) 831-4080

12-084930
19675 Ireland Place, Lakewood, MN 55044
David V. Ruckl and Sandra S. Grazzini Ruckl

NOTARIAL SEAL
LISA HOWLIN THOMAS
Notary Public
CHELTENHAM TWP. MONTGOMERY COUNTY
My Commission Expires May 8, 2016

Return to:
Shapiro Box

Receipt#: 236277
ABSTRACT FEE
ATT COPY
SDT & CONSERVE EXEMPT

\$46.00
\$2.00

2900701

Recorded on: 10/11/2012 10:26:16AM
By: DDW, Deputy

Return to:
SHAPIRO & ZIELKE LLP
12850 W FRONTAGE RD 4000
BURNSVILLE, MN 55337

Joel T. Beckman County Recorder
Dakota County, MN

PID No. 22-56200-01-090

**SHERIFF'S CERTIFICATE OF FORECLOSURE SALE
AFFIDAVIT OF COSTS AND DISBURSEMENTS**


COPY DEL'D

12-084930

STATE OF MINNESOTA
COUNTY OF DAKOTA

Ronald W. Spencer, being first duly sworn on oath says; that he/she is one of the attorneys foreclosing the mortgage described in the printed notice of mortgage foreclosure sale hereto attached; that the following is a detailed bill of the costs and disbursements of said foreclosure, and that the same have been absolutely and unconditionally paid or incurred therein, to-wit:

| | | |
|----|-------------|--|
| \$ | 700.00 | Attorneys fees for foreclosing said mortgage |
| | 681.72 | Publication |
| | 46.00 | Recording |
| | 150.00 | Service |
| | 60.00 | Sheriff Sale |
| | 48.00 | Recording Certificate |
| | 25.00 | Service Fee |
| | <u>0.00</u> | Abstracting |
| | \$1,710.72 | TOTAL |


Ronald W. Spencer - 0104061, Esq.

Subscribed and sworn to before me this 9th day of October, 2012.


Notary

SHERIFF'S CERTIFICATE OF SALE



STATE OF MINNESOTA
COUNTY OF DAKOTA

I, David Bellows, Dakota County Sheriff, Sheriff of the County of Dakota, State of Minnesota, do hereby certify; that pursuant to the printed Notice of Mortgage Foreclosure sale hereto attached and the power of sale contained in the following described mortgage:

DATE OF MORTGAGE: July 7, 2003

MORTGAGOR(S): David V. Rucki and Sandra S. Grazzini Rucki, husband and wife

MORTGAGEE: Mortgage Electronic Registration Systems, Inc.

TRANSACTION AGENT: Mortgage Electronic Registration Systems, Inc.

MIN#: 1000269-0002059822-2

LENDER: Bell America Mortgage LLC DBA Bell Mortgage

SERVICER: GMAC Mortgage, LLC

DATE AND PLACE OF FILING: Filed September 9, 2003, Dakota County Recorder, as Document Number 2106592

ASSIGNMENT OF MORTGAGE:
Assigned to: Deutsche Bank Trust Company Americas as Trustee for RALI 2003-QS16, Dated: July 20, 2012, filed: July 30, 2012 as Document Number 2883790.

STATE OF MINNESOTA COUNTY OF DAKOTA
Certified to be a true and correct copy of the original
on file and of record in my office this 21st
day of June, 2011

CAROLYN M. HENN, COURT ADMINISTRATOR

BY [Signature] DEPUTY

STATE OF MINNESOTA
COUNTY OF DAKOTA

DISTRICT COURT
FIRST JUDICIAL DISTRICT
FAMILY COURT DIVISION

Court File No. 19AV FA 11 1273

In Re the Marriage of:

Sandra Sue Grazzini-Rucki,

Petitioner,

and

David Victor Rucki,

Respondent.

