

TYPE OF LICENSE
(Check all that apply)

	<u>License Type</u>	<u>Fee</u>		<u>License Type</u>	<u>Fee</u>
☐	Off-Sale Intoxicating	\$ 0.00	☐	Brewery Off-Sale	\$ 0.00
☐	On-Sale Intoxicating	\$ 0.00	☐	Brewery Taproom On-Sale	\$ 0.00
☐	Sunday Liquor	\$ 0.00	☐	Microdistillery Off-Sale	\$ 0.00
☐	Wine (Includes Sunday)	\$ 0.00	☐	Microdistillery Cocktail Room	\$ 0.00
☐	3.2% Malt Liquor: On-Sale	\$ 0.00	☐	Consumption and Display	\$ 0.00
☐	3.2% Malt Liquor: Off-Sale	\$ 0.00	☐	Liquor License Transfer Only	\$ 0.00
☐	Special Club Liquor	Calculated by Clerk's Office	☐	On Sale Theater	\$ 0.00
☐	Dancing	\$ 0.00	☐	2:00 A.M. (Issued by State)	Calculated by State
☐	Additional Bar (each)	\$ 0.00	☐	After Hours Entertainment	\$ 0.00
TOTAL DUE:					\$ 0.00

BUSINESS INFORMATION

Name of applicant (name of individual, partnership, corporation or association):
~~ALHAMBRA COCKTAIL LOUNGE~~ CARLA BLUMBERG

Applicant Address: 321 CENTRAL AVE 1831 EAST 8th ST

City: DULUTH State: MN Zip: 55810

Applicant Phone: 218 340 4476 Applicant Email Address: 1831 EAST 8th ST

Business Name/dba: ALHAMBRA COCKTAIL LOUNGE

Business Address: 321 N. CENTRAL City DULUTH MN Zip 55810

Business Phone: 218 606 1211

Minnesota Tax ID Number: [REDACTED] Federal Tax ID Number: [REDACTED]

List, if corporation, all stockholders, directors, officers, and percentage or number of shares owned. If partnership or limited partnership, the name of each partner and percentage of ownership:

State approximate distance of this establishment from nearest academy, college, university, church, or school:
.4 MILES LAURA McARTHUR, BELIEVERS CHURCH, 4 MI

Who will direct the operation of the business or serve as a manager on the premises?

Full Name: CARLA BLUMBERG Phone Number: 218 340 4476

BUILDING OWNER INFORMATION

Full Name:	CARLA BLUMBERG	Phone Number:	218 340 4476
Address:	1831 EAST 8 th ST DULUTH MN 55812		

Where the building is owned by someone other than the applicant, state in summary the conditions of the lease arrangement, such as term of lease, monthly rental, renewal privileges, etc.

DESCRIPTION OF PROPOSED BUSINESS:

What is the seating capacity of the restaurant?	50		
Indoor Seating:	50	Outdoor Seating:	REMAINS TO BE APPLIED FOR
Designated Serving Areas (i.e. ground floor, second floor, deck, etc.)	GROUND FLOOR		
Will serving of prepared food occur at this site?	☐ Yes ☐ No		
If yes, please attach license from MN Department of Health.			

KITCHEN NEED TO BE REMODELED - SO NOT NOW

List date you desire to start serving liquor:

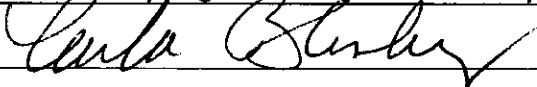
ASAP ??

NOTE: The license period for all liquor licenses is September 1 – August 31.

Failure to answer all questions truthfully on this application and attached "Personal Supplemental Affidavit" which is made a part thereof, will be just cause for revocation of your license.

I (we) hereby certify that the applicant will be the sole owner and operator of this business to be conducted under the license and I (we) will notify the City Council in writing of any changes in ownership in this business before the change is made, for the approval of the Alcohol, Gambling, & Tobacco Commission and City Council. I (we) have read the foregoing questions, and answers to said questions are true to the best of my (our) knowledge. I (we) will comply with all provisions of the Alcoholic Beverage Code and the laws and regulations and their amendments. I further understand that the giving of false information in this application, regardless of when it is discovered, and or the failure to provide required pertinent information constitutes cause for the immediate revocation of any and all licenses and/or permits issued hereunder and may be grounds for prosecution for perjury.

Signature:



Date:

7/10/2026

Signature:

Date:

GOVERNMENT DATA PRACTICES ACT - CLASSIFICATION WARNING: The data you supply on this form will be used to process the license you are applying for. You are not legally required to provide this data, but we will not be able to process the license without it. Some of the data will be classified as public data if and when the license is granted. Private financial information is classified as private data and will be available to governmental personnel and other governmental agencies whose access is necessary to perform their official duties.



City Clerk's Office

Room 318
411 West First Street
Duluth, Minnesota 55802-1189



218-730-5500

218-730-5923 Fax

APPLICATION

PERSONAL SUPPLEMENTAL AFFIDAVIT – LIQUOR LICENSE

This form must be completed by each of the following with a copy of driver's license or government issued ID attached:

- ☐ Applicant
- ☐ Manager(s)
- ☐ Owners, Partners, Directors, Officers, and Shareholders who own 10% or more of corporate stock unless the company is publicly traded.

NOTE: Type or print legibly and provide all information requested. Failure to do so may result in delay or rejection of license applications.

1. Name of applicant (individual, partnership, corporation or assoc.)	CARLA BLUMBERG	2. Trade Name (DBA)	ALHAMBRA COCKTAIL LOUNGE
3. Address of Licensed Premises	321 N. CENTRAL AVE		
4. Business Phone	218 606 1211	5. Individual's Cell Phone	218 340 4476
6. Your Name (First, Middle, Last)	CARLA ANN	7. Place of Birth (City & State, or City & Country if outside U.S.)	BROOKLINE MASS
8. Date of Birth (MM/DD/YYYY)	BLUMBERG 9-13-1946	9. Email	CARLA.BLUMBERG@ASTRCC.NET
10. Home Address	1831 EAST 8 th ST #704 DULUTH MN 55812		
11. Social Security Number (SSN)	[REDACTED]		
	12. Driver's License or ID Number & Issuing State		[REDACTED]

13. List your residences for the past ten (10) years – Attach additional sheets if necessary

Street Address	City	State	Zip	From	To
1924 E 8 th ST	DULUTH	MN	55812	2008	2014
670 LINCOLN AVE	ST PAUL	MN	55105	2014	2026

14. Have you ever been known by any other name than the one listed on this application?

☐ Yes*	*If yes, list all other names or aliases ever used, as well as the dates and locations (City, State/Country) of the use of each name:
☒ No	

15. Are you an owner of this business? If so, indicate nature and percent of ownership interest:

☒ Yes*	
☐ No	

16. Do you, your spouse, or your children have any pecuniary interest or own any stock in any corporation having a pecuniary interest in the ownership, operation, management, or profits of any establishment licensed in Minnesota to sell intoxicating liquor or 3.2% malt liquor at retail or wholesale?

☒ Yes*	*If yes, state the location of the establishments involved and fully describe the nature and extent of the interest:
☐ No	

AT SARA'S TABLE CHESTER CREEK CAFE

18. Have you or any corporation in which you held more than 10% stock, ever been denied a license to sell intoxicating liquor, beer, wine, or 3.2% malt liquor, or had a license to sell intoxicating liquor, beer, wine, or 3.2% malt liquor suspended or revoked?

☐ Yes*	*If Yes, why?
☒ No	

19. Have you ever forfeited bail on or been convicted of violating any law relating to gambling, prostitution, public nuisances, possession of stolen property, assault, or the sale, distribution, manufacture, or transportation of alcoholic beverages?

☐ Yes*	*If Yes, state the violation(s), the date and location of the violation, the maximum possible penalty of the violation, and whether or not the record of the conviction has been expunged:
☒ No	

20. Have you read and do you understand the laws, rules, and regulations of the State of Minnesota and the City of Duluth relative to the sale and distribution of alcoholic beverages?

