STATE OF WISCONSIN | CIRCUIT COURT | DANE COUNTY

Citibank, N.A., not in its individual capacity, but solely as owner trustee of the New Residential Mortgage Loan Trust 2019-2

Plaintiff,

vs.

NOTICE OF FORECLOSURE SALE

Case No. 26-CV-000753 Branch 17

Ruth A. Ross, Paul L. Ross and UW Credit Union

Defendants.

PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on June 9, 2026 in the amount of $257,872.48 the Sheriff will sell the described premises at public auction as follows:

TIME: December 22, 2026 at 10:00 a.m.

TERMS: Pursuant to said judgment, 10% of the successful bid must be paid to the sheriff at the sale in 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: Room 354 of the City County Building 210 Martin Luther King, Jr. Blvd. Madison, WI

DESCRIPTION:
PART OF LOT 37, LAKELAND, IN THE CITY OF MADISON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 21, TOWN 7 NORTH, RANGE 9 EAST, THENCE NORTH ALONG THE WEST LINE OF SAID QUARTER QUARTER SECTION, 330 FEET MORE OR LESS TO THE SOUTHWEST CORNER OF SHEPARD REPLAT; THENCE NORTH 0 DEGREES 08' EAST ALONG THE WEST LINE OF SHEPARD REPLAT, 662.8 FEET TO THE NORTHWEST CORNER OF SAID REPLAT; THENCE NORTH 89 DEGREES 27' EAST ALONG THE NORTH LINE OF SAID REPLAT, 155.1 FEET; THENCE NORTH 0 DEGREES 26' WEST, 129.6 FEET; THENCE NORTH 89 DEGREES 37' EAST, 60 FEET; THENCE NORTH 89 DEGREES 27' EAST, 352 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 0 DEGREES 26' WEST, 120.2 FEET; THENCE NORTH 89 DEGREES 27' EAST, 68 FEET TO THE WESTERLY LINE OF FRANKLIN AVENUE; THENCE SOUTH 0 DEGREES 26' EAST, 120.2 FEET TO AN IRON STAKE; THENCE SOUTH 89 DEGREES 37' WEST, 68 FEET TO THE POINT OF BEGINNING, DANE COUNTY, WISCONSIN. Tax Parcel #251/070921215129

PROPERTY ADDRESS: 318 N Franklin Ave Madison, WI 53705-3636

DATED: October 9, 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 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.