UNITED STATES BANKRUPTCY COURT DISTRICT OF CONNECTICUT

In re:					
Peggy Turner		CASE NO: 18-30845			
		CHAPTER: 13			
	Debtor(s)).			
Attorney or Party Name, A Nos., State Bar No. & Ema					
Francis E. Lamboley, Esq. Lamboley Law Firm, LLC One Evergreen Ave. Ste 20 Hamden, Ct. 06518)	NOTICE OF ORDER GRANTING MOTION FOR PUBLIC SALE OF ESTATE PROPERTY D. CONN. BANKR. L. R. 6004-1(b)			
☐ Individual appearing v	vithout attorney				
 INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE This Notice shall be completed in accordance with Fed. R. Bankr. P. 6004(c) and (f) and D. Conn. Bankr. L. R. 6004-1(b). This Notice shall be completed and filed only after a hearing on a Motion to Sell Estate Property, Motion to Sell Estate Property Free and Clear of Liens, and/or Motion to Approve Procedures to Sell Estate Property is held by the Court. 					
Description of proper	ty to be sold:				
Public Sale/Auction I	nformation:				
Date of Public Sale/Auction Location of	n: 11/30/2022	Time of Public Sale/Auction: 10:00 AM			
	Public Lamboley Law Firm, LLC One Evergreen Ave. Ste 20, Hamden, CT. 06518				
NOTE: The Public Sale/Au	ction may be conducted telephonically,	remotely using ZoomGov, and/or by other remote technology platform or medium.			
	Objection/Overbid Deadl	line and Hearing Information:			
Last date to file Objections or to submit Overbids to Public Sale/Auction: 11/16/2022					
	Hearing Date and Time regarding Public Sale/Auction:	11/23/2022 at 10:00 AM			
	Location of hearing: 157 Ch	ankruptcy Court nurch St., 18th Floor laven, CT 06510			

Pursuant to D. Conn. Bankr. L.R. 6004-1(b), this form is mandatory. It has been approved for use in the United States Bankruptcy Court for the District of Connecticut and will be posted by the Clerk on the Court's website for publication.

Public Sale/Auction opening bid: \$10,000.00
Terms and conditions of Public Sale/Auction, including whether the proposed sale/auction is to be free and clear of liens pursuant to 11 U.S §363(f), and including information about how to register as a bidder:
Sale terms as per the attached real estate contract and Order approving Sale of Real Property attached hereto
Public Sale/Auction overbid procedure, including bid increments (if any):
None
None
Contact person for potential bidders or potential higher offers (include name, address, telephone, fax and/or email address):
Francis E. Lamboley
Lamboley Law Firm, LLC One Evergreen Ave. Ste 20
Hamden, CT. 06518
(P) 203-287-8042 (F) 203 287 9742
email franlamboley@comcast.net
Date: 11/2/2022

Pursuant to D. Conn. Bankr. L.R. 6004-1(b), this form is mandatory. It has been approved for use in the United States Bankruptcy Court for the District of Connecticut and will be posted by the Clerk on the Court's website for publication.

