

Towne Mortgage Company d/b/a AmeriCU Mortgage

Plaintiff,

vs.

NOTICE OF FORECLOSURE SALE

Case No. 24-CV-000368

Michelle E. Bowes, Maria L. Naidl a/k/a Maria L. Schiman,  
Partners for Community Development, Inc., Community First  
Credit Union, The United States of America acting by and through  
the Secretary of Housing and Urban Development and Midland  
Credit Management, Inc

Defendants.

PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on April 3, 2025 in the amount of \$162,358.48 the Sheriff will sell the described premises at public auction as follows:

**TIME:** April 14, 2026 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:**  
PART OF LOT NO. 5 IN BLOCK NO. 2 OF THE RESUBDIVISION OF BLOCK NOS. 1 AND 2 OF JOHN GRUMANN'S ADDITION TO THE CITY OF TWO RIVERS, MANITOWOC COUNTY, WISCONSIN, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF SAID LOT 5, WHICH IS THE REAL STARTING POINT; MEASURE THENCE 155.05 FEET ALONG THE SOUTH LINE OF 27TH STREET TO THE EAST BOUNDARY LINE OF SAID LOT 5; MEASURE THENCE SOUTH ALONG SAID EAST BOUNDARY LINE A DISTANCE OF 65.90 FEET; MEASURE THENCE WEST AND PARALLEL WITH THE NORTH BOUNDARY LINE OF SAID LOT 5, 105.94 FEET TO THE WESTERLY EDGE OF SAID LOT 5; MEASURE THENCE NORTHWESTERLY ALONG FOREST AVENUE 82.43 FEET TO THE POINT OF COMMENCEMENT.

**PROPERTY ADDRESS:** 2623 Forest Ave Two Rivers, WI 54241-1918

**DATED:** February 10, 2026

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.

THE BOARD OF DIRECTORS OF THE COMPANY HAS REVIEWED THE FINANCIAL STATEMENTS OF THE COMPANY FOR THE YEAR ENDED 31ST DECEMBER 2019 AND HAS APPROVED THEM FOR ISSUANCE TO THE SHAREHOLDERS OF THE COMPANY.

THE FINANCIAL STATEMENTS OF THE COMPANY FOR THE YEAR ENDED 31ST DECEMBER 2019 HAVE BEEN AUDITED BY THE AUDITORS, WHO HAVE ISSUED THEIR AUDIT REPORT THEREON.

THE FINANCIAL STATEMENTS OF THE COMPANY FOR THE YEAR ENDED 31ST DECEMBER 2019 HAVE BEEN PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF THE COMPANIES ACT, 2013 AND THE COMPANIES (FINANCIAL STATEMENTS) REGULATIONS, 2017.

THE FINANCIAL STATEMENTS OF THE COMPANY FOR THE YEAR ENDED 31ST DECEMBER 2019 HAVE BEEN PREPARED ON THE BASIS OF THE ACCOUNTING RECORDS OF THE COMPANY AND THE INFORMATION PROVIDED BY THE MANAGEMENT OF THE COMPANY.

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