MARINE CREDIT UNION, Plaintiff,

ORDER FOR JUDGMENT AND JUDGMENT

V.

Case No. 14-CV-809

La Crosse County WI FILED

JENNIFER HOWE-SAULS MCKINNEY, and ISRAEL R. McKINNEY,

APR 272014

STATE OF WISCONSIN DEPT. OF REVENUE, SCHNEIDER WINDOW COVERING,

PAMELA RADTKE CLERK OF COURTS

Defendants.

The plaintiff's motion for default judgment and foreclosure came on for hearing before the above Court upon due notice. The plaintiff appeared its attorney, Daniel E. Dunn. The Summons and Complaint were served upon the defendants, and due proof thereof is on file. There have been no answers or other pleadings filed by the parties. Due notice of pendency of this action was filed in the Office of the Register of Deeds more than 20 days prior to this date.

Now, therefore, it is hereby found, determined, and adjudged:

- 1. That all material allegations of the plaintiff's Complaint are proven to be true and correct.
- 2. That there is past due and owing on the Note and mortgage the following amounts as of April 3, 2015:

Principal:

\$318,750.00

Interest: (-)Escrow:

\$15,081.46 \$273.41

TOTAL:

\$334,104.87

Interest Per Day: \$100.4281

- 3. In addition thereto, due and owing to the plaintiff the costs and attorneys' fees of \$2,528.12, which are determined fair and reasonable.
- 4. That the mortgaged premises is occupied by Jennifer Howe-Sauls McKinney as her homestead, and consists of a parcel of less than 20 acres, which cannot be sold in part and parcel without material injury to the rights of the parties.
 - 5. The following is the legal description of the premises:

Lot 9 of Certified Survey Map filed July 11, 1979 in Volume 1 of Certified Survey Maps, page 120 as Document No. 897908, being part of the NW 1/4 of the SE 1/4 of Section 35, Township 17 North, Range 7 West, Town of Hamilton, La Crosse County, Wisconsin.

- 6. That the mortgaged premises, unless sooner redeemed, shall be sold at public auction under the direction of the Sheriff, any time after twelve months from the date of entry of judgment.
- 7. That after deducting the fees and expenses of sale, the proceeds shall be applied to the amounts due the plaintiff, together with interest, and that the surplus, if any, shall be held subject to further Order of this Court. The Sheriff shall give public notice of the time and place of the sale as provided by law.
- 8. That the premises shall be sold subject to taxes and assessments, free and clear of any claim, right, equity of redemption thereof, of the parties to this action, their heirs, successors and assigns, and all persons claiming under them subsequent to the filing of the Lis Pendens herein, and the defendants shall be barred and foreclosed of any right, title, or interest in the premises.
- 9. That after sale of the premises, the Sheriff shall make his report thereof to the Court, and the purchaser shall be let in possession of the premises upon confirmation of the sale, and all other parties or persons securing possession after the Lis Pendens was recorded shall deliver possession thereof to the purchaser. The Clerk shall, upon application, issue a writ of assistance to deliver such possession.
- 10. That the defendants, their assigns, agents, representatives and employees shall be enjoined in any way or manner from committing waste upon the premises, which will in any way impair the value of the mortgaged premises or plaintiff's security.
- 11. That the plaintiff have reasonable access to the mortgaged premises for the purpose of inspection and prevention of waste.
- 12. That the plaintiff has the right to seek a deficiency judgment against the McKinneys after sale and confirmation of sale of the mortgaged premises in the event the proceeds of the sale are insufficient to pay the amounts owed the plaintiff on the secured obligation.
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- 13. The Plaintiff shall have leave to amend the pleadings to add necessary and proper parties pursuant to §846.09.
 - 14. The Clerk shall enter this judgment.

Dated: April 27, 2015

BY THE COURT:

Candice C.M. Tlustosch, Circuit Judge

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CIRCUIT COURT

LA CROSSE COUNTY

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