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

Lamboley Law Firm, LLC One Evergreen Avenue, St Hamden, CT. 06518		
AUCTION OF ESTATE 1. TO BE SERVED BY T Procedures for Electronic (document. On (date) 11/2/2 that the following persons	PROPERTY was served on (date) 11/2/ HE COURT VIA NOTICE OF ELECT Case Filing (Appendix A), the foregoing d 2022 , I checked the CM/ECF of the on the Electronic Mail Notice List to r	FRONIC FILING (NEF): Pursuant to this Court's Administrative locument will be served by the court via NEF and hyperlink to the docket for this bankruptcy case or adversary proceeding and determined eceive NEF transmission at the email addresses stated below:
Jeffrey J. Hardiman, jeffre	y.hardiman@brockandscott.com,wbecf@	brockandscott.com
		Service information continued on attached page
2. <u>SERVED BY UNITED</u> On (date) 11/2/2022 proceeding by placing a tru as follows:	, I served the following persons and/o	or entities at the last known addresses in this bankruptcy case or adversary relope in the United States mail, first class, postage prepaid, and addressed
Alfred Onorato, Esq. 389 Citizens Bank N.A. Presid Citibank, President/CEO 7 Connecticut Dept of Rever Credigy Solutions Inc, Pre Glenn Turner, 1694 State 1	Street, Hamden, CT. 06517 Drange Street, New Haven, CT 06511 ent/CEO 10561 Telegraph Road, Glen Al 01 E 60th Street North, Sioux Falls, SD 5 nue Services, Collections Unit-Bankruptcy sident/CEO 3715 Davinci Court # 200 No Street, Hamden, CT. 06517 A, 260 East Street, New Haven, CT 06511	y Team, 450 Columbus Blvd STE 1, Hartford, Ct. 06103 orcross, GA. 30092
		Service information continued on attached page
person or entity served): P	ursuant to F.R.Civ.P. 5 and/or controlling very, overnight mail service, or (for those	L. FACSIMILE TRANSMISSION OR EMAIL (state method for each LBR, on (date) , I served the following persons and/ who consented in writing to such service method), by facsimile
		☐ Service information continued on attached page
I declare under penalty of	perjury under the laws of the United State	s that the foregoing is true and correct.
11/2/2022 Date	Francis E. Lamboley Printed Name	Free Signature

Pursuant to D. Conn. Bankr. L.R. 6004-1(b), this form is mandatory. It has been approved for use in the United States Bankruptcy Court for the District of Connecticut and will be posted by the Clerk on the Court's website for publication.

UNITED STATES BANKRUPTCY COURT DISTRICT OF CONNECTICUT New Haven DIVISION

IN RE:PEGGY TURNER DEBTOR

CASE NO. 18-30845

CHAPTER 13

NOVEMBER 2, 2022

CONTINUATION OF PROOF OF SERVICE OF DOCUMENT

To be served via ELECTRONIC FILING (NEF)

Nathan Grant Johnson Nathan@flynnlaw-ne.com

Denise S. Mondell <u>Denise.Mondell@ct.gov</u>

Roberta Napolitano notices@ch13rn.com

Lucas Bennett Rocklin Irocklin@npmlaw.com

U.S. Trustee <u>USTPRegion02.NH.ECF@USDOJ.GOV</u>

Lawson Williams Lawson.Williams@brockandscott.com

To be served via First Class Mail

Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19101-7346

JP Morgan Chase Bank President/ CEO 270 Park Avenue New York, NY 10017

LHR, Inc President/ CEO 1161 E. State Road, Suite 814 Lakewood Ranch, FL 34202 LVNV Funding, LLC Its Successors & assigns as Assignee of Beneficial National Bank USA Resurgent Capital Services P.O. Box 10587 Greenville, SC 29603-0587

Montowese Health & Rehab President/CEO 163 Quinnipiac Avenue North Haven, CT 06473

Regional Water Authority c/o Mike McKeon 90 Sargent Drive New Haven, CT 06511

Samuel G Turner 46 Elizabeth Street New Haven, CT 06511

Sarasota CCM, Inc President/CEO 39 Elgin Avenue Wickford, RI 02852

Southern CT Gas Co. President/ CEO 60 Marsh Hill Road Orange, CT 06477

The United Illuminating Co. President/CEO 100 Marsh Hill Road Orange, CT 06477

REAL ESTATE PURCHASE and SALES AGREEMENT

NOTICE: This is a legal and binding Agreement for the purchase and sale of property. It is appropriate for most BUT NOT ALL such transactions. If this Form does not appear to either Buyer or Seller to be appropriate for a particular transaction you are urged to discuss the purchase or sale with an alterney BEFORE YOU SIGN. Most, but not all, provisions of this Agreement are subject to negotiation prior to execution.

