



Julia Michelle Ruby

March 8, 1972 - March 20, 2026

Julia Michelle Ruby (Ervin), age 54, lived in Lakeville, MN in her family home. She passed away peacefully on Friday, March 20th 2026 at 9:23 pm with her husband and three daughters holding her hands as she took her last breath. She was diagnosed with stage IV lung cancer in late December of 2025 and fought everyday with a smile on her face until she decided to go home to her Dad, Mom, and Sister, all of which she missed dearly and talked about often. Julia was born March 8th, 1972 in Minneapolis, MN, staying there for many years before having her first daughter, Raelyn, meeting her husband, Tom, and moving to Farmington, Minnesota to start a family. Soon after, they added their two other daughters, Samantha and Mackenzie. While her kids were growing up, she not only had the job of a mom to three crazy girls, but also as a loan officer. She loved her job with her entire heart, even talking about her loans in her last days. Not only did she love her job, her family, and her friends, she also loved her jeep (which she was always a passenger princess in), a mountain dew with lots of ice, and peanut M&Ms. You would always catch her shopping at a Marshalls, at a coffee shop without ordering a coffee, and sneakily making her family rub her back. Even while in hospice she was requesting the massage therapist!

Julia is preceded in death by her parents David and Lynda Ervin and Sister Rebecca. Survivors include her husband, Tom Ruby, her three daughters, Raelyn (Brady) Speicher, Samantha Ruby, Mackenzie Ruby, her two brothers, Troy (Sandy) Ervin and Scott (David) Ervin, her nephews, Zach (Grant)

Schotzko, Spencer Ervin, Jake Ervin, and her grandchildren, Elliott and Delilah.

Please join us in celebrating Julia's life on May 16th, 2026 at 10am, followed by her service at 11am at Washburn-McReavy. Though Julia loved flowers, she hated getting them as they would die so fast! Rather than sending flowers, Julia would enjoy donations to a place she loved, the Ronald McDonald House <https://www.ronaldmcdonaldhouse.org> or A Breath of Hope Lung Cancer Foundation. <https://abreathofhope.org/>

Upcoming Events

Visitation

MAY 16. 10:00 AM - 11:00 AM (CT)

Hillside Chapel
2610 19th Avenue N.E.
Minneapolis, MN 55418

Memorial Service

MAY 16. 11:00 AM - 11:45 AM (CT)

Hillside Chapel
2610 19th Avenue N.E.
Minneapolis, MN 55418

Graveside Service

MAY 16. 11:45 AM - 12:15 PM (CT)

Hillside Cemetery (Minneapolis)
2600 19th Ave NE
Minneapolis, MN 55418

Tribute Wall

ML

“ I’m Madison Lien. I was your mom’s loan processor at CrossCountry Mortgage before she moved to her new company. I actually worked on Sam and Raelynn’s loan behind the scenes with her.

I only found out about your mom’s diagnosis and passing last week, and I am so incredibly sorry. Your mother was a truly wonderful human being. I had the privilege of talking with her every week, and I’m so grateful for that time.

When she was in the market for a new processor, our processing manager, Kady, called me and said something along the lines of, “Julia’s files are tough, but Julia is tougher and will fight for her customers”... and she was absolutely right. Not only was Julia an amazing loan officer, but she was an even better person, and I was lucky to call her a friend.

Our weekly Tuesday calls to go over her loans would usually last over an hour, and after all that talking, one of us would finally say, “Well, we should probably start talking about the loans we have going” haha. She was so easy to talk to, and I often found myself asking her for life advice. She was also one of the first people I told when I was pregnant.

Every week, she would talk about you girls—who was graduating, what she had planned with you that weekend, or what project she and Tom were working on (I was very impressed with the backyard remodel). She loved you all so much and was incredibly proud of each of you.

With Love, Madison

Madison Lien - April 22 at 10:46 PM

KH

“ I worked with Julia for a little over three years at CrossCountry Mortgage. She would come into the office with her large mountain dew with ice and a stack of printer paper and her wonderful personality. She spoke of her daughters often and we would laugh and laugh at the funny stories she would tell. She was such a great human. I'm heartbroken for her family, especially her girls. She loved them very much. For them, I would like to share a comforting (paraphrased) moment from a movie that helped me with the loss of my own mother: 'You will never be whole. Nothing will replace her. As soon as you accept that, and you let yourself suffer, you allow yourself to visit her in your mind, you'll remember all the love she gave you, all the joy she knew. You cannot steer from the pain. If you do, you'll rob yourself of every memory of her. Take the pain. It's the only way you'll keep her with you.' ”

Kasey Hexum - April 15 at 01:43 PM

LB

“ Leslee Breene lit a candle in memory of Julia Michelle Ruby



Leslee Breene - April 06 at 10:40 PM

LB

“ I'm so sorry to hear of the loss of your beautiful Mom, Julia. Her mother Lynda was my first cousin. My sister and I left Minneapolis when I was seven and came with our family to Denver, CO. Lynda was a bright light with such a sense of fun. We had some silly cousin times as children. Becca and now Juli join Lynda on their eternal journey. All vibrant redheads leaving us way too soon! God's love and light upon them. With love and sympathy, Leslee Carlson Breene

Leslee Breene - April 06 at 10:38 PM