

EDUCATORS CREDIT UNION.  
Plaintiff,

vs.

Jeffrey Hagerman  
208 Riverside St  
Janesville, WI 53545

Defendant.

Case No. 2022-CV-310  
Hon. Ashley Morse  
Br. 4

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NOTICE OF FORECLOSURE SALE

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PLEASE TAKE NOTICE, that by virtue of a Judgment of Foreclosure entered in the above-captioned action on October 17<sup>th</sup>, 2022, in the amount of \$12,922.81, the Sheriff or his Designee will sell the described premises at public auction as follows:

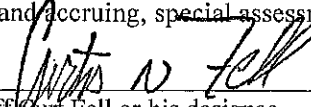
**TIME:** December 13, 2023 at 10 a.m.


**PLACE:** The lower West lobby (front steps) of the Rock County Courthouse, 51 South Main Street, Janesville, WI 53545

**DESCRIPTION:** Tax Key: 040 1200110

**PROPERTY ADDRESS:** Street Address: 208 Riverside St, Janesville, WI 53548

**TERMS:** Down payment required **at the time of Sheriff's Sale** in the amount of 10% of the successful bid by cash or certified check; balance of sale price due within ten business days of confirmation of sale by the Court, together with the applicable transfer fee and cost of recording the deed, all payable to the Clerk of Court of the above county. Property to be sold as a whole 'as is' and subject to all real estate taxes, accrued and accruing, special assessments, if any, penalties and interest .

  
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Sheriff Curt Fell or his designee

  
by: Deputy Anthony Baro 12301

Plaintiff's Attorney:  
W. Richard Chiapete  
Corporate Counsel  
Educators Credit Union  
1326 Willow Road  
Mt. Pleasant, WI 53177

Rock County, Wisconsin

DATE SIGNED: October 12, 2022

Electronically signed by Ashley J. Morse  
Circuit Court Judge

STATE OF WISCONSIN

CIRCUIT COURT

ROCK COUNTY

EDUCATORS CREDIT UNION  
1326 Willow Road  
Mt. Pleasant, WI 53177

Plaintiff,

Case No: 22-CV-310

Classification Code: 30404

-v-

Foreclosure of Mortgage  
Hon. Ashley J. Morse

Jeffrey Hagerman  
208 Riverside Street  
Janesville, WI, WI 53545

Defendant(s).

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**FINDINGS OF FACT, CONCLUSIONS OF LAW, ORDER  
GRANTING JUDGMENT OF FORECLOSURE**

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At a regular term in the Circuit Court for Rock County, Wisconsin begun and held in said county, during said term, present the Honorable Ashley J. Martens, Circuit Court Judge presiding.

The Summons and Complaint in the above-entitled action having been served upon the defendants pursuant to law, and it appearing that more than twenty (20) days have expired since said service on defendants. The defendant mortgagors have failed to interpose answers thereto and that said defendants are in default, and it further appearing that notice of the pendency of this action was filed in the office of the Register of Deeds in and for this County more than twenty (20) days prior to the date herein, and said matter having come on for hearing before the court at the time and place above stated, W. Richard Chiapete, Corporate Counsel for Educators Credit Union appearing on behalf of the plaintiff and there being no further appearances, and the court having considered the testimony and proofs submitted at said hearing, and being advised in the premises.

**NOW, THEREFORE**, on motion of W. Richard Chiapete, Corporate Counsel Educators Credit Union, attorney for plaintiff;

**IT IS ORDERED, ADJUDGED AND DECREED:**

1. That all of the material allegations of the plaintiff's complaint are proven and true.
2. That there is due to the plaintiff the following amounts:

Unpaid Principal Balance	\$11,292.66
Interest	\$829.65
Late Charges	\$110.00
Foreclosure Attorney Fees	\$ 250.00
Foreclosure Disbursement Costs	\$ 440.50
<b>Total</b>	<b>\$12,922.81</b>

3. That the plaintiff is entitled to interest on said total to the date of sale of the hereinafter-described premises.
4. That the plaintiff may pay taxes on said mortgaged premises, which shall hereafter and before sale, under this Judgment, become due, and have a lien on said premises for the amount so paid with interest thereon, and that in case of such payment the party so paying it, upon application to the court, on notice to all parties who have appeared in this action, obtained an order at the foot of said Judgment, directing that the amount paid, with interest, be paid out of the proceeds of the sale of said premises.
5. That the premises described in the complaint in this action and hereinafter set forth, be sold at public auction, in the County of Rock, at a fair and adequate price and subject to confirmation by the court, said sale to be by and under the direction of the Sheriff of said County, in one parcel, in accordance with Chapter 846 of the Wisconsin Statutes, as amended, and that no such sale shall be made until the expiration of the redemption period hereinafter provided unless the parties, by stipulation in writing filed with the clerk, consent to an earlier date of sale, according to law; the redemption period above mentioned is hereby fixed at **6-months** from and after the date on which the Judgment is perfected; and that the Sheriff shall give notice of said sale under this Judgment in any newspaper published in Rock County which he may designate; that said premises shall be sold in one parcel at a fair and adequate price, subject to confirmation by the court; that either any of the parties to this action may purchase at such sale; that the Sheriff, upon compliance on the part of the purchaser with the terms, shall make and execute to the purchaser or purchasers, a Deed of the premises so sold and deposit the same with the clerk of this court as provided by law, for delivery upon confirmation of sale, that the monies arising from such sale, after deducting the amount of his expenses of such sale and that taxes which the clerk may order to be paid as aforesaid, together with interest thereon; that a receipt be taken thereof, and it shall be filed with the Report of Sale; that said Sheriff shall bring any surplus arising from said sale, if any there may be, into court, without delay, to abide the further order of this court; that he shall make a Report of Sale and file it with the clerk of this court within ten (10) days from the date of such sale.

6. That said mortgaged premises is located at 208 Riverside Street, Janesville, WI 53545.
7. That the interest of all defendants to this action, and any person claiming under them in and to said real estate is subject and subordinate to the lien of the plaintiff's real estate mortgage.
8. That after the sale of the mortgaged premises as aforesaid, and the confirmation of said sale by this court, the purchaser at such sale, his, her or their heirs or assigns be let into possession of the premises so sold on the production of the Sheriff's Deed or duly authenticated copy thereof.
9. That if the property is abandoned by defendant and is not inhabited during the redemption period or until this matter is concluded, the plaintiff may take all need actions and effort to secure and/or winterize the subject property.
10. That the defendants, and all persons claiming under them after such filing of such Notice of pendency of this action, be forever barred and foreclosed of all right, title, interest and equity of redemption in said mortgaged premises so sold, or any part thereof, except the right to redeem before sale, as provided by Statute.
11. **Plaintiff waives the right to enter a deficiency judgment.**
12. That the following is a description of the premises hereinbefore mentioned.

Legal Description

Lot 9, Riverside Addition to the City of Janesville, County of Rock, State of Wisconsin

Tax Parcel Identification No. 241-0401200110

Tax Key No 204012.00110

DATED:

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Hon. Ashley J. Morse