

STATE OF MINNESOTA
COUNTY OF WASHINGTON

DISTRICT COURT
TENTH JUDICIAL DISTRICT

CASE TYPE: CIVIL
OTHER/MISCELLANEOUS

PennyMac Loan Services, LLC,

Plaintiff,

vs.

NOTICE OF SHERIFF'S SALE
PURSUANT TO JUDGMENT

Julie Chasteen; The Secretary of the United States
Department of Housing and Urban Development
(HUD); Unifund CCR, LLC; Chamberlain Home
Owners' Association; and John Doe and Mary
Roe;

Case No.: 82-CV-25-3449

Defendants.

NOTICE IS HEREBY GIVEN that on March 17, 2026 at 10:00 AM, at the Washington County Sheriff's Office, Washington County Law Enforcement Center, 15015 62nd Street North, Stillwater, Minnesota, the Washington County Sheriff will sell the real property legally described as: Lot 7, Block 9, Wind Wood Plat 2, Washington County, Minnesota.

Property Address: 6608 Falstaff Road, Woodbury, MN 55125

Tax ID: 19.028.21.42.0097

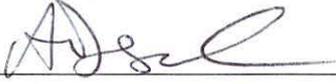
to the highest bidder for cash by public auction pursuant to the Order for Judgment and Judgment entered in the above-entitled action on October 29, 2025; to satisfy the judgment entered for Plaintiff in the amount \$228,146.33 plus interest and the costs of said sale. A certified copy of the Order for Judgment and Judgment has been delivered to the Washington County Sheriff.

The redemption period from the sale will be six (6) months from the date of confirmation of the sale by the Court. The real property must be vacated by 11:59 p.m. on the last day of the redemption period.

THE TIME ALLOWED BY LAW FOR REDEMPTION BY THE MORTGAGOR, THE MORTGAGOR'S PERSONAL REPRESENTATIVES OR ASSIGNS, MAY BE REDUCED TO FIVE WEEKS IF A JUDICIAL ORDER IS ENTERED UNDER MINNESOTA STATUTES, SECTION 582.032, DETERMINING, AMONG OTHER THINGS, THAT THE MORTGAGED PREMISES ARE IMPROVED WITH A RESIDENTIAL DWELLING OF LESS THAN FIVE UNITS, ARE NOT PROPERTY USED IN AGRICULTURAL PRODUCTION, AND ARE ABANDONED.

Dated: 12/4/2025

WASHINGTON COUNTY SHERIFF'S OFFICE

By: 
Deputy

Dated: December 1, 2025

TROTT LAW, P.C.

By: 
Samuel R. Coleman (#389839)
Attorneys for Plaintiff
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St. Paul, MN 55102
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(24-1163-LIT04)

Filed in District Court
State of Minnesota
10/23/2025

STATE OF MINNESOTA
COUNTY OF WASHINGTON

DISTRICT COURT
TENTH JUDICIAL DISTRICT
CASE TYPE: CIVIL OTHER/MISC

PennyMac Loan Services, LLC,

Plaintiff,

vs.

**ORDER FOR JUDGMENT AND
JUDGMENT**

Case No.: 82-CV-25-3449

Julie Chasteen; The Secretary of the United States
Department of Housing and Urban Development
(HUD); Unifund CCR, LLC; Chamberlain Home
Owners' Association; and John Doe and Mary
Roe;

Defendants.

The above-entitled matter came on for hearing before the undersigned Judge of District Court on October 23, 2025. Alexa V. Marsh appeared via Zoom on behalf of Plaintiff. All other appearances, if any, are noted on the record. Upon all of the files, records and proceedings herein, the Court makes the following:

UNDISPUTED FACTS

1. Defendants were duly served with the Summons and Complaint herein as evidenced by the Affidavits of Service on file. No answer has been received by or served upon Plaintiff. Accordingly, this case is proceeding by default.

2. Plaintiff holds a first-priority, mortgage lien interest in the real property located at 6608 Falstaff Road, Woodbury, Minnesota 55125, and legally described as:

Lot 7, Block 9, Wind Wood Plat 2, Washington County, Minnesota.

(the "Subject Property").