☒ Yes
☐ No

DATA PRIVACY ADVISORY

The Minnesota Data Privacy Act requires that you be advised of the following information. As part of this application, you are asked to provide private and/or confidential information about yourself that will be used to check criminal history, arrest records, warrant information, and other relevant records. You may refuse to provide this information. However, should you refuse to provide this information, our investigation cannot be completed and will result in your application not being processed. The information you provide will be used by the Duluth Police Department, City Clerk's Office, the Alcohol, Gambling & Tobacco Commission, and the Duluth City Council.

This AUTHORIZATION FOR RELEASE OF INFORMATION will expire two years from the date you signed it.

Individual BLUMBERG CARLA ANN
Last Name First Name Middle Name
Also known as _____ Date of Birth: 9-13-1946

I HAVE READ AND UNDERSTAND THE ABOVE DATA PRACTICES ADVISORY.

Signature Carla Blumberg Date: 7/10/2026

VERIFICATION

The date which you furnish on this application will be used by the City of Duluth to assess your qualifications for licensure. Disclosure of this information is voluntary. You are not legally required to provide this data, however if you fail to do so, the City of Duluth may be unable to process this application. Disclosure of your Social Security number (or Individual Tax ID Number only for individuals without a Social Security number) is required by Minnesota Statutes 270C.72 and your Social Security number may be requested by and released to the Minnesota Commissioner of Revenue. After submitting this application, all information except your Social Security number will be public information pursuant to Minnesota Statutes, Chapter 13.

I, (print name) CARLA BLUMBERG, have read and understand the above information regarding my rights as a subject of government data. I further understand that the giving of false information as part of this application, regardless of when it is discovered, and/or failure to give required pertinent information can constitute cause for denial, suspension, or revocation of any and all licenses/permits and may be grounds for prosecution of perjury.

A SIGNATURE IS REQUIRED IN ORDER TO PROCESS THIS APPLICATION

Signature of applicant completing affidavit Carla Blumberg Date 7/10/2026

Printed name of witness CARLA BLUMBERG Witness Signature Krista Hendrickson

Certificate of Compliance

Minnesota Workers' Compensation Law

This form must be completed by the business license applicant.

Print in ink or type

Minnesota Statutes § 176.182 requires every state and local licensing agency to withhold the issuance or renewal of a license or permit to operate a business in Minnesota until the applicant presents acceptable evidence of compliance with the workers' compensation insurance coverage requirement of Minn. Stat. chapter 176. If the required information is not provided or is falsely stated, it shall result in a \$2,000 penalty assessed against the applicant by the commissioner of the Department of Labor and Industry. A valid workers' compensation policy must be kept in effect at all times by employers as required by law.

License or certificate number (if applicable) N/A	Business telephone number	Alternate telephone number
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Business name (Provide the legal name of the business entity. If the business is a sole proprietor or partnership, provide the owner's name(s), for example John Doe, or John Doe and Jane Doe.)

DBA ("doing business as" or "also known as" an assumed name), if applicable

Business address (must be physical street address, no P.O. boxes)	City Duluth	State MN	ZIP code
County St. Louis	Email address		

You must complete number 1 or 2 below.

Note: You must resubmit this form to the authority issuing your license if any of the information you have provided changes.

1. ☐ I have a workers' compensation insurance policy.

Insurance company name (not the insurance agent)

SEM MUTUAL INSURANCE CO

Policy number

Effective date

01-01-2026

Expiration date

12-31-2027

☐ I am self-insured for workers' compensation. (Attach a copy of the authorization to self-insure from the Minnesota Department of Commerce; see www.mn.gov/commerce/industries/insurance/licensing/self-insurance.)

2. I am not required to have workers' compensation insurance because:

- ☐ I only use independent contractors and do not have employees. (See Minn. Stat. § 176.043 for trucking and messenger courier industries; Minn. Stat. § 181.723, subd. 4, for building construction; and Minnesota Rules chapter 5224 for other industries.)
- ☐ I do not use independent contractors and have no employees. (See Minn. Stat. § 176.011, subd. 9, for the definition of an employee.)
- ☐ I use independent contractors and I have employees who are not required to be covered by the workers' compensation law. (Explain below.)
- ☐ I only have employees who are not required to be covered by the workers' compensation law. (Explain below.) (See Minn. Stat. § 176.041 for a list of excluded employees.)

Explain why your employees are not required to be covered

I certify the information provided on this form is accurate and complete. If I am signing on behalf of a business, I certify I am authorized to sign on behalf of the business.

Print name CARLA BLUMBERG

Applicant signature (required)

Carla Blumberg

Title

OWNER

Date

7/10/2026

If you have questions about completing this form or to request this form in Braille, large print or audio, call (651) 284-5032 or 1-800-342-5354.

MN STATUTE 270C.72 TAX IDENTIFICATION FORM

PURSUANT TO Minnesota Statute 270C.72, Tax Clearance Required: The licensing authority is required to provide the Minnesota Commissioner of Revenue the business tax identification number and social security number of each applicant. Under the Minnesota Government Data Practices Act and the Federal Privacy Act of 1974, we are required to advise you of the following regarding the use of this information:

1. This information may be used to deny the issuance, renewal, or transfer of your license in the event you owe the Minnesota Department of Revenue delinquent taxes, penalties, or interest.
2. Upon receiving this information, the licensing authority will supply it only to the Minnesota Department of Revenue. However, under the Federal Exchange of Information Agreement, the Department of Revenue may supply this information to the Internal Revenue Service.
3. Failure to supply this information may jeopardize or delay the processing of your licensing issuance or renewal application.

Please supply the following information and return along with your application to the agency issuing the license.

License applied for or renewed: _____

Licensing authority: City of Duluth, St. Louis County, Minnesota

License renewal date: N/A _____

Personal Information (if applicable)

Applicants Name: _____

Applicant's Address: _____

Social Security Number: _____

Business Information (if applicable)

Business Name: CARLA BLUMBERG

Business Address: 1831 EAST 8TH ST #104

MN Tax Identification Number: [REDACTED]

Federal Tax Identification Number: [REDACTED]

Signature Carla Blumberg Date _____

SFM Mutual Insurance Company
Workers' Compensation and Employers' Liability Policy

Policy Change Endorsement

Named Insured and Mailing Address
Carla Blumberg
670 Lincoln Ave
Saint Paul, MN 55105

Agency and Mailing Address
Cox Insurance Associates Inc
1639 Larpeur Ave W
Saint Paul, MN 55113-5703

Policy No: 135445.201

Policy Period: 03/16/2021 - 01/01/2022

Endorsements Changed:

- | | |
|--|--|
| ☐ Insured's Name (WC220602) | ☐ Item 3.A. States (WC220611) |
| ☐ Policy Number (WC220603) | ☐ Item 3.B. Limits (WC220612) |
| ☐ Effective Date (WC220604) | ☐ Item 3.C. States (WC220613) |
| ☐ Expiration Date (WC220605) | ☐ Item 3.D. Endorsement Numbers (WC220614) |
| ☐ Insured's Mailing Address (WC220606) | ☐ Item 4. Class, Rate, Other (WC220615) |
| ☒ Experience Modification (WC220607) | ☐ Interim Adjustment of Premium (WC220616) |
| ☐ Producer's Name (WC220608) | ☐ Carrier Servicing Office (WC220617) |
| ☐ Change in Workplace of Insured (WC220609) | ☐ Interstate/Intrastate Risk ID Number (WC220618) |
| ☐ Insured's Legal Status (WC220610) | ☐ Carrier Number (WC220619) |

Description of Change:

In consideration of a RETURN PREMIUM of \$7., as per attached Revised WC-4 Installment Endorsement, it is agreed the EXPERIENCE MODIFICATION for the period 10/28/2021 to 1/1/2022 is amended to read: .92

Classification Description	Class Code	Premium Basis Total Estimated Annual Remuneration	Rate per \$100 of Remuneration	Estimated Annual Premium
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Payroll From: 03/16/2021 - 10/28/2021

Bldg or Prop M - Ops By Owner	9015	64,000	4.41	2,822
Landscape Gardening & Drivers	0042	0	10.00	0
Waiver Of Subrogation Flat	0930		0.00	233
Coverage B	9812		1.011	31
Additional to Balance Cov B	9848		0.00	45
Experience Mod			0.93	-219

Payroll From: 10/28/2021 - 01/01/2022

Bldg or Prop M - Ops By Owner	9015	14,000	4.41	617
Landscape Gardening & Drivers	0042	0	10.00	0
Waiver Of Subrogation Flat	0930		0.00	67
Coverage B	9812		1.011	7
Additional to Balance Cov B	9848		0.00	13
Experience Mod			0.92	-56
Expense Constant	0900			163
Terrorism Risk Insurance	9740			4

Total Estimated Annual Premium	3,727
Special Comp Fund Assessment	94
Total Estimated Cost	3,821
Previous Total Estimated Cost	3,828

Cox Insurance Associates Inc - 04/29/2021 - KK

SFM
The Work Comp Experts

Classification Description	Class Code	Premium Basis Total Estimated Annual Remuneration	Rate per \$100 of Remuneration	Estimated Annual Premium
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This reflects a return of:

-7

Change Effective Date: 10/28/2021
NCCI# 22799

SFM Mutual Insurance Company
Workers' Compensation and Employers' Liability Policy

Installment Endorsement

This endorsement changes the policy to which it is attached effective on the inception date of the policy unless a different date is indicated below.

