

IN THE UNITED STATES DISTRICT COURT  
FOR THE WESTERN DISTRICT OF WISCONSIN

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UNITED STATES OF AMERICA,

Plaintiff,

v.

Case No. 16-cv-645-wmc

KRIS P. KRISIK, and RUSK COUNTY,  
DEBORAH E. KRISIK, PORTFOLIO  
RECOVERY ASSOCIATES, LLC,

Defendants.

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**JUDGMENT OF FORECLOSURE AND SALE**

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The Defendants, Kris P. Krisik, Deborah E. Krisik, and Portfolio Recovery Associates, LLC, having failed to appear, plead, or otherwise defend in this action, and default having been entered on December 14, 2016, a stipulation having been entered into by Defendant Rusk County for real estate mortgage priorities and entry of judgment, and counsel for Plaintiff United States of America having requested judgment against the defaulted Defendants and having filed a proper motion and declarations in accordance with Fed. R. Civ. P. 55(a) and (b);

Judgment is hereby entered in favor of Plaintiff and against Defendants as follows:

1. There is now due and owing to Plaintiff as of and including the 11th of January, 2017, the following sum: *See Attachment A.*

2. Plaintiff is entitled to Judgment of Foreclosure and Sale in the usual form on the mortgaged premises, located in Rusk County, Wisconsin, and described more specifically as:

The Northeast Quarter of the Northwest Quarter of Section Seventeen (17), Township Thirty-five (35) North, Range Four (4) West, Town of True, Rusk County, Wisconsin.

3. The mortgaged premises shall be sold as a whole at public auction in the County of Rusk, State of Wisconsin, by or under the direction of the United States Marshal for the Western District of Wisconsin.

4. Rusk County has stipulated to the entry of the judgment of foreclosure and that mortgage interest of Rusk County on the mortgaged premises, as described in the Stipulation between Rusk County and the United States (ECF No. 5), is superior to the interest of the Plaintiff.

5. The amount due and owing to Defendant Rusk County as of and including December 27, 2016, is \$10,630.00.

6. The Defendants, their heirs, successors and assigns, and all persons claiming under them or either of them after the filing of notice of the pendency of this action, be forever barred and foreclosed of all right, title, interest, and equity of redemption in said mortgaged premises.

7. In case of sale pursuant hereto:

a) the United States Marshal shall give public notice of the time and place of the sale as required by law, and that notice of the sale be published in



The Ladysmith News, a newspaper published in the City of Ladysmith, Rusk County, Wisconsin;

b) the United States Marshal shall allow any of the parties to this action to purchase at the sale the above-described premises;

c) the United States Marshal shall file with the Clerk of this Court his report of the sale, and shall also immediately after the sale deposit the proceeds thereof, after deducting the costs and expenses of the sale unless otherwise ordered by the Court;

d) the United States Marshal may accept from the purchaser at such sale, as a deposit or down payment upon the same, not less than ten percent (10%) of the purchase price, in which case such amount shall be deposited as above provided, and the balance of the sale price shall be paid to the United States Marshals' Service by the purchaser at the sale, within thirty (30) days of the date of sale, except that if Plaintiff is the successful bidder at the sale, the United States Marshal may take the receipt of Plaintiff in lieu of cash payment;

e) the United States Marshal, upon compliance on the part of the purchaser with the terms of the sale as required by law, and upon confirmation of the sale by the Court, shall make and execute to the purchaser a deed to the premises so sold, as above described, stating the price paid therefor;

f) the United States Marshal shall deliver the deed to the purchaser, upon compliance by the purchaser with the terms of the sale, and the payment

by him of any balance of the sale price to be paid, and upon confirmation of the sale by the Court;

g) the United States Marshal shall thereupon pay from the proceeds of the sale the amount of \$10,630.00 to Rusk County. The United States Marshal shall pay from the remaining proceeds of the sale all claims superior to Plaintiff as determined by the Court, and to Plaintiff, the amount of said judgment, together with interest from the date of judgment on all of said sums, as set forth in 28 U.S.C. § 1961(a), from the date hereof, or so much thereof as the monies derived from the sale of the premises will pay the same, and take receipts therefor; and

h) the surplus money, if any, shall be subject to the further order of the Court.