SELLER:	Peggy P Turner		Same of the Same	and the second s
	(Names of Sollers)	heteinaffer called Seller	일 : 1 : 1 : 1 : 1 : 1 : 1 : 1 : 1 : 1 :	
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BUYER:	Menahem Edelkopf (Names of Boyong)	licitionalitar called Buyer		
VII. w Combined Section (1995)	38% State (2006) (2006) (2006)		15. (c)	AND AND A
ADDRES	s: 565 Ellsworth Avenu (Address of Buyers)	New Haver	a er.	06511
		TownCity	State	ZIP
with all bi	ses to sell and Buyer agrees to buy for the pun uildings and other improvements thereon and a gnature, reasonable wear and tear excepted.	chase price and upon the terms a all appurtenances thereto, in the	and conditions stated same condition as th	herein the real prop ley were on the date
2. REAL	PROPERTY TO BE PURCHASED:			
a) Street /	Address 46 Elizabeth Street			
b) City/To	_{wn} New Haven	Con	niecticult, Zip <u>0651</u>	
c) Describ	ed as: Single Family Residence			
- P.				
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Docusion Emilia 18 D308 45 3BB 967884F February 2011/02/22 Entered 11/02/22 14:54:50 Page 7 of 12 5. DEPOSITS: The Deposit(s) specified above shall be made at the stated times. All Deposits shall be made by check payable to the Listing Broker and shall be deposited as required under Connecticut General Statutes Section 20-324k. All checks are subject to collection and failure of collection shall constitute a default. Except at time of closing, when the Deposit shall be delivered to Seller or Seller's designee, the Listing Broker shall not pay the Deposit to anyone without the written consent of all parties to this Agreement subject to Connecticut General Statutes Section 20-324k(d). In the event any Deposit funds payable pursuant to this Agreement are not paid by Buyer, Seller may give written notice of such failure to Buyer. If such notice is given and a period of 3 (three) days pass without Buyer paying the Deposit owed, Seller may declare Buyer in default and shall have the remedies set forth in Paragraph 14. 6. FINANCING CONTINGENCY: a) Amount \$ 0.00 b) Maximum Initial Interest Rate c) Term: d) Commitment Date: NA e) Type: Conventional Fixed Variable CHFA Other Buyer's obligation is contingent upon Buyer obtaining financing as specified in this paragraph. Buyer agrees to apply for such financing immediately and diligently pursues a written mortgage commitment on or before the Commitment Date. f) If Buyer is unable to obtain a written commitment and notifies Seller in writing by 5:00 PM on or before said Commitment Date, this Agreement shall be null and void and any Deposits shall be immediately returned to Buyer. Otherwise, the Financing Contingency shall be deemed satisfied and this Agreement shall continue in full force and effect. 7. CONDITION OF PREMISES: Buyer represents that Buyer has examined the Real Property and is satisfied with the physical condition subject to the Inspection Contingency if applicable. Neither Seller nor any representative of the Seller or Buyer has made any representation or promise other than those expressly stated herein which Buyer has relied upon in making this Agreement. 8. INSPECTION CONTINGENCY: Broker Recommends (a) inspections shall be completed and results reported to Seller on or before 5:00 P.M. on: NA (b) Seller agrees to permit Buyer's designees to inspect the Real Property during the period from Seller's acceptance until the date set forth In (a) above. If Buyer is not satisfied with the physical condition of the Real Property and so notifies Seller in writing prior to the time and date specified in (a) above, then Buyer may, at Buyer's option, terminate this Agreement. Buyer may give Seller the option to correct the conditions that are unsatisfactory to the Buyer. Should Buyer elect to terminate this Agreement or Seller is unwilling to correct any unsatisfactory conditions; the Buyer shall notify Seller on or before 5:00 P.M. on: NA election to terminate this Agreement, and if Terminated this Agreement shall be null and void and any Deposit monies paid hereunder shall be returned immediately to Buyer and neither Buyer nor Seller shall have any claims against each other under the terms of this Agreement. If Buyer fails to notify Seller as provided herein, this contingency shall be deemed satisfied and this Agreement shall continue in full force and effect. (c) If initialed below, Buyer does NOT choose to have any inspections performed and WAIVES any rights to object to any defects in the Real Property that would have been disclosed by a full and complete inspection. Initials ME 9. LEAD-BASED PAINT. If the Property is "target housing" under federal law (meaning, with some exceptions, housing built before 1978), Seller must permit Buyer, at Buyer's expense, a 10-day period to conduct a risk assessment or inspection of the Real Property for the presence of lead-based paint and/or lead-based paint hazards before Buyer is obligated under this Agreement. Buyer may waive this right of inspection. Buyer to provide Seller or Sellers' attorney with written notice of the presence of defective lead-based paint or lead-based paint hazards along with a copy of the inspection and/or risk assessment within _ days (insert "ten" or a mutually agreed number of days) of the date of acceptance of this Agreement. If such notice is given and Seller and Buyer cannot reach a mutually satisfactory agreement within seven (7) days of said notice regarding the defective lead-based paint or lead-based paint hazards, either party shall have the option of terminating this Agreement and this Agreement shall be null and void. (Initial) Buyers waive the opportunity to conduct a risk assessment or inspection for the presence of lead-based paint and/or lead-based paint hazards.