This endorsement, effective on **10/28/2021** at 12:01 A.M. standard time, forms a part of Policy **135445.201** issued to **Carla Blumberg**.

The Total Estimated Cost as shown on the Information Page is payable as follows:

<u>Installment Date</u>	<u>Installment Premium</u>	<u>Assessments/Fees</u>	<u>Total Cost</u>
03/16/2021	\$935.00	\$22.00	\$957.00
05/16/2021	\$933.00	\$24.00	\$957.00
07/16/2021	\$930.00	\$24.00	\$954.00
09/16/2021	\$929.00	\$24.00	\$953.00
Totals	\$3,727.00	\$94.00	\$3,821.00



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)

7/9/2026

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Cox Insurance Associates 1639 Larpenteur Ave W Saint Paul MN 55113	CONTACT NAME: PHONE (A/C, No, Ext): 651-647-0001 E-MAIL: caitlin@coxins.net ADDRESS: INSURER(S) AFFORDING COVERAGE INSURER A: EMC Insurance Companies INSURER B: INSURER C: INSURER D: INSURER E: INSURER F:	FAX (A/C, No): 651-636-3366 NAIC # 21407
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COVERAGES **CERTIFICATE NUMBER:** 1390043629 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL SUBR INSD WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	☒ COMMERCIAL GENERAL LIABILITY ☐ CLAIMS-MADE ☒ OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: ☒ POLICY ☐ PRO-JECT ☐ LOC OTHER:	Y	6D29570	1/6/2026	1/6/2027	EACH OCCURRENCE \$ 1,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 500,000 MED EXP (Any one person) \$ 10,000 PERSONAL & ADV INJURY \$ 1,000,000 GENERAL AGGREGATE \$ 2,000,000 PRODUCTS - COMP/OP AGG \$ 2,000,000 EBLI \$ 1,000,000
A	☒ AUTOMOBILE LIABILITY ☒ ANY AUTO OWNED AUTOS ONLY ☐ SCHEDULED AUTOS ☒ HIRED AUTOS ONLY ☒ NON-OWNED AUTOS ONLY		6E29570	1/6/2026	1/6/2027	COMBINED SINGLE LIMIT (Ea accident) \$ 1,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
A	☒ UMBRELLA LIAB ☒ OCCUR ☐ EXCESS LIAB ☐ CLAIMS-MADE DED ☒ RETENTION \$ 10,000		6J29570	1/6/2026	1/6/2027	EACH OCCURRENCE \$ 1,000,000 AGGREGATE \$ 1,000,000 \$
A	☒ WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below	Y/N ☐ N/A	6H29570	1/6/2026	1/6/2027	☒ PER STATUTE ☐ OTH-ER E.L. EACH ACCIDENT \$ 500,000 E.L. DISEASE - EA EMPLOYEE \$ 500,000 E.L. DISEASE - POLICY LIMIT \$ 500,000
A	Liquor Liability Liquor Liability		6D29570	1/6/2026	1/6/2027	Aggregate Each Occurrence 2,000,000 1,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Liquor Liability coverage is continued until cancelled.

Location: 1902 E 8th Street, Duluth, MN 55812-1311

City of Duluth- Licenses and Consumer Services is additional insured as respects General Liability when required in contract with insured.

CERTIFICATE HOLDER City of Duluth City Clerk Room 318 411 West First Street Duluth MN 55802-1189	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE
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THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL LIABILITY ELITE EXTENSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

The COMMERCIAL GENERAL LIABILITY COVERAGE FORM is amended to include the following clarifications and extensions of coverage. The provisions of the Coverage Form apply unless modified by endorsement.

A. EXPECTED OR INTENDED INJURY

Section I – Coverage A, Exclusion a. is amended as follows:

- a. "Bodily injury" or "property damage" expected or intended from the standpoint of an insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

B. NON-OWNED WATERCRAFT

Section I – Coverage A, Exclusion g.(2) is amended as follows:

- (2) A watercraft you do not own that is:

- (a) Less than 60 feet long; and
- (b) Not being used to carry person(s) or property for a charge;

C. EXTENDED PROPERTY DAMAGE COVERAGE

Section I – Coverage A, Exclusions j.(3) and (4) is amended to add the following:

Paragraphs (3) and (4) of this exclusion do not apply to tools or equipment loaned to you, provided they are not being used to perform operations at the time of loss.

SCHEDULE	
Limits Of Insurance	Deductible
\$5,000 Each Occurrence	\$250 Per Claim
\$10,000 Annual Aggregate	

- a. The each occurrence limit listed above is the most we will pay for all damages because of "property damage" to property in the care, custody and control of or property loaned to an insured as the result of any one "occurrence", regardless of the number of:

- (1) insureds;
- (2) claims made or "suits" brought;
- (3) persons or organizations making claims or bringing "suits".

The aggregate limit listed above is the most we will pay for all damages because of "property damage" to property in the care custody and control of or property loaned to an insured during the policy period.

Any payment we make for damages because of "property damage" to property in the care, custody and control of or property loaned to an insured will apply against the General Aggregate Limit shown in the declarations.

- b. Our obligation to pay damages on your behalf applies only to the amount of damages in excess of the deductible amount listed above. We may pay any part or all of the deductible amount listed above. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and upon notification by us, you will promptly reimburse us for that part of the deductible we paid.

- c. If two or more coverages apply under one "occurrence", only the highest per claim deductible applicable to these coverages will apply.

- d. Insurance provided by this provision is excess over any other insurance, whether primary, excess, contingent or any other basis. Since insurance provided by this endorsement is excess, we will have no duty to defend any claim or "suit" to which insurance provided by this endorsement applies if any other insurer has a duty to defend such a claim or "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

D. PROPERTY DAMAGE – ELEVATORS

Section I – Coverage A.2. Exclusions paragraphs j.(3), j.(4), j.(6) and k. do not apply to use of elevators. This insurance afforded by this provision is excess over any valid and collectible property insurance (including any deductible) available to the insured and **Section IV – Commercial General Liability Conditions** Paragraph 4. **Other Insurance** is changed accordingly.

[illegible]

E. FIRE, LIGHTNING OR EXPLOSION DAMAGE

Except where it is used in the term "hostile fire", the word fire includes fire, lightning or explosion wherever it appears in the Coverage Form.

Under **Section I – Coverage A**, the last paragraph (after the exclusions) is replaced with the following:

Exclusions **c.** through **n.** do not apply to damage by fire, smoke or leakage from automatic fire protection systems to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in **Section III – Limits of Insurance**.

F. MEDICAL PAYMENTS

If **Section I – Coverage C. Medical Payments Coverage** is not otherwise excluded from this Coverage Form:

The requirement, in the Insuring Agreement of Coverage **C.**, that expenses must be incurred and reported to us within **one year** of the accident date is changed to **three years**.

G. SUPPLEMENTARY PAYMENTS

Supplementary Payments – Coverages A and B Paragraphs **1.b.** and **1.d.** are replaced by the following:

1.b. Up to \$5,000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

1.d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.

H. SUBSIDIARIES AS INSURED

Section II – Who Is An Insured is amended to add the following:

1.f. Any legally incorporated subsidiary in which you own more than 50% of the voting stock on the effective date of this policy. However, insured does not include any subsidiary that is an insured under any other general liability policy, or would have been an insured under such a policy but for termination of that policy or the exhaustion of that policy's limits of liability.

