

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT

In re: DAVID BOUFFARD <div style="text-align: right;">Debtor(s).</div>	CASE NO: 16-21628 CHAPTER: 13
Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address: Mark O. Grater, c/o the Law Offices of M. Grater LLC, 4 Fort Hill Rd., Groton, CT 06340; p 860-449-8059 f 860-449-8381; mgrater@graterlaw.com <input checked="" type="checkbox"/> <i>Attorney for:</i> Debtor <input type="checkbox"/> <i>Individual appearing without attorney</i>	<u>NOTICE OF ORDER GRANTING MOTION FOR PRIVATE SALE OF ESTATE PROPERTY</u> <u>D. CONN. BANKR. L. R. 6004-1(b)</u>
<u>INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE</u> 1. 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). 2. This Notice shall be completed and filed <u>only</u> 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 property to be sold:

All right title and interest in the Debtor's interest in real property located at 3 Deborah Street, Waterford, CT 06385

Private Sale Information:

Date of Private Sale:	August 26, 2022	Time of Private Sale:	9:00 AM
Location of Private Sale:	Law Office of Mcnamara and Mcnamara, 100 Pennsylvania Ave., Niantic, CT 06357		

Objection Deadline and Hearing Information:

Last date to file Objections to Private Sale:	8/24/22 at 4:00 pm
Hearing Date and Time regarding Private Sale:	August 25, 2022 at 10:00 AM
Location of hearing:	U.S. Bankruptcy Court 450 Main St., 7th Floor, Hartford, CT 06103

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.

Terms and conditions of auction/sale, including whether the Proposed Private Sale is to be free and clear of liens pursuant to 11 U.S.C. §363(f), and including information about how to register as a bidder:

Sales terms as per attached Real Estate Purchase and Sales Agreement Attached Hereto

Contact person for potential bidders or potential higher offers (*include name, address, telephone, fax and/or email address*):

Brendan McKeever, 81 Pennsylvania Ave., Niantic, CT 06357, p 860-739-6296; f 860-739-2148

Date: August 19, 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:

4 Fort Hill Rd., Groton, CT 06340

A true and correct copy of the foregoing document entitled: **NOTICE OF ORDER GRANTING MOTION FOR PRIVATE SALE OF ESTATE PROPERTY** was served on (date) August 19, 2022 in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF): Pursuant to this Court's Administrative Procedures for Electronic Case Filing (Appendix A), the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) August 19, 2022, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

See attached certificate of Service

☒ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) August 19, 2022, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows:

See attached certificate of Service

☒ Service information continued on attached page

3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date), I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows:

N/A

☒ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

August 19, 2022
Date

Mark O. Grater
Printed Name

/s/Mark O. Grater
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.



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PURCHASE AND SALE AGREEMENT

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Buyer: Wael Saad Amy Saad

Address: _____

Seller: John Kamishlian David Bouffard

Address: 3 Deborah St Waterford CT 06385

Seller agrees to sell and Buyer agrees to purchase certain real property known as 3 Deborah St

Waterford 06385 CT, more fully described in the land records, town of Waterford, CT in Vol _____ Page _____.

1. PURCHASE PRICE _____ \$ 365,000.00

Payable as follows:

- A. By initial deposit with this Agreement, subject to collection _____ \$ 10,000.00 A.
- B. By additional deposit on or before _____ \$ 0.00 B.
- C. By proceeds from institutional financing _____ \$ 292,000.00 C.
- D. By proceeds from Seller financing (see attached Addendum) at closing _____ \$ 0.00 D.
- E. By cashier's or certified bank check, wire transfer or attorney trustee check at closing _____ \$ 63,000.00 E.