**SUMMARY REAL ESTATE
DISPOSITION JUDGMENT**

Check here if part or all of the land herein is Torrens:

Date of parties' marriage:

August 31, 1991

Date of entry of Stipulated Judgment and Decree
of Dissolution:

May 12, 2011

Name of Petitioner's Attorney:

Kathryn A. Graves (#16415X)
Katz, Manka, Teplinsky, Graves &
Sohol, Ltd.
Suite 4150
225 South Sixth Street
Minneapolis, MN 55402

Name of Respondent's Attorney:

David Victor Rucki,
Respondent *pro se*
19675 Ireland Place
Lakeville, MN 55044

Name of Judge who signed Judgment and Decree:

Tim D. Wermager

Name of Referee, if any, who signed
Judgment and Decree:

N/A

Appearances at the Default or Trial:

May 12, 2011

FILED
CAROLYN M. HENN, Court Administrator
DAKOTA COUNTY
MAY 23 2011

Legal Description: **Lot 9, Block 1, Paradise Hills**
Certificate of Title No. (if land is torrens): **N/A**

Address: **19675 Ireland Place
Lakeville, MN 55044**

Names of parties awarded an interest
in the above real estate: **Sandra Sue Grazzini-Rucki**

Interest awarded: **100%**

Liens, mortgages, encumbrances or other interests in the above real estate created by the
Judgment and Decree (include name of person to whom awarded and interest awarded):

None

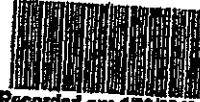
Triggering or contingent events set forth in the Judgment and Decree affecting the disposition of
the above parcel of real estate:

None

Receipt# 288841
ABSTRACT FEE

\$48.00

2923975



Recorded on: 1/23/2013 10:57:43AM
By: DMB, Deputy

Transfer Entered This 23rd
day of Jan, 2013
Joel T. Beckman RB
Dakota County Treasurer-Auditor

Return to:
DAVID RUCKI
17348 FLAGSTAFF AVE
FARMINGTON, MN 55024

Joel T. Beckman County Recorder
Dakota County, MN

22-56200-01-090

2078

exist no events that would constitute a basis for any such offset, counterclaim, or defense upon the lapse of time or the giving of notice or both;

- 3. There are no credits, concessions, bonuses, rebates, advance payments, or other matters affecting the amounts payable by me under the Attorney Lien;
- X 4. The principal balance remaining due under the Attorney Lien from me is \$60,000.00 and upon such assignment to NJD Properties, LLC, such amount shall be due to NJD Properties, LLC;
- 5. To the extent the Property is my homestead property I have waived my homestead exemption rights with respect to the Attorney Lien;
- 6. I am not presently the subject of any proceeding pursuant to the United States Bankruptcy Code.



 David V. Rucki

STATE OF MINNESOTA)
)ss
 COUNTY OF Hennepin)

This instrument was acknowledged before me this 17 day of January, 2013 by David V. Rucki, a single person.



 Notary Public

THIS DOCUMENT WAS DRAFTED BY:
 Hoelscher Law Firm, PLLC
 13100 Wayzata Boulevard, Suite 100
 Minnetonka, MN 55305



Search » Business Filings

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Business Record Details »

[File Amendment or Renewal \(/Business/Amendments?filingGuid=6ef161b0-87d4-e011-a886-001ec94ffe7f\)](/Business/Amendments?filingGuid=6ef161b0-87d4-e011-a886-001ec94ffe7f)

[Order Copies](#)

[Order a Certificate \(/Business/Certificates?businessMasterGuid=6ef161b0-87d4-e011-a886-001ec94ffe7f&route=filing&productId=007ecb3e-fad3-e011-a886-001ec94ffe7f&originalFilingGuid=35402b88-e1d4-e011-a886-001ec94ffe7f\)](/Business/Certificates?businessMasterGuid=6ef161b0-87d4-e011-a886-001ec94ffe7f&route=filing&productId=007ecb3e-fad3-e011-a886-001ec94ffe7f&originalFilingGuid=35402b88-e1d4-e011-a886-001ec94ffe7f)

Minnesota Business Name

Rucki Enterprises

**Business Type
Assumed Name**

**MN Statute
333**

**File Number
768366-2**

**Home Jurisdiction
Minnesota**

**Filing Date
01/26/2004**

**Status
Active / In Good Standing**

**Renewal Due Date:
01/26/2014**

**Registered Agent(s)
(Optional) None provided**

**Principal Place of Business Address
19675 Ireland Pl
Lakeville MN 55044
USA**

**Nameholder
David V Rucki**

**Nameholder Address
19675 Ireland Pl, Lakeville, MN 55044**

Filing History

Filing History

01/26/2004

Original Filing - Assumed Name

Office of the MN Secretary of State Home
Page (<http://www.sos.state.mn.us>)