I. BLANKET ADDITIONAL INSURED – AS REQUIRED BY CONTRACT

1. Section II – Who Is An Insured is amended to include as an additional insured any person(s) or organization(s) subject to provisions in Paragraph **2.** below, (hereinafter referred to as additional insured) when you and such person(s) or organization(s) have agreed in a written contract or written agreement that such person(s) or organization(s) be added as an additional insured on your policy provided that the written contract or agreement is:

- a. Currently in effect or becomes effective during the policy period; and
- b. Executed prior to an "occurrence" or offense to which this insurance would apply.

However, the insurance afforded to such additional insured:

- a. Only applies to the extent permitted by law; and
- b. Will not be broader than that which you are required by the contract or agreement to provide for such additional insured; and
- c. Applies only if the person or organization is not specifically named as an additional insured under any other provision of, or endorsement added to, **Section II – Who Is An Insured** of this policy.

2. As provided herein, the insurance coverage provided to such additional insureds is limited to:

- a. Any Controlling Interest, but only with respect to their liability arising out of their financial control of you; or premises they own, maintain, or control while you lease or occupy these premises.

This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

- b. Any architect, engineer, or surveyor engaged by you but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your acts or omissions or the acts or omissions of those acting on your behalf:

(1) In connection with your premises; or

(2) In the performance of your ongoing operations.

With respect to the insurance afforded to these additional insureds, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or the failure to render any professional services by or for you, including:

- (1) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- (2) Supervisory, inspection, architectural or engineering activities.

[illegible]

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional services by or for you.

- c. Any manager or lessor of a premises leased to you, but only with respect to liability arising out of the ownership, maintenance or use of that part of a premises leased to you, subject to the following additional exclusions:

This insurance does not apply to:

- (1) Any "occurrence" which takes place after you cease to be a tenant in that premises.
- (2) Structural alterations, new construction or demolition operations performed by or on behalf of such additional insured.
- d. Any state or governmental agency or subdivision or political subdivision, subject to the following:
 - (1) This insurance applies only with respect to the following hazards for which any state or governmental agency or subdivision or political subdivision has issued a permit or authorization in connection with premises you own, rent or control and to which this insurance applies:
 - (a) The existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners or decorations and similar exposures; or
 - (b) The construction, erection or removal of elevators; or
 - (c) The ownership, maintenance or use of any elevators covered by this insurance.
 - (2) This insurance applies only with respect to operations performed by you or on your behalf for which any state or governmental agency or subdivision or political subdivision has issued a permit or authorization.

This insurance does not apply to:

- (a) "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
 - (b) "Bodily injury" or "property damage" included within the "products-completed operations hazard".
 - e. Any vendor, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business.
- With respect to the insurance afforded to these vendors, the following additional exclusions apply:
- (1) The insurance afforded any vendor does not apply to:
 - (a) "Bodily injury" or "property damage" for which any vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that any vendor would have in the absence of the contract or agreement;
 - (b) Any express warranty unauthorized by you;
 - (c) Any physical or chemical change in the product made intentionally by any vendor;
 - (d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
 - (e) Any failure to make such inspections, adjustments, tests or servicing as any vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
 - (f) Demonstration, installation, servicing or repair operations, except such operations performed at any vendor's premises in connection with the sale of the product;
 - (g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for any vendor; or

- (h) "Bodily injury" or "property damage" arising out of the sole negligence of any vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:
 - (i) The exceptions contained in Subparagraphs (d) or (f); or
 - (ii) Such inspections, adjustments, tests or servicing as any vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.
- (2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products.
- f. Any Mortgagee, Assignee Or Receiver, but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you.
 This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.
- g. Any Owners Or Other Interests From Whom Land Has Been Leased, but only with respect to liability arising out of the ownership, maintenance or use of that part of the land leased to you.
 With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:
 - (1) This insurance does not apply to:
 - (a) Any "occurrence" which takes place after you cease to lease that land; or
 - (b) Structural alterations, new construction or demolition operations performed by or on behalf of such additional insured.
- h. Any person or organization from whom you lease equipment, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s).

A person's or organization's status as an additional insured under this endorsement ends when their contract or agreement with you for such leased equipment ends.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

- i. Any Owners, Lessees, or Contractors for whom you are performing operations, but only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by:
 - (1) Your acts or omissions; or
 - (2) The acts or omissions of those acting on your behalf;

- (1) Your acts or omissions; or
- (2) The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured.

A person's or organization's status as an additional insured under this endorsement ends when your operations for that additional insured are completed.

With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to:

- (1) "Bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:
 - (a) The preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or the failure to render any professional architectural, engineering or surveying services.

- (2) "Bodily injury" or "property damage" occurring after:

[illegible]

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- (a) All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or
 - (b) That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.
- j. Any Grantor of Licenses to you, but only with respect to their liability as grantor of licenses to you.
- Their status as additional insured under this endorsement ends when:
- 1. The license granted to you by such person(s) or organization(s) expires; or
 - 2. Your license is terminated or revoked by such person(s) or organization(s) prior to expiration of the license as stipulated by the contract or agreement.
- k. Any Grantor of Franchise, but only with respect to their liability as grantor of a franchise to you.
- l. Any Co-owner of Insured Premises, but only with respect to their liability as co-owner of any insured premises.
- m. Any Concessionaires Trading Under Your Name, but only with respect to their liability as a concessionaire trading under your name.
3. Any insurance provided to any additional insured does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the sole negligence or willful misconduct of the additional insured or its agents, "employees" or any other representative of the additional insured.
4. With respect to the insurance afforded to these additional insureds, the following is added to **Section III – Limits of Insurance**:
- If coverage provided to any additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance:
- a. Required by the contract or agreement; or
 - b. Available under the applicable Limits of Insurance shown in the Declarations;
- whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

J. COVERAGE FOR INJURY TO CO-EMPLOYEES AND/OR YOUR OTHER VOLUNTEER WORKERS

Section II – Who is an Insured, Paragraph 2.a. (1) is amended to add the following:

- e. Paragraphs (a), (b), and (c) do not apply to your "employees" or "volunteer workers" with respect to "bodily injury" to a co-"employee" or other "volunteer worker".

Damages owed to an injured co-"employee" or "volunteer worker" will be reduced by any amount paid or available to the injured co-"employee" or "volunteer worker" under any other valid and collectible insurance.

K. HEALTH CARE SERVICE PROFESSIONALS AS INSUREDS - INCIDENTAL MALPRACTICE

Section II – Who is an Insured, Paragraph 2.a. (1) (d) is amended as follows:

This provision does not apply to Nurses, Emergency Medical Technicians, or Paramedics who provide professional health care services on your behalf.

However this exception does not apply if you are in the business or occupation of providing any such professional services.

L. NEWLY FORMED OR ACQUIRED ORGANIZATIONS

Section II – Who is an Insured, Paragraph 3.a. is replaced by the following:

3.a. Coverage under this provision is afforded until the end of the policy period.

This provision does not apply if newly formed or acquired organizations coverage is excluded either by the provisions of the Coverage Form or by endorsements.

M. DAMAGE TO PREMISES RENTED TO YOU

Section III – Limits of Insurance, Paragraph 6. is replaced by the following:

Subject to **5.a.** above, the Damage To Premises Rented To You Limit, or \$500,000, whichever is higher, is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, smoke or leakage from automatic protection systems, while rented to you or temporarily occupied by you with permission of the owner.

N. MEDICAL PAYMENTS – INCREASED LIMITS

Section III – Limits of Insurance, Paragraph 7. is replaced by the following:

- 7. Subject to Paragraph **5.** above, \$10,000 is the Medical Expense Limit we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person, unless the amount shown on the Declarations of this Coverage Part for Medical Expense Limit states:

- (a) No Coverage; or
- (b) \$1,000; or
- (c) \$5,000; or
- (d) A limit higher than \$10,000.

O. DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE, CLAIM OR SUIT

Section IV – Commercial General Liability Conditions Paragraph 2. is amended to add the following:

- e. The requirement in Condition 2.a. that you must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim, applies only when the "occurrence" or offense is known to:
 - (1) You, if you are an individual or a limited liability company;
 - (2) A partner, if you are a partnership;
 - (3) A member or manager, if you are a limited liability company;
 - (4) An "executive officer" or insurance manager, if you are a corporation; or
 - (5) A trustee, if you are a trust.
- f. The requirement in Condition 2.b. that you must see to it that we receive notice of a claim or "suit" as soon as practicable will not be considered breached unless the breach occurs after such claim or "suit" is known to:
 - (1) You, if you are an individual or a limited liability company;
 - (2) A partner, if you are a partnership;
 - (3) A member or manager, if you are a limited liability company;
 - (4) An "executive officer" or insurance manager, if you are a corporation; or
 - (5) A trustee, if you are a trust.

P. PRIMARY AND NONCONTRIBUTORY – ADDITIONAL INSURED EXTENSION

Section IV – Commercial General Liability Conditions Paragraph 4. **Other Insurance** is amended to add the following:

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured under your policy provided that:

- (1) The additional insured is a Named Insured under such other insurance; and
- (2) You have agreed in writing in a contract or agreement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured. However, if the additional insured has been added as an additional insured on other policies, whether primary, excess, contingent or on any other basis, this insurance is excess over any other insurance regardless of the written agreement between you and an additional insured.

Q. UNINTENTIONAL FAILURE TO DISCLOSE EXPOSURES

Section IV – Commercial General Liability Conditions Paragraph 6. **Representations** is amended to add the following:

If you unintentionally fail to disclose any exposures existing at the inception date of your policy, we will not deny coverage under the Coverage Form solely because of such failure to disclose. However, this provision does not affect our right to collect additional premium or exercise our right of cancellation or non-renewal.

This provision does not apply to any known injury or damage which is excluded under any other provision of this policy.

R. WAIVER OF TRANSFER OF RIGHTS OF RECOVERY AGAINST OTHERS TO US

Section IV – Commercial General Liability Condition Paragraph 8. **Transfer Of Rights Of Recovery Against Others To Us** is amended to add the following:

We waive any right of recovery we may have against any person or organization because of payments we make for injury or damage arising out of:

- 1. Your ongoing operations; or
- 2. "Your work" included in the "products-completed operations hazard".

However, this waiver applies only when you have agreed in writing to waive such rights of recovery in a contract or agreement, and only if the contract or agreement:

- 1. Is in effect or becomes effective during the term of this policy; and
- 2. Was executed prior to loss.

S. MENTAL ANGUISH

Section V – Definition 3. is replaced by the following:

"Bodily injury" means bodily injury, sickness or disease sustained by a person, including mental anguish or death resulting from bodily injury, sickness or disease.

T. LIBERALIZATION

If we revise this endorsement to provide greater coverage without additional premium charge, we will automatically provide the additional coverage to all endorsement holders as of the day the revision is effective in your state.

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DEPARTMENT OF PUBLIC SAFETY
ALCOHOL AND GAMBLING ENFORCEMENT DIVISION
445 Minnesota Street Suite 1600
St. Paul, MN 55101
Phone (651) 201-7507 TDD (651) 282-6555
Fax (651) 297-5259

APPLICATION FOR RETAILER'S (BUYER'S) CARD FOR LIQUOR AND WINE
PLEASE RETURN THIS APPLICATION WITH FEE \$20.00

Print Name of Licensee (As shown on license)

Business Name (DBA)

CARLA ANN BLUMBERG

ALHAMBRA LOUNGE

Business Address

County

Business Phone

321 NORTH CENTRAL AVE

ST LOUIS

218 464 0669

City, State, Zip Code

Email

55807 DULUTH MN

CARLA.BLUMBERG@ASTCC

Office Use Only

Issuing Authority

Type Code

Buyer's Card Expires

Identification #

TENNESSEN WARNING NOTICE
MINNESOTA DEPARTMENT OF PUBLIC SAFETY
ALCOHOL & GAMBLING ENFORCEMENT DIVISION (AGE)
LICENSE AND PERMIT PROCESS

Background

When a government entity collects private or confidential data from an individual about that individual, the entity is required under Minn. Stat. §13.04, subd. 2 to provide a Tennessee Warning notice. The purpose of the notice is to enable an individual to make an informed decision about whether to give data about themselves to the government entity.

Classification of Data Provided

As provided in Minn. Stat. §13.41, subds. 2 and 5, the name(s) and designated contact address(es) submitted on an application for a license or permit are public data. Until a license is approved, all other information provided on an application are private data and accessible to the applicant but not the public. Upon license approval, all information provided on an application is public data except social security numbers, nondesignated addresses, and data otherwise classified as private data on individuals and protected nonpublic data under Minn. Stat. §13.02, subds. 12 and 15. Public data is available to any person upon written request to AGE. All data collected and stored may also be shared upon court order or with other government entities as authorized by law.

Purpose and Intended Use

The data requested on an application for a license or permit is used to determine if an applicant meets the statutory qualifications and requirements for the license applied for. Data on an application will also be relied upon for contact and communication purposes by AGE.

Requirements to Provide

Applications for a liquor license or permit pursuant to Minn. Stat. Ch. 340A and gambling license or permit pursuant to Minn. Stat. Ch. 299L must be submitted on the form prescribed by the Commissioner of the Minnesota Department of Public Safety so as to collect certain minimum information to determine eligibility. Failure to provide the requested information on an application may result in the delay or denial of license or permit applied for.



Certification of an On Sale Liquor License, 3.2 percent Liquor License, or Sunday License

Cities and Counties: You are required by law to complete and sign this form to certify the issuance of the following liquor license types: 1) City issued on sale intoxicating and Sunday liquor licenses
 2) City and County issued 3.2 percent on and off sale malt liquor licenses

Name of city or county issuing liquor license DULUTH ST LOUIS		License period From _____ To _____	
Check one: ☒ New license ☐ License transfer		☐ Suspension ☐ Revocation ☒ Cancel	
Give former license name _____		Give date _____	
License types and add fees			
☒ On sale license fee	☒ Sunday license fee	☐ 3.2 percent on sale fee	☐ 3.2 percent off sale fee
Licensee name as it appears with the Minnesota secretary of state CARLA ANN BLUMBERG		Business county ST LOUIS	
DBA doing business as ALHAMBRA		Business phone number 218 464 0669	
Business physical address 321 NORTH CENTRAL AVE		Federal tax ID number 30-1289498	
Business mailing address 1831 EAST 8th ST #104 DULUTH MN 55812		Minnesota tax ID number 7930137	
Describe the premises to be licensed RENOVATED THEATER AND BAR			
Applicant home address 1831 EAST 8th ST #104		Applicant home or cell number 218 340 4476	
Email address CARLA.BLUMBERG@ASTOCC.NET			

If above named licensee is a corporation, partnership, or LLC, complete the following for each owner, partner and officer

Owner partner officer full name	Date of Birth	Home address	Phone number
Owner partner officer full name 1	Date of Birth 1	Home address 1	Phone number 1
Owner partner officer full name 2	Date of Birth 2	Home address 2	Phone number 2
Owner partner officer full name 3	Date of Birth 3	Home address 3	Phone number 3
Owner partner officer full name 4	Date of Birth 4	Home address 4	Phone number 4

Intoxicating liquor licensee must attach a certificate of liquor liability Insurance to this form. The insurance certificate must contain the following:

- 1) Show the exact licensee name (corporation, partnership, LLC, etc.) and business address shown on the license.
- 2) Cover completely the license period set by the local city or county licensing authority as shown on this application

During the past year: Has a summons been issued to the licensee, partner, or officer under the civil liquor liability law?

☐ Yes ☒ No

Workers compensation insurance is also required by all licensees. Please complete the following:

Workers compensation insurance company name SFM MUTUAL INSURANCE CO.	Policy number [REDACTED]
--	-----------------------------

I certify that this license or licenses has been approved in an official meeting by the governing body of the city or county.

City clerk or county auditor signature	Title	Date
--	-------	------

ONSALE INTOXICATING LIQUOR LICENSEES ONLY, must also purchase a \$20 retail buyers card. To obtain the application of the buyers card, Please call 651-201-7507, or visit our website listed above.