2. FINANCING: (Check as applicable)

- A. ☐ Cash transaction. There is no mortgage contingency.
- B. ☐ Buyer's ability to close is contingent upon the sale of Buyer's property. See attached Contingency For Sale Of Buyer's Property addendum.
- C. ☒ Mortgage financed transaction: (Check all that apply)
- Mortgage Type: ☒ Conventional ☐ FHA ☐ VA ☐ USDA ☐ Renovation Type: ☐ Other _____
- Mortgage Terms: Initial interest rate not to exceed: Prevailing % Amortized term: 30 Points: 0
- ☒ Fixed ☐ Variable ☐ CHFA ☐ Down Payment Assistance (DAP)

Mortgage Contingency: Buyer agrees to apply for a mortgage within 5 calendar days of Seller's acceptance. If Buyer fails to make formal application by said date, Buyer shall be in default of this Agreement. Mortgage commitment shall be obtained on or before 7/21/2022 [Mortgage Commitment Date]. It is further agreed that if, after diligent effort, Buyer is unable to obtain the mortgage commitment, then all deposits shall be returned to Buyer, provided Seller has received written notice from Buyer with proof of inability on or before the Mortgage Commitment Date, whereupon this Agreement shall be null and void. In the event Seller has not received said notice, then this mortgage contingency shall be deemed satisfied. Buyer grants permission to the lending institution to provide status of his/her loan to the agents involved in this transaction. For renovation loan financing, this Agreement is contingent on mortgage commitment and the Buyer's acceptance of additional required improvements as determined by the lender on or before the Mortgage Commitment Date.

3. APPRAISAL CONTINGENCY: (Check only one)

- A. ☐ This Agreement is not subject to an appraisal contingency.
- B. ☐ VA Addendum.
- C. ☐ FHA Addendum.
- D. ☒ Buyer shall obtain an appraisal report from a Connecticut Certified Residential Appraiser on or before 07/21/2022 [Appraisal Report Receipt Date]. If the appraisal report provides an appraised value less than the purchase price, the Buyer may terminate this Agreement by giving Seller a copy of the appraisal report and written notice within five (5) days of the Appraisal Report Receipt Date, unless the Appraisal is received sooner, in which case the written notice must be given to Seller within five (5) days of Buyer's receipt of the appraisal report. If Buyer fails to provide Seller with such notice, the parties shall be bound to perform their obligations under this Agreement. If Buyer terminates this agreement as provided herein, the deposits shall be returned to Buyer.

4. SELLER CREDIT FOR BUYER CLOSING EXPENSES: Seller agrees to credit Buyer at closing up to \$ 0.00 toward Buyer's closing costs, pre-paid expenses, discount points, and any other costs allowable by the lender. If Buyer's lender restricts the allowable Seller credit, then Seller's actual and total credit shall be limited to the allowable amount.

5. CLOSING: Seller shall deliver to Buyer a good and sufficient Warranty (or _____) Deed, conveying marketable title on or before See Section 21 [Closing Date].

6. ADJUSTMENTS: Unless otherwise stated in this Agreement, all adjustments of taxes, water, sewer, interest, condominium fees, rents, fuel, etc., will be made on the day of closing in accordance with the Residential Real Estate Closing Customs as promulgated by the Bar Association (if any), as amended, of the County in which the property is located.

Buyer's Initials: WS AS

Seller's Initials: DB KB

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7. **COMMISSION:** The real estate agency/agencies in this transaction is/are RE/MAX on the Bay
William Pitt Sotheby's. Unless otherwise provided for within this Agreement, Seller agrees to pay the real estate commission, as per the Listing Agreement, at the time of closing.

