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IOWA UTILITIES COMMISSION - OFFICIAL NOTICE

OFFICIAL NOTICE  
BEFORE THE UTILITIES BOARD OF  
THE STATE OF IOWA TO THE  
CITIZENS OF CLAY COUNTY:

Notice is given that Spencer Municipal Utilities, Spencer, Iowa, pursuant to Iowa Code chapter 478, has filed a petition with the Iowa Utilities Commission (IUC) for extension of franchise to maintain and operate an electric transmission line setting forth the following as the maximum voltage, starting points, routes, and termini of the existing line:

**EXHIBIT A**  
**69,000 Volts Nominal**  
**(72,500 Volts Maximum)**  
**Electric Transmission Line**  
**Clay County, Iowa**

The north end point of this line is located approximately 0.25 mile south and 0.01 mile east of the NW corner of the NW ¼ of Section 14, Township 96 North, Range 37 West of the 5th PM in Clay County, Iowa. The north terminus of said transmission line is a point located approximately 0.01 mile east and 0.04 mile south of the NW corner of the SW ¼ of Section 11, Township 96 North, Range 37 West along the east right of way of 200th Avenue in the city limit of the City of Spencer, Clay County, Iowa.

The east end point of the line is located approximately 0.01 mile north and 0.20 mile west of the SE corner of the SW ¾ of Section 13, Township 96 North, Range 37 West of the 5th PM in Clay County, Iowa. The east terminus of said transmission line is Spencer Municipal Utilities substation located 0.15 mile east of the city limits of Spencer, Iowa approximately 0.03 mile north and 0.05 mile west of the SE corner of the SW ¼ of Section 13, Township 96

North, Range 37 West.

Beginning at a point 0.25 mile south and 0.01 mile east of the northwest corner of the NW ¼ of Section 14, Township 96 North, Range 37 West of the 5th PM in Clay County, Iowa, the line exits the city limits of the City of Spencer, Clay County, Iowa; thence south on the east public right-of-way of 200th Avenue/County Road M44 along the west line of Section 14 crossing 358th Street to a point 0.25 mile north and 0.01 mile east of the southwest corner of SW ¼ of Section 14 of said Township and Range for a distance of 0.50 mile; thence southeast on the east public right-of-way of 200th Avenue/County Road M44 along the west line of Section 14 to a point 0.23 mile north and 0.02 mile east of the southwest corner of SW ¼ of Section 14 of said Township and Range for a distance of 0.02 mile; thence southwest on the east public right-of-way of 200th Avenue/County Road M44 along the west line of section 14 to a point 0.14 mile north and 0.01 mile east of the southwest corner of SW1/4 of Section 14 of said Township and range for a distance of 0.09 mile; thence south on the east public right-of-way of 200th Avenue/County Road M44 along the west line of section 14 to a point 0.01 mile north and 0.01 mile east of the southwest corner of SW1/4 of Section 14 of said Township and range for a distance of 0.14 mile; thence east in private right-of-way along the south line of Section 14 crossing the Ocheyedan River to a point 0.01 mile north and 0.02 mile east of the southwest corner of the SE ¼ of Section 14 of said Township and Range for a distance of 0.50 mile; thence east on the north public right-of-way of 360th Street along the south lines of Section 14 and Section 13 to a point 0.01 mile north and 0.20

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tion and a bonus \$250 discount! Limited time only. Restrictions apply, see representative for warranty and offer details. (mcn)

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**EQCV036922 CARRINGTON MORTGAGE SERVICES, LLC VS. MERRILL**

IN THE IOWA DISTRICT COURT OF  
CLAY COUNTY

EQUITY NO: EQCV036922

ORIGINAL NOTICE FOR  
PUBLICATION

Carrington Mortgage Services, LLC  
Plaintiff,  
vs.  
Gary J. Merrill; Commissioner of Housing and Urban Development; State of Iowa, Department of Revenue; Unknown spouse, if any, of Gary J. Merrill; Parties in Possession, et al.  
Defendants.

