

# PUBLIC NOTICE

## EQCV042130

### ORIGINAL NOTICE IOWA DISTRICT FOR BOONE COUNTY

**PHH Mortgage Corporation,  
Plaintiff(s)**

**vs.**

**Charles R. Baird; Lana E. Baird;  
Parties in Possession, et al.,  
Defendant(s)**

**EQUITY NO: EQCV042130**

You are notified that a petition has been filed in the office of this court naming you as a defendant in this action. The petition was filed on November 4, 2021, and prays for foreclosure of Plaintiffs Mortgage in favor of the Plaintiff on the property described in this notice and judgment for the unpaid principal amount of \$79,667.53, with 6% per annum interest thereon from November 1, 2020, together with late charges, advances and the costs of the action including (but not limited to) title costs and reasonable attorney's fees, as well as a request that said sums be declared a lien upon the following described premises from November 25, 2009, located in Boone county, Iowa:

West 100 Feet of Lot 10 in Block 4 in Blair's Second Addition to Boone, Iowa, commonly known as 1428 Story St, Boone, IA 50036 (the "Property")

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

#### NOTICE

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

You must serve a motion or answer on or before 1st day of February, 2022, and within a reasonable time thereafter, you must file your motion or answer with the Clerk of Court for Boone County, at the county courthouse in Boone, Iowa. If you fail to respond, judgment by default may be rendered against you for the relief demanded in the petition.

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

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

By:

CLERK OF THE ABOVE COURT  
Boone County Courthouse  
201 State St.,  
Boone, IA 50036

**IMPORTANT:**

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

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