

AmTrust Bank, A Division of New York Community
Bank

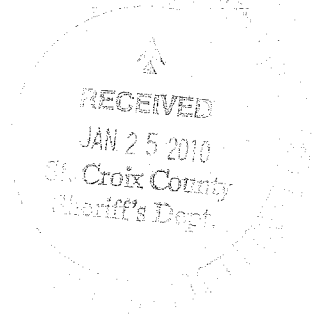
NOTICE OF FORECLOSURE SALE

Plaintiff,
vs.

Case No. 09-CV-627

Shelly D. Kraus, Richard W. Kraus Jr. a/k/a Richard W.
Kraus and City and County Credit Union

Defendants.



PLEASE TAKE NOTICE that by virtue of a judgment of foreclosure entered on September 17, 2009 in the amount of \$156,490.71 the Sheriff will sell the described premises at public auction as follows:

TIME: March 23, 2010 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 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.

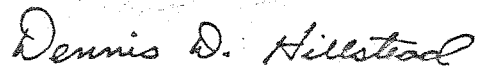
PLACE: On the East steps of the St. Croix Courthouse, in the City of Hudson, St. Croix County

DESCRIPTION: Lot 103, Plat of Evergreen Valley in the City of New Richmond, St. Croix County, Wisconsin.

PROPERTY ADDRESS: 1538 Sequoia Ln New Richmond, WI 54017-6663

DATED: January 21, 2010

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


Dennis Hillstead
St. Croix County Sheriff

Gray & Associates, L.L.P. is attempting to collect a debt on our client's behalf 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.