These are the
numbers I am
currently using.
I will hopefully
not own this bar
very long and will
sell it and
transfer the
licences

WORKERS
COMPENSATION

FORECLOSURE
DOCUMENT

CARLA

BLUMBERG

carla.blumberg

@ASTCCC.NET

218

340-4476

Office of the County Recorder
St. Louis County, Minnesota
Recorded on 01/12/2026
At 8:56AM

Document No. 01525927

Wendy Levitt
County Recorder

By J Worgren Deputy
AFR 10224591

Auditor

Recording Fee: \$46.00
Well Certificate Fee: \$0.00

This page has been added by the St. Louis County Recorder/Registrar of Titles to add the recording information to the attached document.

Notes:

(RESERVED FOR RECORDING DATA)

SHERIFF'S CERTIFICATE OF SALE

Date: January 7, 2026

I, Gordon Ramsay, Sheriff of St. Louis County, Minnesota, certify that:

1. Pursuant to the attached Notice of Mortgage Foreclosure Sale (the "Notice") and the power of sale contained in the Mortgage ("the Mortgage") dated April 26, 2024, executed by Paladin Properties, LLC, ("Mortgagor") in favor of Bremer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01487207; which was transferred when Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025, as Document No. 01510438; and as assigned to Carla Ann Blumberg, an individual ("Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rents between Old National and Mortgagee, dated September 8, 2025 (the "Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01518480, I offered for sale and sold at public auction to the highest bidder at the time and place specified in the Notice, the property in St. Louis County, Minnesota.

2. The description of the property sold is:

Legal Description:

Parcel 1: Lot 6, Block 11, West Duluth, First Division, St. Louis County, Minnesota.

Parcel 2: Lots 7 and 8, Block 11, West Duluth First Division, St. Louis County, Minnesota.

Property Address: 317-319 and 321 N Central Ave, Duluth, MN 55807

Tax Parcel I.D. Numbers: 010-4470-01400 and 010-4470-01420

3. The price paid for the property sold was a credit bid in the amount of \$742,483.47.

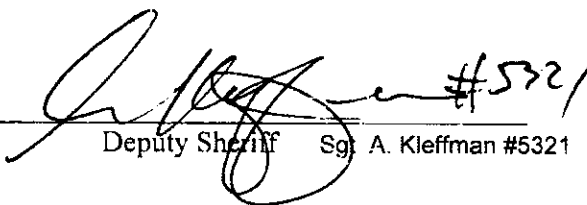
4. The sale was held on **January 7, 2026**, at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 100 N 5th Avenue, Suite 103, Duluth, Minnesota 55802. and the purchaser was the Mortgagee: **Carla Ann Blumberg**, an individual.

5. The interest rate in effect on the date of the sheriff's sale was 11%.

6. The sale was in all respects, openly, honestly, fairly and lawfully conducted.

7. The time allowed by law for redemption by Mortgagor or Mortgagor's assigns is 6 months after the date of the sale.

GORDON RAMSAY
Sheriff of St. Louis County

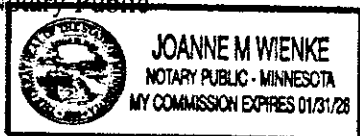
By:  #5321
Deputy Sheriff Sgt. A. Kleffman #5321

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STATE OF MINNESOTA)
) ss.
 COUNTY OF ST. LOUIS)

On this 7th day of January, 2026, before me, a Notary Public within and for said County, personally appeared Sgt. A. Kleffman #5321, to me known to be the Deputy Sheriff of said county, and the person described in, and who executed the foregoing instrument, and acknowledged that he/she executed the same as his/her free act and deed as such Deputy Sheriff on behalf of Gordon Ramsay, Sheriff of St. Louis County, Minnesota.

Joanne M. Wienke
 Notary Public



THIS INSTRUMENT DRAFTED BY:

Charles E. Nelson (MN #0392389)
 Ballard Spahr LLP
 2000 IDS Center
 80 South Eighth Street
 Minneapolis, MN 55402
 (612) 371-3211

TAX STATEMENT TO BE SENT TO:

Carla Ann Blumberg
 1831 E 8th St. #104
 Duluth, MN 55812

This Foreclosure Record consists of the following attached documents:

<u>X</u> Notice of Mortgage Foreclosure Sale and Affidavit(s) of Publication	<u> </u> Affidavit as to Federal Tax Lien(s) (if applicable)
<u> </u> Homestead Designation Notice	<u> </u> Affidavit as to State Tax Lien(s) (if applicable)
<u> </u> Separate Tract Designation Notice	<u> </u> Affidavit Regarding Military Status
<u> </u> Foreclosure: Advice to Tenants Notice	<u>X</u> Affidavit of Mailing Notice of Sale to parties requesting notice
<u> </u> Help for Homeowners in Foreclosure Notice and Notice of Redemption Rights	<u>X</u> Affidavit regarding Minn. Stat. §§ 580.021, 580.041, 580.042, 582.039, 582.041 and 582.042
<u>X</u> Affidavit(s) of Service or Vacancy	<u> </u> Certificate of Assessor
<u>X</u> Affidavit of Costs and Disbursements	<u> </u> Notices of Postponement of Mortgage Foreclosure Sale

**NOTICE OF FORECLOSURE SALE
AND
AFFIDAVIT OF PUBLICATION**



Forum Communications Company

MN Affidavit No. zWXB7ogmK9Mm5rUUqdLA

AFFIDAVIT OF PUBLICATION

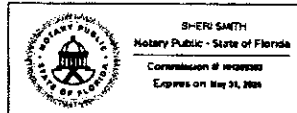
State of Florida, County of Broward, ss:

Anjana Bhadoriya, being first duly sworn, deposes and says: That (s)he is a duly authorized signatory of Column Software, PBC and duly authorized agent of the Duluth News Tribune, a newspaper printed and published in the City of Duluth, County of St. Louis, State of Minnesota.

1. I have personal knowledge of the facts stated in this Affidavit, which is made pursuant to Minnesota Statutes §331A.07.
2. The newspaper has complied with all of the requirements to constitute a qualified newspaper under Minnesota law, including those requirements found in Minnesota Statutes §331A.02.
3. The dates of the month and the year and the day of the week upon which the public notice attached/copied below was published in the newspaper are as follows: Wednesday, November 26, 2025, Wednesday, December 3, 2025, Wednesday, December 10, 2025, Wednesday, December 17, 2025, Wednesday, December 24, 2025, Wednesday, December 31, 2025
4. The publisher's lowest classified rate paid by commercial users for comparable space, as determined pursuant to §331A.06, is as follows: \$33.00 per column inch.
5. Pursuant to Minnesota Statutes §580.033 relating to the publication of mortgage foreclosure notices: The newspaper's known office of issue is located in ST. LOUIS County. The newspaper complies with conditions described in §580.033, subd. 1, clause (1) or (2). If the newspaper's known office of issue is located in a county adjoining the county where the mortgaged premises or some part of the mortgaged premises described in the notice are located, a substantial portion of the newspaper's circulation is in the latter county.

Anjana Bhadoriya

(Signed) _____



VERIFICATION

State of Florida
County of Broward

Subscribed in my presence and sworn to before me on this: 12/31/2025

S. Smith

Notary Public

Notarized remotely online using communication technology via Proof.

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of that certain Mortgage ("the Mortgage") dated April 26, 2024, executed by Pristin Properties, LLC ("Mortgagor"), in favor of Bramer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01487207.
2. Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025 as Document No. 01513438.
3. Old National assigned the Mortgage to Carla Ann Blumberg, an individual ("Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rights between Old National and Mortgagee, dated September 8, 2025 ("the Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01516490.
4. The original principal amount secured by the Mortgage was \$650,000.00.
5. No notice or proceeding at law is now pending to recover the debt secured by the Mortgage or any part thereof.
6. The holder of the Mortgage has complied with all conditions precedent for acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage and all notice and other requirements of applicable statutes.
7. At the date of this notice, the amount due on the Mortgage and taxes, if any, paid by the holder of the Mortgage is \$661,275.29.
8. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed and the land located in St. Louis County, Minnesota, described as follows:
Legal Description:
Parcel 1: Lot 6, Block 11, West Duluth, First Division, St. Louis County, Minnesota.
Parcel 2: Lots 7 and 8, Block 11, West Duluth First Division, St. Louis County, Minnesota.
Property Address: 5567 317th NE and 321 N Central Ave, Duluth, MN.
Tax Parcel ID Numbers: 010-4470-01400 and 010-4470-01403.
will be sold by the County Sheriff of St. Louis County, Minnesota, at public auction on January 7, 2026 at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 170 N 5th Avenue, Suite 103, Duluth, Minnesota 55802.
9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representative or assigns is 6 months.
10. Mortgagor(s) released from financial obligation on the Mortgage Note.

