

be valid and not affected by any of the foregoing provisions; and the clerk of the meeting in which such marriage is solemnized, within one month after any such marriage, shall deliver a certificate of the same to the clerk of the district court of the county where the marriage took place, under penalty of not more than \$100, and such certificate shall be filed and recorded by the clerk under a like penalty; and, if such marriage does not take place in such meeting, such certificate shall be signed by the parties and at least six witnesses present, and filed and recorded as above provided under a like penalty, and marriages may be solemnized among members of the Baha'i faith by the Chairman of an incorporated local Spiritual Assembly of the Baha'is, according to the form and usage of such society, *and marriages may be solemnized among Hindus or Muslims by the person chosen by a local Hindu or Muslim association, according to the form and usage of their respective religions*, but in the presence of at least two witnesses besides the person performing the ceremony, and who shall issue and record a certificate thereof as provided by Minnesota Statutes 1945, Section 517.10.

Approved April 28, 1967.

CHAPTER 248—H. F. No. 1050

An act relating to the foreclosure of real estate mortgages by advertisement or action and to redemption from sales thereunder; amending Minnesota Statutes 1965, Sections 580.04, 580.23, 580.24, and 581.10.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1965, Section 580.04, is amended to read:

580.04 Mortgages; foreclosure; redemption period; requisites of notice. Each notice shall specify:

(1) The name of the mortgagor and of the mortgagee, and of the assignee of the mortgage, if any, *and the original principal amount secured by said mortgage;*

(2) The date of the mortgage, and when and where recorded, except where the mortgage is upon registered land, in which case the notice shall state that fact, and when and where registered;

(3) The amount claimed to be due thereon, and taxes, if any, paid by the mortgagee at the date of the notice;

Changes or additions indicated by italics, deletions by ~~strikeout~~.

(4) A description of the mortgaged premises, conforming substantially to that contained in the mortgage; and

(5) The time and place of sale; and

(6) *The time allowed by law for redemption by the mortgagor, his personal representatives or assigns.*

Sec. 2. Minnesota Statutes 1965, Section 580.23, is amended to read:

580.23 Redemption by mortgagor. *Subdivision 1.* When lands have been sold in conformity with the preceding sections of this chapter the mortgagor, his personal representatives or assigns, within ~~12~~ 6 months after such sale, *except as otherwise provided in subdivision 2*, may redeem such lands, as hereinafter provided, by paying the sum of money for which the same were sold, with interest from the time of sale at the rate provided to be paid on the mortgage debt, not to exceed ~~ten~~ eight percent per annum, and, if no rate be provided in the mortgage, at the rate of six percent *per annum*, together with any further sums which may be payable pursuant to section 582.03. *Where the redemption period is as provided in this subdivision the mortgagee, or his successors, assigns, or personal representative, or any other purchaser so purchasing at the sheriff's sale shall by purchasing the property at the sheriff's sale thereby waive his right to a deficiency judgment against the mortgagor.*

Subd. 2. Notwithstanding the provisions of subdivision 1 hereof, when lands have been sold in conformity with the preceding sections of this chapter the mortgagor, his personal representatives or assigns, within 12 months after such sale, may redeem such lands in accordance with the provisions of payment of subdivision 1 thereof, if:

(a) *The mortgage was executed prior to July 1, 1967, or;*

(b) *The amount claimed to be due and owing as of the date of the notice of foreclosure sale is less than 66-2/3 percent of the original principal amount secured by the mortgage; or,*

(c) *The mortgaged premises, as of the date of the execution of the mortgage, exceeded ten acres in size.*

Sec. 3. Minnesota Statutes 1965, Section 580.24, is amended to read:

580.24 Redemption by creditor. If no such redemption be made by the mortgagor, his personal representatives or assigns, the senior creditor having a lien, legal or equitable, upon the mortgaged premises, or some part thereof, subsequent to the mortgage, may re-

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deem within five days after the expiration of ~~this 12 months~~ *the redemption period specified in section 580.23*; and each subsequent creditor having a lien in succession, according to priority of liens, within five days after the time allowed the prior lienholder, respectively, may redeem by paying the amount aforesaid and all liens prior to his own held by the person from whom redemption is made; provided that no creditor shall be entitled to redeem unless within ~~this 12 months~~ *the period allowed for redemption* he file for record notice of his intention to redeem with the register of deeds of each county where the mortgage is recorded.

Sec. 4. Minnesota Statutes 1965, Section 581.10, is amended to read:

581.10 Redemption by mortgagor, creditor. The mortgagor, or those claiming under him, within ~~one year~~ *the time specified in section 580.23* after the date of the order of confirmation, may redeem the premises sold, or any separate portion thereof, by paying the amount bid therefor, with interest thereon from the time of sale at the rate provided to be paid on the mortgage debt, not to exceed ~~ten~~ *eight* percent per annum, and, if no rate to be provided in the mortgage, at the rate of six percent, together with any further sum which may be payable pursuant to section 582.03. Creditors having a lien may redeem in the order and manner specified in ~~chapters 580 and 581~~ *section 580.24*, but no creditor shall be entitled to redeem unless within such ~~year~~ *specified redemption period* he files with the clerk notice of his intention to redeem.

Approved April 28, 1967.

CHAPTER 249—H. F. No. 1195

An act relating to certain public retirement and pension funds; requiring additional information in actuarial valuations and surveys; amending Minnesota Statutes 1965, Section 356.21, Subdivisions 4 and 5.

Be it enacted by the Legislature of the State of Minnesota:

Section 1. Minnesota Statutes 1965, Section 356.21, Subdivision 4, is amended to read:

Subd. 4. **Retirement and pension funds; actuarial valuations; contents.** Actuarial valuations shall be made in conformity with the requirements of the definition thereof contained in subdivision 1.

Changes or additions indicated by *italics*, deletions by ~~strikeout~~.