System Requirements

The MBLs application works with the following web browsers:

- Microsoft Internet Explorer (version 7+)
- Mozilla Firefox (version 3.5+)
- Apple Safari (version 3+)
- Google Chrome

Additional MBLs Information

Terms & Conditions
(<http://www.sos.state.mn.us/index.aspx?page=1667>)

Contact Us
(<http://www.sos.state.mn.us/index.aspx?page=42>)

Frequently Asked Questions (FAQ)
(<http://www.sos.state.mn.us/index.aspx?page=12>)

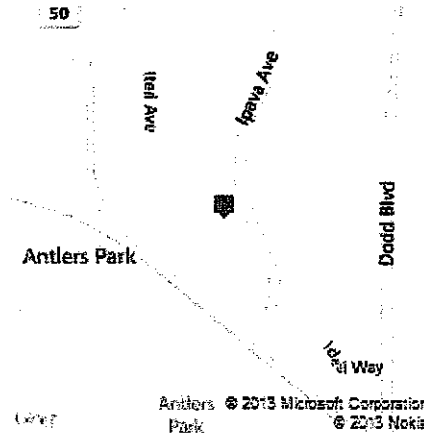
Single-Family Property Full

Property Full Display, Single Family Residential, MLS #: **4391840** Type: **For Sale**

19675 Ireland Place, Lakeville, MN 55044-7020

Status: **Active** List Price: **\$474,900**

Original List Price: **\$499,800**



Map Page: **176** Map Coord: **D2**

Directions:

Ipava to 192nd to Ireland Way South to Ireland Place

TAX INFORMATION

Property ID: **225620001090** Short Format
Tax Year: **2013**
Tax Amt: **\$5,852**
Assess Bal: **\$178**
Tax w/assess: **\$6,030**
Assess Pend: **No**
Homestead: **Yes**

Total Bed/Bath: **5/5** Garage: **3** Year Built: **1998**

Style: **(SF) Two Stories**

Const Status: **Previously Owned**

Foundation Size: **1,628**

AbvGrdFinSqFt: **3,049**

BelGrdFinSqFt: **1,380**

Total Fin SqFt: **4,429**

Acres: **0.52**

Lot Size: **70x136x239x28x174**

Yearly/Seasonal: **Yearly**

Fire #: **19675**

List Date: **07/16/2013**

Received By MLS: **07/17/2013**

Days On Market: **83**

General Property Information

Legal Description: **Lot 9 Block 1 Paradise Hills**

County: **Dakota**

Postal City: **Lakeville**

School District: **194 - Lakeville, 952-232-2000**

Mfg Home w/HUD#: **No**

Complex/Dev/Sub: **Paradise Hills** Common Wall: **No**

Lot Description: **Tree Coverage - Medium**

Road Frontage: **City**

Zoning: **Residential-Single**

Accessibility: **None**

Remarks

Agent Remarks: **Blueprint measurements, agent to verify. Current seller has not occupied for over 2 years. Quick possession available. Using disclosure Alternatives. Hot-tub not operable, stove exhaust fan not working.**

Public Remarks: **Fabulous 1 owner, McDonald build custom 2 story. All the goodies; stainless, ceramic, newer carpets, paint, gorgeous hickory floors main level. Walk to schools, Lake Marion, cul-de-sac lot! Quick possession available. Quality high end throughout.**

Structure Information

| Room | Level | Dimen |
|-----------|-------|-------|
| Living Rm | Main | |
| Dining Rm | Main | |
| Family Rm | | 24x17 |
| Kitchen | Main | |
| Bedroom 1 | Upper | |
| Bedroom 2 | Upper | |
| Bedroom 3 | Upper | |
| Bedroom 4 | Upper | |

| Other Rooms | Level | Dimen |
|---------------------|-------|-------|
| Fifth (5th) Bedroom | Lower | 19x13 |
| Recreation Room | Lower | 18x18 |

| Bathrooms | Total | Full |
|-----------|-------|-------|
| | 5 3/4 | 2 |
| | | 1/4:0 |
| | 2 1/2 | 1 |

| | |
|-----------|-----------------------------|
| Heat: | Forced Air |
| Fuel: | Natural Gas |
| Air Cond: | Central |
| Water: | City Water/Connected |
| Sewer: | City Sewer/Connected |
| Garage: | 3 |
| Oth Prkg: | 4 |
| Pool: | None |