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 August 13, 2025, and prays for foreclosure of Plaintiff's Reverse Mortgage on the property described below and judgment for all amounts secured by the Reverse Mortgage, including (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; and (b) the payment of all other sums, with interest, advanced to protect the lien of the Reverse Mortgage. These other advanced sums may include, but are not limited to, private mortgage insurance, real estate taxes, servicing fees, property preservation charges and the costs of the action, including title costs and reasonable attorney's fees. Plaintiff requests that these amounts be declared a lien upon the following described premises, located in Clay County, Iowa:

A TRACT OF LAND IN THE NORTH-EAST QUARTER OF THE SOUTHEAST QUARTER (NE1/4 SE1/4) OF SECTION TWENTY-TWO (22), TOWNSHIP NINE-THY-FOUR (94) NORTH, RANGE THIRTY-FIVE (35) WEST OF THE FIFTH PRINCIPAL MERIDIAN, BOUNDED AS FOLLOWS, TO-WIT: BEGINNING AT A POINT ON THE EAST LINE OF SECTION 22, TOWNSHIP 94 NORTH, RANGE 35 WEST OF THE FIFTH PRINCIPAL MERIDIAN, WHICH POINT OF BEGINNING LIES NORTH 0°00' EAST (NORTH 0 DEGREES 00 MINUTES EAST) A DISTANCE

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to delay the sale. If you file a written demand, the sale will be delayed until six months (or three 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 November 13, 2025, and within a reasonable time thereafter, you must file your motion or answer with the Clerk of Court for Clay County, at the county courthouse in Spencer, 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 712-279-6035. 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 Clay County Courthouse 215 W. 4th Street, Spencer, IA 51301-3822

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

Date of second publication: 10/10/25  
Date of third publication: 10/17/25  
#306

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**EQCV035286 FARM CREDIT SERVICES OF AMERICA VS. BRADLEY J. SMITH**

Notice of Sheriff's Levy and Sale  
IN THE IOWA DISTRICT COURT  
IN AND FOR CLAY COUNTY

State of Iowa, Clay County  
Iowa District Court, Clay County

Case #: EQCV035286  
Civil #: 25-000657

FARM CREDIT SERVICES OF  
AMERICA, FLCA  
V.  
BRADLEY J. SMITH, ET AL  
Special Execution

As a result of the judgement rendered in the above referenced court case, an execution was issued by the court to the Sheriff of this county. The execution ordered the sale of defendant (s) Real Estate described below:

To satisfy the judgement. The Property to be sold is:

That part of the Southwest Quarter (SW1/4) of Section Two (2), Township Ninety-seven (97) North, Range Thirty-five (35) West of the 5th P.M., Clay County, Iowa, described as follows: Beginning at the Southwest corner of said Section 2; thence North 1°37'05" West (assumed Meridian) 355.79 feet along the Westerly line of said Southwest Quarter; thence North 87°14'11" East 764.04 feet; thence South 1°37'05" East 355.79 feet to the Southerly line of said Southwest Quarter; thence South 87°14'11" West 764.04 feet along said Southwest Quarter southerly line to the point of beginning, containing 6.24 acres, subject to public road right-of-ways along the westerly and southerly lines of said Section 2. This parcel of land is also described as Parcel A in a Plat of Survey prepared by Robert V. Bendixen, dated September 2, 2008 and filed for record on September 15, 2008 as Document No. 2008-2678, in the Office of the Recorder of Clay County, Iowa.

(RE 1");

A parcel of land in the Northeast Quarter (NE1/4) of Section Fourteen (14), Township Ninety-seven (97) North, Range Thirty-five (35), West of the Fifth Principal Meridian, Clay County, Iowa, described as follows to wit: Commencing at the Southeast corner of the Northeast Quarter (NE1/4) of Section 14, Township 97 North, Range 35 West of the Fifth Principal Meridian, Clay County, Iowa, and running from this point North 0°00' West (North 0 degrees 00 minutes West) along the East line of the Northeast Quarter (NE1/4) of said Section 14 a distance of 206.52 feet to the point of beginning and running from this point of beginning North 0°00' West along the East line of the Northeast Quarter (NE1/4) of said Section Fourteen (14) a distance of 290.00 feet; thence South 88°32' West a dis-

distance of 633.00 feet; thence South 0°00' East parallel with the East line of the Northeast Quarter (NE1/4) of said Section 14 a distance of 290.00 feet; thence North 88°32' East a distance of 633.00 feet to the point of beginning. All bearings stated in this description are based on the assumption that the East line of the Northeast Quarter (NE1/4) of said Section 14 has a bearing of North 0°00' West. The area of the above parcel of land is 4.213 acres which includes 0.220 acres of highway right-of-way, 33 feet in width, along the East line of the above described parcel of land.