8. If the proceeds of such sale be insufficient to pay the amounts aforesaid, the United States Marshal shall specify the amount of the deficiency in his report of sale. Deficiency judgment is not being sought herein.

9. Upon confirmation of sale of the mortgaged premises:

a) the purchaser or purchasers, or his or their heirs, representatives or assigns, be let into possession of the premises sold, upon production of the Marshal's deed thereto or duly authenticated copy thereof;

b) any of the parties to this action who may be in possession of the premises, and every other person who since the filing of notice of the pendency of this action has come into possession of the same or any part thereof under



them or either of them shall deliver to such grantee or grantees named in the deed possession of the mortgaged premises, and

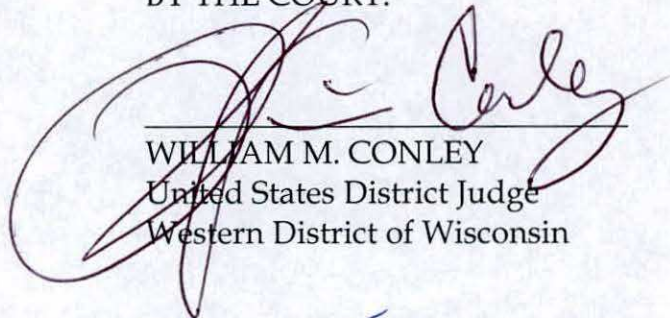
c) a writ of assistance shall issue if necessary to secure such possession.

10. Plaintiff may pay any taxes or insurance premiums on the mortgaged premises now due or which shall hereafter become due before the sale thereof and have a lien on the premises for the amount so paid with interest as set forth in 28 U.S.C. § 1961(a); and that in the event any such payments are made, Plaintiff may obtain an order at the foot of this judgment directing that the amounts so paid, with interest, be likewise paid from the proceeds of the sale or redemption of the mortgaged premises.

11. Defendants and all persons claiming under them be and they are hereby enjoined from committing waste upon the mortgaged premises and from doing any other act that may impair the value of the same.

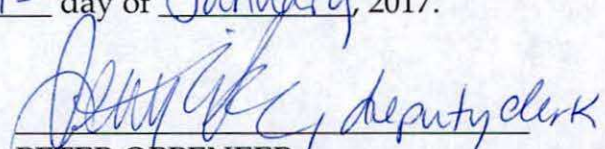
Dated this 11<sup>th</sup> day of January, 2017.

BY THE COURT:



WILLIAM M. CONLEY  
United States District Judge  
Western District of Wisconsin

Entered at Madison, Wisconsin, this 11<sup>th</sup> day of January, 2017.



PETER OPPENEER  
deputy clerk  
Clerk of Court  
United States District Court

*United States v. Kris P. Krisik, et al.*

Case No. 16-cv-645-wmc

ATTACHMENT A

Notes and Mortgages

|    |                                  |                     |
|----|----------------------------------|---------------------|
| a. | Principal as of January 11, 2017 | \$115,585.40        |
| b. | Interest as of January 11, 2017  | <u>\$ 13,594.73</u> |
|    | Total as of January 11, 2017     | <u>\$129,180.13</u> |

Costs and Disbursements

|    |                                 |                  |
|----|---------------------------------|------------------|
| c. | Filing of Notice of Lis Pendens | <u>\$ 30.00</u>  |
| d. | United States Marshals Fees     | <u>\$ 925.86</u> |
|    | Total Costs & Disbursements     | <u>\$ 955.86</u> |

**TOTAL AS OF JANUARY 11, 2017** **\$130,135.99**