8. **COUNTERPARTS AND ELECTRONIC SIGNATURES:** This Agreement may be executed in one or more counterparts, and counterparts may be exchanged by electronic transmission including fax, e-mail or any technology having digital, magnetic, wireless, optical, electromagnetic or similar capabilities. Either party has the right to withdraw consent to have a record of this Agreement provided or made available to them in electronic form, but that does not permit that party to withdraw consent to the Agreement itself once it has been signed. A party's agreement to use an electronic record applies only to this particular real estate transaction and not to all real estate transactions. Each party will promptly inform the other in writing of any change in e-mail address, cell or fax number. Contacts for the real estate agencies in this transaction are:

Buyer's Agent: Nassim Saad

Seller's Agent: Deb Fountain

Fax number: _____

Fax number: _____

E-mail address: nassimsaad@remax.net

E-mail address: dfountain@wpsir.com

Cell Phone number: 203-641-7912

Cell Phone number: 860-303-0968

9. **ENCUMBRANCES:** The Certificate of Title, if desired, shall be provided by and at Buyer's expense. Unless otherwise noted the property will be conveyed free and clear of liens and subject to all provisions of any ordinance, municipal regulation, public or private law agreements, restrictions and easements of record, and facts disclosed by personal inspection of the property or an accurate survey, provided they do not render the property unmarketable pursuant to the Standards of Title as applied by the Connecticut Bar Association.

A sewer assessment of approximately \$ If Any shall be ☐ assumed by Buyer or ☒ paid by Seller at closing.

A water assessment of approximately \$ If Any shall be ☐ assumed by Buyer or ☒ paid by Seller at closing.

A gas assessment of approximately \$ If Any shall be ☐ assumed by Buyer or ☒ paid by Seller at closing.

10. **FIXTURES AND OTHER PERSONAL PROPERTY:** Unless otherwise agreed in writing the premises to be conveyed shall include all fixtures including but not limited to screens, storm doors, storm windows, satellite dish, wall to wall carpeting, blinds, curtain rods and fixtures, awnings, shades, automatic water heaters, built-ins (dishwasher, oven/range, microwave, etc.), garage door opener(s) and remote control(s), plumbing, lighting, heating and air conditioning (excluding portable and leased equipment), and plants and shrubbery, all as now located on the property. The following personal property is conveyed with no value assigned to the purchase price or consideration paid by Buyer (unless otherwise noted these items shall be in working condition on the day of closing):

The following leased items are located on the Property and do not convey (e.g. propane fuel tank, water heater, security alarm system, fire alarm system, satellite dish antenna, water treatment system, solar devices, major appliances, etc.):

11. **SELLER DISCLOSURES, NOTIFICATIONS AND OTHER SELLER CREDITS TO BUYER** (Initial as Applicable)

A. NS DF (Buyer Initials) Buyer acknowledges receipt of a copy of the Disclosure of Information on Lead-Based Paint and Lead-Based Paint Hazards from Seller. This disclosure is not for properties built on or after 1978.

B. NS DF (Buyer Initials) Buyer acknowledges receipt of a copy of the Residential Property Condition Disclosure Report from Seller. In the event Seller has not furnished Buyer with the Residential Property Condition Disclosure Report when required by C.G.S. Sec.20-327b and prior to Buyer's Execution of this Agreement, Seller shall credit Buyer \$500 at closing.

C. Smoke and Carbon Monoxide Detectors: In the event that Seller fails to comply with P.A. 13-272, Seller shall credit Buyer with the sum of \$250 at closing.

D. Pursuant to Section 22a-134f of the Connecticut General Statutes, Buyer is notified that the Department of Energy and Environmental Protection [DEEP] is required to furnish lists to the Town Clerk's office of hazardous waste facilities located within a town. Buyer should refer to these lists, the DEEP, the Environmental Protection Agency, the National Response Center, the Department of Defense and third-party providers for information on environmental questions concerning the Property and the lands surrounding the Property.

E. Pursuant to PA 07-214, Buyer is notified that lists of properties on which hunting or shooting sports are conducted may be available from the Town Clerk's office of the towns where said properties are located. Buyer should refer to these lists for information.

12. **EXAMINATION OF PREMISES:** Buyer represents that Buyer has examined said property, including fixtures and personal property that convey, and is satisfied with the physical condition thereof, subject to any additional provisions and/or any inspections/tests made a part of this Agreement. Buyer further agrees neither Seller nor Seller's agent have made any representations nor promises, other than those expressly stated herein, upon which Buyer has relied in making the Agreement. The property and improvements are to be conveyed in their present condition, subject to reasonable wear and use, as they are on the date of this Agreement. The grounds shall be maintained by Seller until the day of closing.