Dated November 19, 2025

MORTGAGEE

Carla Ann Blumberg

An Individual

BALLARD SPAHR LLP

By: Charles E. Nelson, MN

#13323591

Attorney for Mortgagee

2700 IDS Center

60 South Eighth Street

Minneapolis, Minnesota 55402
(612) 371-3211
(Nov. 26; Dec. 3 & 10 & 17 & 24 &
31, 2025)

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of that certain Mortgage ("the Mortgage") dated April 26, 2024, executed by Paladin Properties, LLC, ("Mortgagor") in favor of Bremer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01487207.
2. Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025, as Document No. 01510438.
3. Old National assigned the Mortgage to Carla Ann Blumberg, an individual ("Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rents between Old National and Mortgagee, dated September 8, 2025 (the "Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01518480.
4. The original principal amount secured by the Mortgage was: \$650,000.00
5. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.
6. The holder of the Mortgage has complied with all conditions precedent for acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.
7. At the date of this notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$981,275.29.
8. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed and the land located in St. Louis County, Minnesota described as follows:

Legal Description:

Parcel 1: Lot 6, Block 11, West Duluth, First Division, St. Louis County, Minnesota.

Parcel 2: Lots 7 and 8, Block 11, West Duluth First Division, St. Louis County, Minnesota.

Property Address: 317-319 and 321 N Central Ave, Duluth, MN 55807

Tax Parcel I.D. Numbers: 010-4470-01400 and 010-4470-01420

will be sold by the County Sheriff of St. Louis County, Minnesota, at public auction on **January 7, 2026**, at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 100 N 5th Avenue, Suite 103, Duluth, Minnesota 55802.

9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representative or assigns is 6 months.

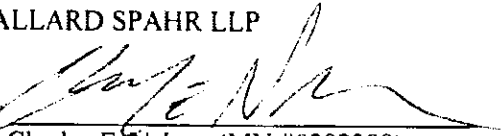
10. Mortgagor(s) released from financial obligation on the Mortgage: None.

Dated: November 19, 2025

MORTGAGEE

Carla Ann Blumberg
An Individual

BALLARD SPAHR LLP

By 

Charles E. Nelson (MN #0392389)
Attorney for Mortgagee
2000 IDS Center
80 South Eighth Street
Minneapolis, Minnesota 55402
(612) 371-3211

AFFIDAVITS OF SERVICE

**ACCEPTANCE OF SERVICE OF
NOTICE OF FORECLOSURE SALE**

I, John Hedtke, Esq., acknowledge that I am authorized to and do hereby accept service of the Notice of Mortgage Foreclosure Sale (Lot 6) and the Notice of Mortgage Foreclosure Sale (Lots, 6, 7 and 8), each attached hereto, on behalf of my clients Paladin Properties, LLC, and Robert J. Boone, and that the notices were served effective November 28, 2025.

HEDTKE LAW OFFICE

By: _____

John Hedtke
john@hedtkelaw.com

1217 E 1st Street
Duluth, MN 55805
Telephone: 218.728.1993

Attorney for Paladin Properties, LLC

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of that certain Mortgage dated August 6, 2021, executed by Paladin Properties, LLC, ("Mortgagor") in favor of Bremer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01421729, as modified by that certain Modification of Mortgage dated August 7, 2023, recorded in the Office of the County Recorder of St. Louis County, on October 20, 2023, as Document No. 01476408, as further modified by that certain Modification of Mortgage dated December 6, 2023, recorded in the Office of the County Recorder of St. Louis County on December 20, 2023, as Document No. 01480219, as further modified by that certain Modification of Mortgage dated February 15, 2024, recorded in the Office of the County Recorder of St. Louis County on March 19, 2024, as Document No. 01484705 as further modified by that certain Modification of Mortgage dated May 6, 2024, recorded in the Office of the County Recorder of St. Louis County, as Document No. 01490592 (collectively, the "Mortgage").
2. Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025, as Document No. 01510438.
3. Old National assigned the Mortgage to Carla Ann Blumberg, an individual (the "Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rents between Old National and Mortgagee, dated September 8, 2025 (the "Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01518479.
4. The original principal amount secured by the Mortgage was: \$176,399.56.
5. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.
6. The holder of the Mortgage has complied with all conditions precedent for acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.
7. As of the date of this notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$981,275.29.
8. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed and the land located in St. Louis County, Minnesota described as follows:

Legal Description:

Lot 6, Block 11, West Duluth, First Division, St. Louis County,
Minnesota.

Property Address: 321 N Central Ave, Duluth, MN 55807

Tax Parcel I.D. Numbers: 010-4470-01400

will be sold by the County Sheriff of St. Louis County, Minnesota, at public auction on **January 7, 2026**, at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 100 N 5th Avenue, Suite 103, Duluth, Minnesota 55802.

9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representative or assigns is 6 months.

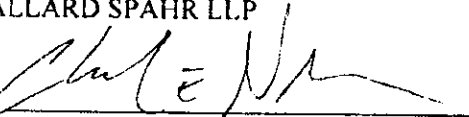
10. Mortgagor(s) released from financial obligation on the Mortgage: None.

Dated: November 19, 2025

MORTGAGEE

Carla Ann Blumberg
An Individual

BALLARD SPAHR LLP

By 

Charles E. Nelson (MN #0392389)
Attorney for Mortgagee
2000 IDS Center
80 South Eighth Street
Minneapolis, Minnesota 55402
(612) 371-3211

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of that certain Mortgage ("the Mortgage") dated April 26, 2024, executed by Paladin Properties, LLC, ("Mortgagor") in favor of Bremer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01487207.
2. Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025, as Document No. 01510438.
3. Old National assigned the Mortgage to Carla Ann Blumberg, an individual ("Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rents between Old National and Mortgagee, dated September 8, 2025 (the "Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01518480.
4. The original principal amount secured by the Mortgage was: \$650,000.00
5. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.
6. The holder of the Mortgage has complied with all conditions precedent for acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.
7. At the date of this notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$981,275.29.
8. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed and the land located in St. Louis County, Minnesota described as follows:

Legal Description:

Parcel 1: Lot 6, Block 11, West Duluth, First Division, St. Louis County, Minnesota.

Parcel 2: Lots 7 and 8, Block 11, West Duluth First Division, St. Louis County, Minnesota.

Property Address: 317-319 and 321 N Central Ave, Duluth, MN 55807

Tax Parcel I.D. Numbers: 010-4470-01400 and 010-4470-01420

will be sold by the County Sheriff of St. Louis County, Minnesota, at public auction on **January 7, 2026**, at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 100 N 5th Avenue, Suite 103, Duluth, Minnesota 55802.

9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representative or assigns is 6 months.

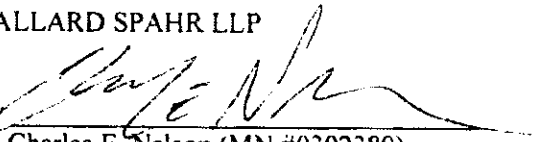
10. Mortgagor(s) released from financial obligation on the Mortgage: None.