Basement Description: Main Floor 1/2 Bath, Private Master, Full Master, Walk Thru, 3/4 Basement, Separate Tub & Shower, Whirlpool
Family Room Char: Lower Level
Fireplaces: 1 **Fireplace Characteristics:** Living Room, Gas Burning
Appliances: Range, Wall Oven, Exhaust Fan/Hood, Dishwasher, Refrigerator, Water Softener - Owned, Disposal, Furnace Humidifier
Basement: Walkout, Full, Finished (Livable), Drain Tiled, Sump Pump, Day/Lookout Windows, Poured Concrete
Exterior: Metal, Vinyl, Brick/Stone
Roof: Asphalt Shingles, Pitched, Age 8 Years or Less
Amenities-Unit: Deck, Porch, Natural Woodwork, Hot Tub, Kitchen Window, Vaulted Ceiling(s), Ceiling Fan(s), Hardwood Floors, Tiled Floors, Walk-In Closet, Exercise Room, Washer/Dryer Hookup, Security System, In-Ground Sprinkler, Other
Parking Char: Attached Garage, Insulated Garage, Driveway - Asphalt, Garage Door Opener
Special Search: Main Floor Laundry, 3 BR on One Level, 4 BR on One Level
Second Unit: Easily Divided

Financial

Cooperating Broker Compensation

Buyer Broker Comp: 2.7 % **Sub-Agent Comp:** 2.7 % **Facilitator Comp:** 2.7 %
Variable Rate: N **List Type:** Exclusive Right




Sellers Terms: DVA, Conventional, Special Funding, Cash
Existing Financing: Conventional
Assumable Loan: Not Assumable
In Foreclosure?: No
Lender Owned?: No
Potential Short Sale?: No
Owner is an Agent?: No

Contact Information

Listing Agent: James L. Emond Jr. 952-223-6423
Listing Office: RE/MAX Advantage Plus

Appointments: Book A Showing
Office Phone: 952-898-5800

MLS #: 4391840 **Address:** 19675 Ireland Place , Lakeville, MN 55044

| | MLS # | Address | Municipality | Field | Date Stamp | Old Value | New Value | Property Type |
|---|---|---------------|--------------|-----------|--------------------|-----------|-----------|---------------|
| 1 |  4391840 | 19675 Ireland | Lakeville | Status | 7/17/2013 12:36 PM | INCOM | ACT | Single Family |
| 2 |  4391840 | 19675 Ireland | Lakeville | ListPrice | 7/17/2013 12:36 PM | | \$499,800 | Single Family |
| 3 |  4391840 | 19675 Ireland | Lakeville | ListPrice | 9/5/2013 4:56 PM | \$499,800 | \$474,900 | Single Family |

19675 Ireland Pl, Lakeville, MN 55044-7020, Dakota County

Owner Information

Owner Name: **Ruckl David V** Taxpayer ZIP: **55024**
 Taxpayer Address: **17549 Flagstaff Ave** Taxpayer ZIP + 4 Code: **9204**
 Taxpayer City & State: **Farmington, MN** Owner Occupied: **No**

Location Information

Municipality: **Lakeville** School District: **194**
 Subdivision: **Paradise Hills** Section #: **19**
 Lot: **9** Township #: **114**
 Block: **1** Range #: **20**
 School District Name: **Lakeville** Quarter: **NE**

Tax Information

PID #: **22-56200-01-090** Special Assessment: **\$178**
 Legal Description: **PARADISE HILLS 9 1**