Buyer's Initials NS DF

Seller's Initials DB JK

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13. INSPECTIONS AND TESTS: Check the appropriate boxes in Section 13.C for all inspections/tests that Buyer elects to have performed on the property. Buyer shall obtain the written reports from such inspections/tests on or before 07/02/2022 [Inspection Report Receipt Date]. Only deficiencies identified in the inspections/test reports received on or before Inspection Report Receipt Date are eligible for remedy in Section 14. The inspections and/or tests shall be performed by a professional engineer, licensed home inspector, qualified inspection or recognized testing service, selected and paid for by Buyer, except as checked in Section D.

If the Property is "target housing" under federal law (meaning with some exceptions, housing built before 1978), Seller must permit Buyer a 10-day period (unless the parties mutually agree in writing to a different time period) to conduct a risk assessment or inspection of the property for the presence of lead-based paint and lead-based paint hazards before Buyer is obligated under this Contract. Buyer may waive this right of inspection in writing.

Buyer initial as appropriate:

A. ☒ ☒ ☐] For "target housing" only, Buyer waives the right to conduct a risk assessment or inspection for the presence of lead-based paint and lead based paint hazards in the property.

B. ☐ ☐ ☐] Buyer elects to perform no inspections/tests.

C. ☒ ☒ ☐] Buyer elects to perform the inspections/tests checked below.

☐ Lead Based Paint

☐ Asbestos

☐ Radon in Air

☒ Structural/Mechanical

☐ Water Quality

☐ Well Water System

☒ Wood Destroying Organism

☐ Chimney

☐ On-Site Sewage System

☐ Swimming Pool

☐ Other: _____

D. When checked, Seller shall be responsible for:

☒ Providing access and working utilities for inspections, including fuel oil or gas for heating equipment.

☐ The cost of the wood destroying organism inspection when the mortgage type checked in Section 2C is "VA".

☐ The cost of exposing cover(s), refilling excavation of On-Site Sewage System.

☐ The cost of pumping/disposal of on-site sewage waste at the time of On-Site Sewage System inspection.

14. REMEDIES FOR INSPECTION: The remedies in Section 14.A and 14.B apply only to the findings in the inspections/tests reports that are: checked in Section 13.C, received on or before the Inspection Report Receipt Date, and have been declared unacceptable by Buyer.

A. **Remedy for Unacceptable Inspection/Test Results:** If Buyer deems the results of any inspection/test to be unacceptable, Buyer may request that Seller remedy the unacceptable condition by giving Seller written notice within five (5) calendar days of the Inspection Report Receipt Date. The written notice shall itemize the requested remedy and shall include a copy of the inspection/test report. Seller agrees to provide a written response to Buyer within five (5) calendar days of receipt of a written notice of unacceptable conditions by Buyer. If Buyer and Seller cannot agree on a remedy for the unacceptable condition(s) within five (5) calendar days of Seller's written response to Buyer, either party shall have the option to terminate this Agreement by giving written notice to the other party, in which case the deposits shall be returned to Buyer; or

B. **Termination and Release of Deposit:** If, for any reason, Buyer is not satisfied with the results of an inspection/test, Buyer may terminate this Agreement by giving Seller written notice within five (5) calendar days of the Inspection Report Receipt Date unless the written report is received sooner, in which case the written notice must be within five (5) calendar days of Buyer's receipt of said report. If Buyer fails to provide Seller with such notice, the parties shall be bound to perform their obligations under this Agreement. If Buyer terminates this Agreement as provided herein, the deposits shall be returned to Buyer.