Dated: November 19, 2025

MORTGAGEE

Carla Ann Blumberg
An Individual

BALLARD SPAHR LLP

By 

Charles E. Nelson (MN #0392389)
Attorney for Mortgagee
2000 IDS Center
80 South Eighth Street
Minneapolis, Minnesota 55402
(612) 371-3211

**AFFIDAVIT OF MAILING NOTICE OF
SALE TO PARTIES REQUESTING
NOTICE**

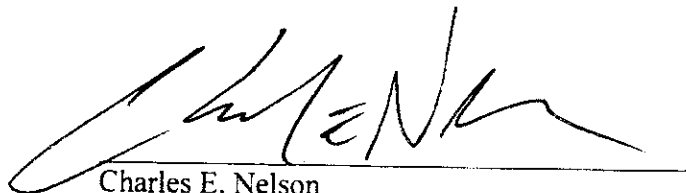
AFFIDAVIT OF MAILING NOTICE OF SALE TO PARTIES REQUESTING NOTICE

STATE OF MINNESOTA)
)ss.
 COUNTY OF HENNEPIN)

Charles Nelson, being duly sworn on oath deposes and states that he is a representative of Ballard Spahr LLP, Minneapolis, and that on December 3, 2025, he mailed a true and correct copy of the attached *Notice of Mortgage Foreclosure Sale* by placing it in interoffice mail for deposit with the Minneapolis United States Post Office for certified mailing addressed to the following Companies who requested notice:

Northeast Entrepreneur Fund, Inc.
 Attn: Michael Lattery
 202 W. Superior St., Suite 311
 Duluth, MN 55802

Duluth 1200 Fund, Inc.
 411 West 1st Street, Room 160
 Duluth, MN 55802

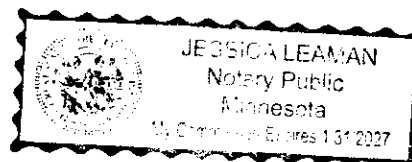


Charles E. Nelson

Subscribed and sworn before me this 6th day
 of January, 2026.



Notary Public



THIS INSTRUMENT DRAFTED BY:
 Charles E. Nelson (MN #0392389)
 Ballard Spahr LLP
 2000 IDS Center
 80 South 8th Street
 Minneapolis, MN 55402
 (612) 371-3211

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

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2. Original Lender merged with Old National Bank, National Association ("Old National"), effective May 1, 2025, as evidenced by that certification of the Office of the Comptroller dated April 24, 2025, and recorded in the Office of the St. Louis County Recorder on May 19, 2025, as Document No. 01510438.

3. Old National assigned the Mortgage to Carla Ann Blumberg, an individual (the "Mortgagee"), by that certain Assignment of Mortgage and Assignment of Rents between Old National and Mortgagee, dated September 8, 2025 (the "Assignment"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01518479.

4. The original principal amount secured by the Mortgage was: \$176,399.56.

5. No action or proceeding at law is now pending to recover the debt secured by the Mortgage, or any part thereof.

6. The holder of the Mortgage has complied with all conditions precedent for acceleration of the debt secured by the Mortgage and foreclosure of the Mortgage, and all notice and other requirements of applicable statutes.

7. As of the date of this notice the amount due on the Mortgage, and taxes, if any, paid by the holder of the Mortgage is \$981,275.29.

8. Pursuant to the power of sale in the Mortgage, the Mortgage will be foreclosed and the land located in St. Louis County, Minnesota described as follows:

Legal Description:

Lot 6, Block 11, West Duluth, First Division, St. Louis County,
Minnesota.

Property Address: 321 N Central Ave, Duluth, MN 55807

Tax Parcel I.D. Numbers: 010-4470-01400

will be sold by the County Sheriff of St. Louis County, Minnesota, at public auction on **January 7, 2026**, at 10:00am, in the St. Louis County Sheriff's Civil Process Unit located at 100 N 5th Avenue, Suite 103, Duluth, Minnesota 55802.

9. The time allowed by law for redemption by Mortgagor or Mortgagor's personal representative or assigns is 6 months.

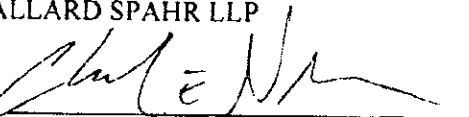
10. Mortgagor(s) released from financial obligation on the Mortgage: None.

Dated: November 19, 2025

MORTGAGEE

Carla Ann Blumberg
An Individual

BALLARD SPAHR LLP

By 

Charles E. Nelson (MN #0392389)
Attorney for Mortgagee
2000 IDS Center
80 South Eighth Street
Minneapolis, Minnesota 55402
(612) 371-3211

NOTICE OF MORTGAGE FORECLOSURE SALE

YOU ARE NOTIFIED THAT:

1. Default has occurred in the conditions of that certain Mortgage ("the Mortgage") dated April 26, 2024, executed by Paladin Properties, LLC, ("Mortgagor") in favor of Bremer Bank, National Association ("Original Lender"), recorded in the Office of the County Recorder of St. Louis County, Minnesota as Document No. 01487207.
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Parcel 2: Lots 7 and 8, Block 11, West Duluth First Division, St. Louis County, Minnesota.

Property Address: 317-319 and 321 N Central Ave, Duluth, MN 55807

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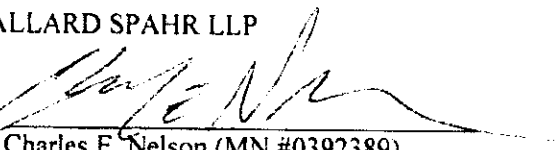
10. Mortgagor(s) released from financial obligation on the Mortgage: None.

Dated: November 19, 2025

MORTGAGEE

Carla Ann Blumberg
An Individual

BALLARD SPAHR LLP

By 

Charles E. Nelson (MN #0392389)
Attorney for Mortgagee
2000 IDS Center
80 South Eighth Street
Minneapolis, Minnesota 55402
(612) 371-3211

**AFFIDAVIT REGARDING MINNESOTA
STATUTES**

AFFIDAVIT REGARDING MINN. STAT. §§ 580.021, 580.04, 580.041, 580.042, 582.039,
582.041, 582.042 AND 582.32

STATE OF MINNESOTA)
)ss.
COUNTY OF HENNEPIN)

Charles E. Nelson, being duly sworn on oath says:

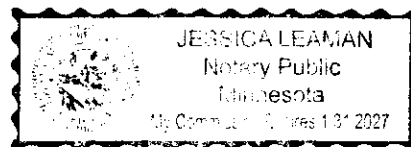
1. That he is an attorney representing the party foreclosing the mortgage described in the Sheriff's Certificate of Sale to which this affidavit is attached;
2. The foreclosure by advertisement described in the Sheriff's Certificate of Sale to which this affidavit is attached is a foreclosure of non-agricultural, commercial property, and therefore the following Minnesota Statutes **do not** apply: §§ 580.021, 580.041, 580.042, 582.039, 582.041, 582.042 and 582.32 ; and
3. That Minnesota Statute § 580.04 does apply to the foreclosure proceeding described in the Sheriff's Certificate of Sale to which this affidavit is attached and that all notices required under said statute have been provided.


Charles E. Nelson

Subscribed and sworn before me this 10th day
of January, 2026.

of January, 2026.

Kessedan
Notary Public



THIS INSTRUMENT DRAFTED BY:
Charles E. Nelson (MN #0392389)
Ballard Spahr LLP
2000 IDS Center
80 South 8th Street
Minneapolis, MN 55402
(612) 371-3211

**AFFIDAVIT OF COSTS AND
DISBURSEMENTS**

AFFIDAVIT OF COSTS AND DISBURSEMENTS

STATE OF MINNESOTA)
)ss.
COUNTY OF HENNEPIN)

I, Charles E. Nelson, being duly sworn on oath, say that I am an attorney foreclosing the Mortgage described in the Sheriff's Certificate of Sale to which this affidavit is attached.

That the following is a detailed bill of the costs and disbursements of the foreclosure that have been absolutely and unconditionally paid or incurred:

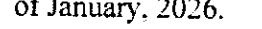
- | | |
|---|------------|
| 1. Statutory attorney's fees for foreclosure | \$ 4755.00 |
| 2. Courier, postage, and photocopy fees | \$ 21.46 |
| 3. Newspaper Publication Fees | \$ 868.68 |
| 4. St. Louis County Fees for Recording Power of Attorney and Notice of <i>Lis Pendens</i> | \$ 56.00 |
| 5. Sheriff's Fee for Conducting Foreclosure Sale | \$ 75.00 |

Closure Sale \$ 75.00

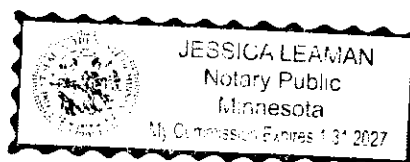

Charles E. Nelson

Subscribed and sworn before me this 9th day
of January, 2026.

of January, 2026.



Notary Public



THIS INSTRUMENT DRAFTED BY:

Charles E. Nelson (MN #0392389)
Ballard Spahr LLP
2000 IDS Center
80 South 8th Street
Minneapolis, MN 55402
(612) 371-3211