BUYER AND SELLER MUST INITIAL EACH PAGE

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10. PROPERTY MAINTENANCE, OCCUPANCY, POSSESSION:

(a) PROPERTY MAINTENANCE.

Seller agrees to maintain Real Property with all buildings, landscaping and other improvements thereon, all appurtenances thereto, and any personal property included in the sale in the same condition, reasonable wear and tear excepted, as it was on the date of this Agreement.

(b) OCCUPANCY, POSSESSION: CLOSING DATE: 30 days or sooner

Unless otherwise stated herein, Buyer shall receive exclusive possession and occupancy with keys on Closing Date. The Real Property shall be maintained by Seller until time of Closing and shall be transferred in broom clean condition, free of debris. Buyer shall have the right to a walk through inspection of the Property within 48 hours prior to the Closing Date. Closing shall be held at an office to be determined by Buyer's attorney in the county where the Real Property is located or at such place as designated by Buyer's mortgage lender.

- 11. WARRANTY DEED: Seller agrees to convey fee simple title of the Real Property to Buyer by a good and sufficient Warranty Deed subject only to any and all provisions of any ordinance, municipal regulation, public or private taw, restrictions and easements as appear of record, if any, provided they do not affect marketability of title, current real estate taxes, water and sewer charges, and current water and sewer assessment balance, if any, except in those cases where a fiduciary's Deed or other form of court ordered deed may be required to pass title. Seller warrants that Seller has no notice of any outstanding violations from any town, city or State agency relating to the Real Property.
- 12. MARKETABLE TITLE: Title to be conveyed by Seller shall be marketable as determined by the Standards of Title of the Connecticut Bar Association now in force. Seller further agrees to execute such documents as may be reasonably required by Buyer's title insurance company or by Buyer's mortgage lender. Should Seller be unable to convey Marketable Title as defined herein, Buyer may accept such Title as Seller can convey or may reject the Unmarketable Title, receive back all Deposit money, and declare this Agreement null and void. Upon such rejection and repayment to Buyer of all sums paid on account hereof, this Agreement shall terminate and the Parties hereto shall be released from all further claims against each other.
- 13. ADJUSTMENTS: Real Estate Taxes will be adjusted as of the Closing Date by the Uniform Fiscal Year basis except in the Towns of Meriden or Wallingford where taxes will be adjusted by the Assessment Year Method. All other adjustments, including Association fees, fuel oil, water and sewer usage, interest on sewer or water assessments, utilities, rent, if any, and issues regarding funds at closing and unavailability of releases at closing and like matters shall be adjusted pro rate as of the Closing Date in accordance with the Residential Real Estate Closing Customs, New Haven County, as adopted by the New Haven County Bar Association, now in force. Rent security deposits, if any, shall be credited to Buyer by Seller on the Closing Date and shall include any interest accrued to the tenant.
- 14. BUYER'S DEFAULT: If Buyer falls to comply with any Terms of this Agreement by the time set forth for compliance and Seller is not in default. Seller shall be entitled to all initial and additional Deposit funds provided for in section 4, whether or not Buyer has paid the same, as liquidated damages and both parties shall be relieved of further liability under this Agreement. If legal action is brought to enforce any provision of this Agreement, the prevailing party shall be entitled to reasonable attorney's fees.
- 15. RISK OF LOSS, DAMAGE: All risk of loss or damage to said Real Property by fire, theft or other casualty until delivery of Deed shall be upon the Seller. In the event of loss or damage independently appraised at more than \$10,000.00, Buyer shall have the option to receive any insurance payment on account of said damage and take Title, or rescind this Agreement and receive back all Deposit money paid. In such case, all rights and obligations of the parties under this Agreement shall terminate.
- 16. COMMON INTEREST COMMUNITY: If the property is a unit in a condominium or other common interest community, Seller will deliver the resale documents in accordance with Connecticut General Statutes Section 47-270.

