

QRL Financial Services, A Division of First Federal  
Bank

Plaintiff,

vs.

Erika L. Balzan, John Doe Balzan and UnitedOne Credit  
Union

Defendants.

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NOTICE OF FORECLOSURE SALE

Case No. 23-CV-000178

PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on August 10, 2023 in the amount of \$60,364.09 the Sheriff will sell the described premises at public auction as follows:

TIME: November 14, 2023 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: The Rotunda of the Manitowoc County Courthouse, 1010 S 8th St, Manitowoc, WI 54220

DESCRIPTION: LOT FIFTEEN (15), BLOCK TWO HUNDRED NINETY-SEVEN (297), ACCORDING TO THE RECORDED ORIGINAL PLAT, IN THE CITY OF MANITOWOC, MANITOWOC COUNTY, WISCONSIN.

PROPERTY ADDRESS: 1130 S 20th St Manitowoc, WI 54220-4911

DATED: September 11, 2023

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.