(“RE 2”);

That part of the North Half of the Northwest Quarter (N1/2 NW1/4) of Section Fourteen (14), Township Ninety-seven (97) North, Range Thirty-five (35), West of the 5th P.M., Clay County, Iowa, described as follows: Beginning at the Northeast Corner of said Northwest Quarter, thence South 1°41'45" East (assumed meridian) 355.79 feet along the easterly line of said Northwest Quarter; thence South 88°29'55" west 744.04 feet; thence North 1°41'45" west 355.79 feet to the northerly line of said Northwest Quarter; thence North 88°29'55" east 744.04 feet along said northerly line to the point of beginning, containing 6.08 acres, subject to public road right-of-way along the northerly line of said Northwest Quarter.

(“RE 3”);

Government Lot Two (2) and the West One Third (1/3) of Government Lot Six (6), Section Thirty-five (35) and the Southeast Quarter (SE1/4) of Section Thirty-five (35), all in Township Ninety-seven (97) North, Range Thirty-five (35), West of the Fifth P.M., Clay County, Iowa, except the following described tract of land: A tract of land located in the Southeast Quarter (SE1/4) of Section Thirty-five (35), Township Ninety-Seven North (97N), Range Thirty-five (35) West of the 5th P.M., Clay County, Iowa, and described as follows: Assuming that the South Line of the SE1/4 of said Section 35 is a true East-West Line and commencing at the Southwest Corner of the SE1/4 of said Section 35; thence N 90°00' E along the South Line of said Section 35 692.0 feet to the Point of Beginning; thence N 0°00' E 208.71 feet; thence N 90°00' E 208.71 feet; thence S 0°00' E 208.71 feet to the South Line of the said SE; thence S 90°00' W along the South Line of the said SE1/4 208.71 feet to the Point of Beginning. The area included in this description is 1.000 acre, more or less and includes 0.240 acre, more or less of highway right-of-way easement.

(“RE 4”);

That part of the North Half of the Northwest Quarter (N1/2 NW1/4) of Section Two (2), Township Ninety-five (95) North, Range Thirty-five (35) West of the 5th P.M., Clay

County, Iowa, described as follows: Beginning at the Northeast corner of said North Half of the Northwest Quarter, a point North 89°28'26" West 2630.22 feet from the Northeast corner of said Section 2; thence North 89°28'26" West 293.00 feet along the northerly line of said North Half of the Northwest Quarter to a point South 89°28'26" East 2339.81 feet from the Northwest corner of said Section 2; thence South 0°38'17" West 290.00 feet; thence South 89°28'26", East 293.00 feet to the Easterly line of said North Half of the Northwest Quarter at a point North 0°38'17" East 5136.89 feet from the South Quarter corner of said Section 2; thence North 0°38'17" East 290.00 feet to the point of beginning, containing 1.95 acres subject to public road right-of-way along the Northerly line of said Section 2.

This parcel of land is also described as Parcel A in a Plat of Survey prepared by Robert V. Bendixen, dated March 30, 2018 and filed for record on May 1, 2018 as Document No. 2018-1067, in the Office of the Recorder of Clay County, Iowa.

(“RE 5”, and collectively with RE 1, RE 2, RE 3, and RE 4, referred to as the “Subject Real Estate”)

Street Address: MULTIPLE - SEE LEGAL DESCRIPTION

The described property will be offered for sale at public auction for cash only as follows:  
**Sale Date:** 11/05/2025  
**Sale Time:** 10:00 a.m.  
**Place of Sale:** CLAY COUNTY SHERIFF'S OFFICE, 3115 W 4TH ST., SPENCER, IA 51301

**Redemption:** After the sale of real estate, defendant may redeem the property within 11/5/2026

Judgment Amount: \$1,967,761.87  
Costs: \$1,155.00  
Accruing Costs: PLUS  
Interest: \$0.00  
Sheriff's Fees: Pending  
Date: 8/20/25  
/s/ CHRISTOPHER L. RAVELING  
CLAY COUNTY SHERIFF

Attorney:  
THOMAS H. BURKE  
699 WALNUT ST., STE 2000  
DES MOINES, IA 50309  
(515) 288-6041

Date of second publication: 10/10/25  
#273

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This and other legal notices from around Iowa are searchable at iowapublicnotices.com.

*Inspiration Of The Day:*  
**Psalm 73:26 ESV / My flesh and my herat may fail, but God is the strength of my heart and my portion forever.**

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