

# PUBLIC NOTICE

IN THE IOWA DISTRICT COURT  
IN AND FOR CALHOUN COUNTY  
CASE NO. EQCV502501

## ORIGINAL NOTICE FOR PUBLICATION

CREDIT SUISSE FIRST BOSTON  
MORTGAGE SECURITIES CORP.,  
HOME EQUITY ASSET TRUST  
2006-3, HOME EQUITY PASS-  
THROUGH CERTIFICATES, SE-  
RIES 2006-3, U.S. BANK NATIONAL  
ASSOCIATION, AS TRUSTEE,  
Plaintiff,

vs.  
THE ESTATE OF LYNDA L. ROP-  
ER,  
JOHNNIE PHIPPS,  
MELISSA JOE HEFLER,  
STEVEN MICHAEL PHIPPS,  
IOWA DEPARTMENT OF REVE-  
NUE,  
INTERNAL REVENUE SERVICE,  
CITY OF LOHRVILLE,  
STATE OF IOWA,  
AND PARTIES IN POSSESSION,  
AND

All Unknown claimants, and all Per-  
sons Unknown Claiming any Right,  
Title or Interest in and to the follow-  
ing described real estate situated in  
Calhoun County, Iowa, to wit:

LOT SEVEN (7) AND EIGHT (8),  
BLOCK ONE (1), CRANDALL'S  
SECOND ADDITION TO LOHR-  
VILLE, CALHOUN COUNTY,  
IOWA.

AND  
ALL KNOWN AND UNKNOWN  
CLAIMANTS AND ALL PERSONS  
KNOWN OR UNKNOWN CLAIM-  
ING ANY RIGHT, TITLE OR INTER-  
EST AND ALL OF THEIR HEIRS,  
SPOUSES, ASSIGNS, GRANT-  
EES, LEGATEES, DEVISEES AND  
ALL OF THE ABOVE NAMED DE-  
FENDANTS,  
Defendants.

TO THE ABOVE-NAMED  
DEFENDANT(S):

You are notified that a petition has  
been filed in the office of the clerk of  
this court, naming you as a defend-  
ant in this action, for foreclosure  
of the property legally described  
as: LOT SEVEN (7) AND EIGHT  
(8), BLOCK ONE (1), CRAN-  
DALL'S SECOND ADDITION TO  
LOHRVILLE, CALHOUN COUNTY,  
IOWA. (Mortgaged Premises) due  
to a default in making contractual  
payments on a promissory note; for  
judgment in rem against the mort-  
gaged premises for the principal  
amount of \$25,618.97 plus interest  
as provided in the Note and as may  
have been subsequently adjusted  
thereafter, fees, costs, and attor-  
ney's fees, for a declaration of the  
sum due as a lien on the premises,  
a declaration that the mortgage is  
prior and superior to all of the other  
liens on the property, for a special  
execution to issue for sale of the  
Mortgaged Premises at sheriff's  
sale, for the issuance of a writ of  
possession, for an appointment of a  
receiver upon plaintiff's application,  
and for such further relief the Court  
deems just and equitable.

FOR FURTHER PARTICULARS  
SEE THE PETITION NOW CON-  
TAINED IN THE COURT FILE

### NOTICE

THE PLAINTIFF HAS ELECTED  
FORECLOSURE WITHOUT

REDEMPTION. THIS MEANS  
THAT THE SALE OF THE MORT-  
GAGED PROPERTY WILL OC-  
CUR PROMPTLY AFTER ENTRY  
OF JUDGMENT UNLESS YOU  
FILE WITH THE COURT A WRIT-  
TEN DEMAND TO DELAY THE  
SALE. IF YOU FILE A WRITTEN  
DEMAND, THE SALE WILL BE DE-  
LAYED UNTIL THREE MONTHS  
FROM ENTRY OF JUDGMENT IF  
THE MORTGAGED PROPERTY  
IS YOUR RESIDENCE AND IS  
A ONE-FAMILY OR TWO-FAMIL-  
Y DWELLING OR UNTIL TWO  
MONTHS FROM ENTRY OF  
JUDGMENT IF THE MORTGAGED  
PROPERTY IS NOT YOUR RESI-  
DENCE OR IS YOUR RESIDENCE  
BUT NOT A ONE-FAMILY OR  
TWO-FAMILY DWELLING. YOU  
WILL HAVE NO RIGHT OF RE-  
DEMPTION AFTER THE SALE.  
THE PURCHASER AT THE SALE  
WILL BE ENTITLED TO IMME-  
DIATE POSSESSION OF THE  
MORTGAGED PROPERTY. YOU  
MAY PURCHASE AT THE SALE.

IF YOU DO NOT FILE A WRIT-  
TEN DEMAND TO DELAY THE  
SALE AND IF THE MORTGAGED  
PROPERTY IS YOUR RESI-  
DENCE AND IS A ONE-FAMILY  
OR TWO-FAMILY DWELLING,  
THEN A DEFICIENCY JUDG-  
MENT WILL NOT BE ENTERED  
AGAINST YOU. IF YOU DO FILE  
A WRITTEN DEMAND TO DELAY  
THE SALE, THEN A DEFICIENCY  
JUDGMENT MAY BE ENTERED  
AGAINST YOU IF THE PRO-  
CEEDS FROM THE SALE OF THE  
MORTGAGED PROPERTY ARE  
INSUFFICIENT TO SATISFY THE  
AMOUNT OF THE MORTGAGED  
DEBT AND COSTS.

IF THE MORTGAGED PROP-  
ERTY IS NOT YOUR RESIDENCE  
OR IS NOT A ONE-FAMILY OR  
TWO-FAMILY DWELLING, THEN  
A DEFICIENCY JUDGMENT MAY  
BE ENTERED AGAINST YOU  
WHETHER OR NOT YOU FILE A  
WRITTEN DEMAND TO DELAY  
THE SALE.

You are further notified that un-  
less you serve and, within a reason-  
able time thereafter, file a motion  
or answer on or before Tuesday,  
September 13 in the Iowa District  
Court for Calhoun County, Iowa, at  
the Courthouse in Rockwell City,  
Iowa, judgment by default will be  
rendered against you for the relief  
demanded in the Petition.

This case has been filed in a  
county that utilizes electronic filing.  
Please review Iowa Court Rules  
Chapter 16 for general rules and  
information on electronic filing and  
division VI of Chapter 16 regarding  
the protection of personal informa-  
tion in court filings.

If you need assistance to partici-  
pate in court due to a disability, call  
the disability coordinator at 641-  
421-0990. Persons who are hearing  
or speech impaired may call Relay  
Iowa TTY (1-800-735-2942). Dis-  
ability coordinators cannot provide  
legal advice.

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