STATE OF MINNESOTA - COUNTY OF WASHINGTON
Certified to be a true and correct copy of the
Record on file in my office.
Court Administrator
Washington County District Court

By: Rebecca Anderson, Deputy



3. Julie Chasteen is the record owner of the Subject Property and the mortgagor on the mortgage described below.

4. On July 24, 2020, Julie Chasteen executed a promissory note in favor of Waterstone Mortgage Corporation, a Corporation, in the original principal amount of \$232,707.00 (the "Note"). The Note was indorsed to the Order of PennyMac Corp, then indorsed to the order of PennyMac Loan Services, LLC and subsequently indorsed in blank. Plaintiff holds the Note, either directly or through an agent.

5. To secure repayment of the indebtedness evidenced by the Note, Julie Chasteen executed and delivered to Mortgage Electronic Registration Systems, Inc., as nominee for Waterstone Mortgage Corporation, a mortgage encumbering the Subject Property dated July 24, 2020 and recorded in the Office of the Washington County Recorder on August 4, 2020 as Document No. 4256698 (the "Mortgage").

6. The Mortgage was assigned to Plaintiff pursuant to that assignment of mortgage recorded in the Office of the Washington County Recorder on May 18, 2022 as Document No. 4371102.

CONCLUSIONS OF LAW

1. Default judgment is appropriate in this action. "When a party against whom a judgment for affirmative relief is sought has failed to plead or otherwise defend within the time allowed therefor by these rules or by statute, and that fact is made to appear by affidavit, judgment by default shall be entered against that party..." Minn. R. Civ. P. 55.01; *see Black v. Rimmer*, 700 N.W.2d 521, 525 (Minn. Ct. App. 2005).

2. When a borrower and/or mortgagor defaults on a promissory note and mortgage, the holder of the note and mortgage may obtain a judgement, pursuant to Minn. Stat. § 581.03, for the

amount due, with costs and disbursements” and directing the sheriff to sell the mortgaged premises to satisfy that amount.

3. The Note is in default due to non-payment of the sums due thereunder from December 1, 2024 to date. The unpaid principal balance due and owing on the Note and Mortgage is \$211,817.68. Plaintiff is entitled to collect all interest accruing from and after November 1, 2024, plus applicable costs, fees, disbursements and attorneys’ fees due and owing under the Note and Mortgage.

4. The Mortgage is in default for non-payment of the sums due under the Note.

5. The terms of the Mortgage and Minn. Stat. § 581.03 provide that in the event of default under the Mortgage, the mortgaged premises may be sold at a foreclosure sale. The proceeds of the sale shall be used to pay the amount owing in addition to costs and attorneys’ fees.

6. Plaintiff has complied with all pre-foreclosure notice and acceleration requirements under the Mortgage.

ORDER FOR JUDGMENT AND JUDGMENT

1. Plaintiff’s motion is GRANTED.

2. Judgment is granted against Julie Chasteen in the amount of \$227,655.97 as of October 2, 2025 with the principal balance of \$211,817.68 accruing interest at 3.25% annually for a per diem rate of \$18.86 from October 3, 2025 through the date of entry of judgment, at which time the interest rate will increase to the statutory judgment rate of 10%.

3. The Sheriff of Washington County, Minnesota, shall conduct a sale of the Subject Property, as provided by Minn. Stat. § 581.03 and shall apply the proceeds thereof to the payment of the amount adjudged hereinabove to be due, with interest thereon at the time of payment, and the expenses of such sale, the costs and disbursements herein, and Plaintiff’s attorneys’ fees.

4. The Subject Property may be redeemed from said sale within six (6) months from the date of confirmation of such sale.

5. Plaintiff shall have the right to postpone any scheduled sheriff's sale from time to time as provided in Minn. Stat. § 580.07, subd. 1.

6. Plaintiff shall have the right upon reasonable notice to occupants in the premises, if any, to enter and inspect the premises for purposes of appraisal.

7. If Plaintiff is the highest bidder at the sale and no redemption is made from said sale, Plaintiff is the absolute fee owner of the Subject Property

LET JUDGMENT BE ENTERED IMMEDIATELY

BY THE COURT
Pietan, Laura
(Judge)
Judge of District Court

Digitally signed
by Pietan, Laura
(Judge)

Date: 2025.10.23

09:28:36 -05'00'

Dated: _____

I certify the above order constitutes the Judgment of the Court.
Court Administrator

Filed in District Court
State of Minnesota
10/29/2025

By: *Andrew Koval*
Koval, Andrew
(Washington Court
Administration)
2025.10.29 14:31:29 -05'00'

10/29/2025 02:30 pm