15. FINAL WALK-THROUGH BY BUYER: Buyer has the right to make a final walk-through examination of the premises prior to the closing to verify that Seller has made any repairs required by this Agreement, that the property is in the same condition as it was at the signing of this agreement and that Seller has met all contractual obligations. If Buyer fails to conduct this walk-through examination, Seller's repair and maintenance obligations will be deemed satisfied and Buyer shall be deemed to have accepted the premises in its current condition. Seller will provide access and working utilities for Buyer's final walk-through examination.

16. OCCUPANCY: On the date and time of closing, Seller shall deliver full possession and occupancy of said premises to Buyer, free from all occupants and possessions, and broom clean, except as otherwise specifically provided herein.

17. ASSIGNMENT and SURVIVORSHIP: This Agreement may be assigned by either party without written consent of the other, but shall be binding upon the heirs, executors, administrators, successors and assigns of the parties hereto. However, if this Agreement contains a provision for Seller financing, this Agreement may not be assigned without Seller's written consent.

Buyer's Initials ☒ ☒ ☐]

Seller's Initials ☒ ☒ ☐]
08/28/22 2:58 PM EDT dotloop verified
08/28/22 2:58 PM EDT dotloop verified Instant



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18. RISK OF LOSS: Risk of loss by fire, theft or other casualty until delivery of the deed shall be upon the Seller. In the event of loss or damage that cannot be repaired by the time of closing so the property is in substantially the same condition as on the date of this Agreement, Buyer shall have the choice of:

- A. Receiving the benefit and proceeds of Seller's insurance coverage and taking title, or
- B. Rescinding this Agreement and any monies paid under this Agreement shall be returned to Buyer and all parties shall be relieved of further liability.

19. DEPOSIT: The deposit funds specified in Section 1 shall be made at the stated time(s) and applied towards Buyer's down payment and/or closing costs. All deposits shall be made payable to the Listing Broker or William Pitt Sotheby's (hereinafter referred to as Escrow Agent), and shall be placed into a pooled, interest bearing account as set forth in CGS Sec. 8-265f, with the interest payable to Connecticut Housing Finance Authority. At the time of closing, the Escrow Agent shall pay the deposit funds to the Seller. Except as herein authorized, the Escrow Agent shall not pay the deposit funds to anyone without the written consent of all parties to this Agreement or by court order. In the event any deposit funds payable pursuant to this Agreement are not so paid by Buyer, Seller may give written notice of such failure to Buyer at the address specified in this Agreement by certified mail, and if such notice is given and a period of five (5) calendar days thereafter elapses without Buyer having corrected such failure, Seller may (1) declare Buyer to be in default and (2) terminate this Agreement and the Seller shall be relieved of all obligations hereunder. The prevailing party in any legal action arising out of a dispute over the deposit shall be awarded reasonable attorneys' fees.

20. DEFAULT: On default by either party, without the other party being in default, the party who is not in default shall have the right of proceeding with any remedy at law or in equity, or

- A. Buyer Default: Seller retaining the deposit money as liquidated damages.
- B. Seller Default: Buyer reclaiming the deposit money, plus an amount equal to the deposit money as liquidated damages.

21. ADDITIONAL PROVISIONS:

- Buyer grants the seller 60 days to secure suitable housing.
- Closing to be within 45 days of seller notifying buyer that they've secured suitable housing.
- Selling As-Is. In addition to the termite inspection, buyer would like the opportunity to do another walk thru with access to the attic. Buyer is still protected by section 14B.
- Buyer is willing to cover an appraisal gap of up to \$20,000 not to exceed a purchase price of \$365,000.
- RE/MAX on the Bay agrees to a reduced buyer broker fee of 1% with the seller retaining the additional 1.75%
- Buyer and buyer's agent are related.

22. ENTIRE AGREEMENT: This Agreement and attached addenda (if any), represents the entire Agreement between the parties. It shall not be changed orally but only by a written instrument which is signed by all parties. The effective date of this Agreement shall be the date on which all signatures, and initials, have been affixed hereto.

Notice: When signed by all parties this Agreement is intended to be legally binding. If not fully understood seek the advice of an attorney prior to signing. When the context requires herein, the masculine shall include the feminine, and the singular shall include the plural.

