



OFFICE OF THE CLERK  
**WISCONSIN COURT OF APPEALS**

110 EAST MAIN STREET, SUITE 215  
P.O. BOX 1688  
MADISON, WISCONSIN 53701-1688

Telephone (608) 266-1880  
TTY: (800) 947-3529  
Facsimile (608) 267-0640  
Web Site: [www.wicourts.gov](http://www.wicourts.gov)

**DISTRICT II**

January 11, 2017

To:

Hon. James G. Poulos  
Circuit Court Judge  
P.O. Box 1986  
West Bend, WI 53095

Theresa Russell  
Clerk of Circuit Court  
Washington County Courthouse  
P.O. Box 1986  
West Bend, WI 53095-1986

Leroy Ramos  
M. Abigail O'Dess  
Chad F. Kowalewski  
O'Dess and Associates, S.C.  
1414 Underwood Ave., #403  
Milwaukee, WI 53213-2653

Dawn M. Cwiklinski  
4196 Kennedy Cir. N  
Colgate, WI 53017

Matthew G. Cwiklinski  
N16 W26549 Tall Reeds Ln., Unit E  
Pewaukee, WI 53072

PNC Bank National Association  
One PNC Plaza  
249 5th Ave.  
Pittsburgh, PA 15222

You are hereby notified that the Court has entered the following opinion and order:

---

2016AP821                      Federal National Mortgage Association v. Matthew G. Cwiklinski  
and Dawn M. Cwiklinski (L.C. #2015CV422)

Before Neubauer, C.J., Reilly, P.J., and Hagedorn, J.

Matthew and Dawn Cwiklinski object to a judgment of foreclosure entered against them on grounds that “only hearsay” was presented by the plaintiff and that no contract existed between the plaintiff and themselves. Based upon our review of the briefs and record, we conclude at conference that this case is appropriate for summary disposition. *See* WIS. STAT. RULE 809.21 (2013-14).<sup>1</sup> We affirm the judgment of foreclosure as no genuine issue of material

---

<sup>1</sup> All references to the Wisconsin Statutes are to the 2013-14 version unless otherwise noted.

fact existed preventing the circuit court from granting a judgment of foreclosure. The Cwiklinskis' one page appellate brief does not raise any appealable issue.

The Cwiklinskis do not dispute that they executed a note and mortgage and that they defaulted in their obligations to make monthly payments on their note. The original note was properly in the possession of the plaintiff, and the Cwiklinskis were given an opportunity to inspect the note.

The Cwiklinskis' one page appellate brief is undeveloped and at best directs us to review their submittals to the circuit court. We may refuse to review arguments that are not adequately briefed and not supported by legal authority. *State v. Pettit*, 171 Wis. 2d 627, 646, 492 N.W.2d 633 (Ct. App. 1992). We have reviewed the circuit court decision and the record as requested by the Cwiklinskis and agree with the circuit court that no genuine issue of material fact was raised to contest the plaintiff's motion for summary judgment.

Upon the foregoing reasons,

IT IS ORDERED that the judgment of foreclosure is summarily affirmed, pursuant to WIS. STAT. RULE 809.21.

---

*Diane M. Fremgen*  
*Clerk of Court of Appeals*