17. LISTING BROKER	PressiCuo	zzo Realtors		n en	PH# 203-823-617	0
- 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1			Agent, a CONSENT	FOR DUAL AGENC	Y FORM SHALL BE	ATTACHED to
this Agreement.	tanahani di menganti di bili	A SAME THE RESERVE		The state of the s	1977 A 1984 A	a and a substitution of the substitution of th
COOPERATING BROK	<u> </u>				Buyer Agent	
COOPERATING BROK					Buyer Agent	Sub Agent
	**					

BUYER AND SELLER MUST INITIAL EACH PAGE

Seller: WTT
Page 3 of 4

ocusign Englishe in 136486527-866044736 18. PROPERTY CONDITION REPOR by statute (CT Gen. Stat. 20-327b et s sum of \$500.00 at closing	T: Seller and Brocer colon	Entered 11/02/22 1		e 9 of 12
sum of \$500.00 at closing.		A Street Soyet with the requi	lred report, Seller w	ill credit Buyer with the
19. EQUAL HOUSING RIGHTS: Buy specified by Buyer which is available discrimination in commercial and reside				
NO ASSIGNMENT, BINDING EF other, but shall be binding upon the hel	FECT: This Agreement in	PAY not he accomed by site		
21. ADDENDUM: The following attact Seller's Property Condition Disclose Dual Agency Consent	ned Addenda and/or Rider	s are part of this Agreement		int Hazards Disclosure
Multi-family Tenant Rider				
Other Management of the Control of t				
22. ADDITIONAL TERMS AND COND	itions: <u>Søld As-is</u>			
And the state of t				
 FAX TRANSMISSION/ELECTRO and/or any notices due hereunder may faxed document or an electronic mail of and of full effect. 	ocument containing eithe	nem by racsimile machine/el the original and/or copies	ectronic mail and th of the parties' signs	e parties intend that a stures shall be binding
24. COMPLETE AGREEMENT: This and supersedes any and all previous Agreement shall be in writing signed by	willen of oral agreement	ntire agreement between Bu s concerning the Property	yer and Seller cond Any extensions o	eming this transaction r modifications of this
25. NOTICE: Any notice required or p the Party concerned using the address Broker or Cooperating Broker designate	stated in Paragraph 1 o	of this Agreement by Buyer I this Agreement or to such	or Seller shall be in party's attorney or	n writing addressed to to the party's Listing
26. APPLICABILITY: Buyer and Seller agn of REALTORS, Inc. the Association assume Agreement. This Agreement or parts of it ma	THO RESDONS BURN THE RECOMM	BNI IN INSISTED TO the transaction		
27. BUYER AND SELLER acknowledg		REPORT AND A STATE OF THE PARTY	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
28. TIME TO ACCEPT: Seller shall h			12:00pm	to accept this
Agreement.		(Date & Eastern Standa	Committee of the same of the s	2000 - 10
29 SIGNATURES:				
A CALL	4/26/2022	Peggy P. Tlurner by Melinda Teagus	-TUINS!	
BLIVES STOPP STUDY 401	Dale.	Seller's Signature	-20°22	<u> 4 22 22</u>
Buyer's Signature				
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Buyer M.€
BUYER AND SELLER MUST INITIAL EACH PAGE