Assessment & Tax

| Assessment Year | 2012 | 2011 | 2010 |
|---------------------------------|-----------|-----------|-----------|
| Taxable Mkt. Value - Total | \$433,900 | \$461,100 | \$467,400 |
| Taxable Mkt. Value - Land | \$87,200 | \$91,800 | \$96,600 |
| Taxable Mkt. Value - Building | \$346,700 | \$369,300 | \$370,800 |
| Estimated Mkt. Value - Total | \$433,900 | \$461,100 | \$467,400 |
| Estimated Mkt. Value - Land | \$87,200 | \$91,800 | \$96,600 |
| Estimated Mkt. Value - Building | \$346,700 | \$369,300 | \$370,800 |

| Payable Tax Year | Total Tax | YOY Tax Change (\$) | YOY Tax Change (%) |
|------------------|-----------|---------------------|--------------------|
| 2011 | \$5,857 | | |
| 2012 | \$5,919 | \$62 | 1.05% |
| 2013 | \$6,030 | \$111 | 1.87% |

Characteristics

Lot Acres: **0.516** Total Units: **1**
 Land Use - County: **Single Fam** Bedrooms: **5**
 Land Use - CoreLogic: **SFR** Total Baths: **4**
 Stories: **2** Full Baths: **4**
 Year Built: **1998** Garage Type: **Garage**
 Finished Sq Ft: **4,467** Parking Type: **Finished Garage**
 Total Building Sq Ft: **4,467** Garage Sq Ft: **734**
 First Floor Sq Ft: **1,673**

Last Market Sale & Sales History

| Recording Date | 08/30/2013 | 01/07/2013 | 10/11/2012 | 06/18/1998 |
|----------------|---------------------------|---------------------------|--------------------------------|---------------|
| Sale Date | 08/30/2013 | 12/11/2012 | 10/11/2012 | |
| Sale Price | \$151,768 | \$7,575 | \$140,365 | \$320,366 |
| Buyer Name | Ruckl David V | Wallingford Capital LLC | Wallingford Capital LLC | Ruckl David V |
| Seller Name | Shingledecker Robert | Sheriff Of Dakota County | Deputy Sheriff Of Dakota Cnty | |
| Document Type | Certificate Of Redemption | Certificate Of Redemption | Certif Of Sale-Sheriff/Marshal | Deed (Reg) |

Property Detail

19675 Ireland Pl, Lakeville, MN 55044-7020, Dakota County**Owner Information**

Owner Name: **Rucki David V** Taxpayer ZIP+4: **9204**
 Taxpayer Address: **17549 Flagstaff Ave** Taxpayer Carrier Route: **R011**
 Taxpayer City and State: **Farmington, MN** Owner Occupied: **No**
 Taxpayer Zip: **55024**

Location Information

Municipality: **Lakeville** School District Name: **Lakeville**
 Zip Code: **55044** School District: **194**
 Carrier Route: **R024** Section #: **19**
 Census Tract: **008.20** Township #: **114**
 Subdivision: **Paradise Hills** Range #: **20**
 Lot: **9** Quarter: **NE**
 Block: **1**

Tax Information

PID#: **225620001090** % Improved: **80%**
 PID: **22-56200-01-090** Special Assessment: **\$178**
 Legal Description: **PARADISE HILLS 9 1**

Assessment & Tax

| Assessment Year | 2012 | 2011 | 2010 |
|---------------------------------|-----------|-----------|-----------|
| Estimated Mkt. Value - Total | \$433,900 | \$461,100 | \$467,400 |
| Estimated Mkt. Value - Land | \$87,200 | \$91,800 | \$96,600 |
| Estimated Mkt. Value - Building | \$346,700 | \$369,300 | \$370,800 |
| Taxable Mkt. Value - Total | \$433,900 | \$461,100 | \$467,400 |
| Taxable Mkt. Value - Land | \$87,200 | \$91,800 | \$96,600 |
| Taxable Mkt. Value - Building | \$346,700 | \$369,300 | \$370,800 |
| YOY Taxable Mkt. Value Chg (\$) | -\$27,200 | -\$6,300 | |
| YOY Taxable Mkt. Value Chg (%) | -5.9% | -1.35% | |

| Payable Tax Year | Total Tax | YOY Tax Change (\$) | YOY Tax Change (%) |
|------------------|-----------|---------------------|--------------------|
| 2011 | \$5,857 | | |
| 2012 | \$5,919 | \$62 | 1.05% |
| 2013 | \$6,030 | \$111 | 1.87% |

