

CitiFinancial, Inc.

Plaintiff,

vs.

NOTICE OF FORECLOSURE SALE

Case No. 12-CV-0123

Michelle L. Duening a/k/a Michelle L.  
Michels, CitiFinancial Inc. and Discover  
Bank

Defendants.

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PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on May 10, 2012 in the amount of \$89,787.36 the Sheriff will sell the described premises at public auction as follows:

**TIME:** November 27, 2012 at 9:30 a.m.

**TERMS:** Pursuant to said judgment, 10% of the successful bid must be paid to the sheriff at the sale in cash, cashier's check or certified funds, payable to the clerk of courts (personal checks cannot and will not be accepted). The balance of the successful bid must be paid to the clerk of courts in cash, cashier's check or certified funds no later than ten days after the court's confirmation of the sale or else the 10% down payment is forfeited to the plaintiff. The property is sold 'as is' and subject to all liens and encumbrances.

**PLACE:** In the Central lobby of the Manitowoc County Courthouse. In the City and County of Manitowoc

**DESCRIPTION:** LOT 8 IN BLOCK 116, OF THE ORIGINAL PLAT OF THE CITY OF MANITOWOC.

**PROPERTY ADDRESS:** 422 N 6th St Manitowoc, WI 54220-6814

**DATED:** October 1, 2012

Gray & Associates, L.L.P.  
Attorneys for Plaintiff  
16345 West Glendale Drive  
New Berlin, WI 53151-2841  
(414) 224-8404

Please go to [www.gray-law.com](http://www.gray-law.com) to obtain the bid for this sale.

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this communication should not be construed as an attempt to hold you personally liable for the debt.