Seller MAT
Page 4 of 4

UNITED STATES BANKRUPTCY COURT DISCTICT OF CONNECTICUT NEW HAVEN DIVISION

In Re: : Case No. 18-30845 (AMN)

Peggy Turner : Chapter 13

Debtor

Peggy Turner : Movant :

v. :

Press/Cuozzo Realtors :
City of New Haven, Town Clerk :

Ct Dept of Revenue Services : Lamboley Law Firm, LLC :

Citizens BankNA f/k/a RBS Citizens NA:

Roberta Napolitano, Chapter 13 Trustee : ION Bank :

The Respondents

Robert Napolitano

Chapter 13 Trustee : Re: ECF No. 82

ORDER APPROVING SALE OF REAL PROPERTY PURSUANT TO 11 U.S.C. § 363(b)

On October 21, 2022, the Debtor filed an Amended Motion to Sell Real Estate at ECF No. 82 (the "Motion") to sell her interest in the real property located at 46 Elizabeth Street, New Haven, Connecticut ("Interest"). After notice and a hearing on October 26, 2022 (ECF No. 86), there were no objections to the Motion. Now, the court having found cause to grant the relief sought, it is hereby

ORDERED: The Debtor is authorized to sell her Interest as defined in the Motion, free and clear of liens, through a sale of the Elizabeth Street Property in the amount of

\$130,000 to Menahem Edelkopf pursuant to a Sales Agreement attached to the Motion at pages five (5) through eight (8); and it is hereby

ORDERED: The Debtor is authorized to use the anticipated proceeds of her Interest totaling approximately \$86,666.66 to pay in full, at closing, the following interests represented to be valid and undisputed, subject to adjustment based upon the closing date and receipt of payoff statement(s):

- Press/Cuozzo Realtors as agent for the seller for the real estate commission in the amount of \$6,500.00;
- City of New Haven, Town Clerk for city conveyance tax in the amount of \$650.00;
- State of Connecticut Department of Revenue Services for state conveyance taxes in the amount of \$975.00;
- Attorney fees to the Lamboley Law Firm, LLC in the amount of \$850.00 for services rendered in connection to the sale, which is allowed with no application required;
- Roberta Napolitano, Chapter 13 Trustee in the estimated amount of \$6,926.60. A formal payoff will be requested closer to the closing;
- 6. Citizens Bank NA f/k/a RBS Citizens NA in amount sufficient to pay in full the contractual balance of a proper and updated payoff quote provided by it;
- 7. City of New Haven, Town Clerk for possible recording fees in the amount of \$300.00;
- 8. ION Bank, wire fees in the amount of \$245.00; and

9. Any other lien of record, in the order and priority that currently exists regarding the subject real property and any other closing costs, liens, bank fees, attorney fees, escrow advances, and other incidental charges in connection with said closing; and it is further

ORDERED: Upon closing, the Debtor shall pay the Chapter 13 Trustee sufficient proceeds from the sale to satisfy the remaining balance due on her Chapter 13 Plan; and it is further

ORDERED: The closing shall be completed within thirty (30) days of any payoff statement(s). If closing does not occur within thirty (30) days of the original payoff, the Debtor will obtain a new payoff and close within that time frame; and it is further

ORDERED: The Debtor shall attach a closing statement to the statement required under Fed. R. Bankr. P. 6004(f)(1) and shall attach a declaration under oath by both the Debtor and her closing attorney that the disbursements shown on the closing statement were made in good funds; and it is further

ORDERED: The 14-day stay provided by Fed. R. Bankr. P. 6004(h) is waived; and it is further

ORDERED: By November 2, 2022, the Debtor shall file and serve to all creditors requiring notice Appendix O of Local Bankruptcy Rule 6004-1(b) requiring that all objections to the sale be filed by November 16, 2022; and it is further

ORDERED: A hearing on any timely objection shall be held on November 23, 2022, at 10:00 a.m. at the United States Bankruptcy Court, 157 Church Street, 18th Floor Courtroom, New Haven, Connecticut, which hearing may be canceled if no objections are filed.

Dated this 1st day of November, 2022, at New Haven, Connecticut.