Characteristics

Lot Acres: **0.516** First Floor Sq Ft: **1,673**
 Lot Sq Ft: **22,477** Bedrooms: **5**
 Land Use - County: **Single Fam** Total Baths: **Tax: 4 MLS: 5**
 Land Use - CoreLogic: **SFR** MLS Total Baths: **5**
 # of Buildings: **1** Full Baths: **Tax: 4 MLS: 2**
 Building Type: **Single Family** Half Baths: **MLS: 1**
 Total Units: **1** Garage Type: **Garage**
 Stories: **2** Parking Type: **Finished Garage**
 Levels: **2** Garage Sq Ft: **734**
 Year Built: **1998** Garage Capacity: **MLS: 3**
 Finished Sq Ft: **Tax: 4,467 MLS: 4,429** No. Parking Spaces: **MLS: 3**
 Total Building Sq Ft: **4,467** Construction: **Wood**

Estimated Value

RealAVM™(1): **\$359,936** Confidence Score: **82**
 RealAVM™ Range: **\$320,343 - \$399,529** Forecast Standard Deviation: **11**
 Value As Of: **09/27/2013**

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.

Listing Information

MLS Listing Number: **4391840** MLS Orig. List Price: **\$499,800**
 MLS Status: **Active** MLS Listing Agent: **505000475-James L. Emond Jr.**
 MLS Listing Date: **07/16/2013** MLS Listing Broker: **Re/Max Advantage Plus**
 MLS Current List Price: **\$474,900**

Last Market Sale & Sales History

Recording Date: **08/30/2013** Deed Type: **Certificate Of Redemption**
 Sale Date: **08/30/2013** Owner Name: **Rucki David V**

Sale Price:

\$151,768

Seller:

Shingledecker Robert

| | | | | |
|-----------------------------|---------------------------|---------------------------|--------------------------------|---------------|
| Recording Date | 08/30/2013 | 01/07/2013 | 10/11/2012 | 06/18/1998 |
| Sale/Settlement Date | 08/30/2013 | 12/11/2012 | 10/11/2012 | |
| Sale Price | \$151,768 | \$7,575 | \$140,365 | \$320,366 |
| Buyer Name | Rucki David V | Wallingford Capital LLC | Wallingford Capital LLC | Rucki David V |
| Seller Name | Shingledecker Robert | Sheriff Of Dakota County | Deputy Sheriff Of Dakota Cnty | |
| Document Type | Certificate Of Redemption | Certificate Of Redemption | Certif Of Sale-Sheriff/Marshal | Deed (Reg) |

Mortgage History

| | | | |
|------------------------|-------------------------|-------------------------|------------------|
| Mortgage Date | 07/27/2005 | 11/03/2004 | 09/09/2003 |
| Mortgage Amount | \$1,500,000 | \$360,000 | \$245,700 |
| Mortgage Lender | Excel Bk/Mn | Excel Bk/Mn | Bell Mtg Co |
| Borrower Name | Rucki David V | Rucki David V | Rucki David V |
| Borrower Name 2 | Grazzini-Rucki Sandra S | Grazzini-Rucki Sandra S | Rucki Sandra S G |
| Mortgage Type | | | Conventional |

Foreclosure History

| | | |
|--------------------------------|------------------------|-------------------------------|
| Document Type | Lis Pendens | Notice Of Sale |
| Foreclosure Filing Date | 05/07/2013 | 08/02/2012 |
| Recording Date | 05/08/2013 | 08/24/2012 |
| Original Doc Date | 07/20/2012 | 09/09/2003 |
| Lien Type | Other | |
| Foreclosure Case # | 19HA-CV-13-2182 | |
| Trustee Name | | Law Firm/Shapiro & Zielke Lp |
| Trustee Phone | | (952) 831-4060 |
| Buyer 1 | Rucki David V | Rucki David V |
| Buyer 2 | Sawbill Strategic Inc | Rucki Sandra S G |
| Seller 1 | Danmark Properties LLC | |
| Buyer Relationship Type | | Husband/Wife |
| Lender Name | | * Other Institutional Lenders |
| Mortgage Amount | | \$245,700 |
| Title Company | Attorney Only | Attorney Only |


Property Detail