Notice: This Agreement shall be interpreted pursuant to the Residential Real Estate Closing Customs as promulgated by the Bar Association (if any), as amended, of the County in which the property is located.

Notice: For the purpose of providing notices under this Agreement, the term Buyer shall mean the Buyer, the Buyer's agent, or the Buyer's attorney and the term Seller shall mean the Seller, the Seller's agent, or the Seller's attorney.

Buyer: Wael Saad 06/27/2022
Signature: Wael Saad Date
Buyer: Amy Saad 06/27/2022
Signature: Amy Saad Date
Buyer: _____
Signature _____ Date

Seller: John Kamishlian dotloop verified 06/27/22 9:11 PM EDT KBJA-ISPM-XLOT-BD/M
Signature: John Kamishlian Date
Seller: David Bouffard dotloop verified 06/27/22 9:13 PM EDT EJNK-HUEY-Q2HK-4EBW
Signature: DAVID BOUFFARD Date
Seller: _____
Signature _____ Date

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Broker Commission Agreement

RE/MAX on the Bay, 61 Pennsylvania Ave, Niantic, CT, Selling Broker,
And William Pitt Sotheby's Int'l, 24 Pennsylvania Ave, Niantic, CT, Listing Broker,
regarding certain property known as: **3 Deborah St, Waterford, Ct**

RE/MAX on the Bay and William Pitt Sotheby's agree to the following:

The Selling Broker Commission due at closing for the sale of the above property shall be reduced from 2.75% to 1% of the purchase price.

Deborah Fountain
dotloop verified
06/29/22 2:50 PM EDT
GJJE-P4XD-JWFP-BEP3

Listing Broker or Agent

Authentic
Nathan Sand

Selling Broker or Agent

6/29/2022

Date

06/29/22

Date

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
HARTFORD DIVISION**

IN RE:	:	
DAVID BOUFFARD,	:	CHAPTER 13
	:	
Debtor	:	
DAVID BOUFFARD	:	CASE NO.: 16-21628
	:	
Debtor	:	
VS.	:	
	:	August 19, 2022
BANK OF AMERICA,	:	
	:	
Respondent	:	
DAVID BOUFFARD	:	
	:	
Debtor	:	
VS.	:	
	:	
NATIONSTAR MORTGAGE LLC	:	
d/b/a Mr. Cooper,	:	
	:	
Respondent	:	

Roberta Napolitano, Trustee

CERTIFICATION OF SERVICE

The undersigned hereby certifies that on the 19th day of August, 2022, in accordance with applicable law and the Court's Order of August 19, 2022, I served VIA THE Court's CM/ECF electronic service on all parties qualified to receive electronic notice, or sent by first class mail, postage prepaid, as indicated, the following documents upon the entities

listed below (constituting all entities entitled to notice): Service of the Notice of Order Granting Motion for Private Sale of Estate Property, Attachments thereto (Purchase & Sale Agreement & Certificate of Service) upon

Roberta Napolitano, Trustee
rnapolitano@ch13rn.com

By Electronic Filing

Office of the US Trustee
Ustpregional102.nh.ecf@usdoj.gov

By Electronic Filing

Victoria L. Forcella on behalf of Creditor Bank of America, NA (former secured creditor)
vforcella@huntleibert.com, bankruptcy@huntleibert.com

By Electronic Filing

Maria A. Santos on behalf of Creditor State of CT, Dept. of Rev. Services (priority creditor)
Maria.santos@ct.gov

By Electronic Filing

Linda St. Pierre on behalf of Creditor Bank of America, NA (former secured creditor)
bankruptcyecfmail@mccalla.com, Linda.St.Pierre@mccalla.com; mccallaecf@ecf.courtdrive.com

By Electronic Filing

Tracy F. Allen on behalf of Creditor Bank of America, NA (former secured creditor)
BKECF@bmpe-law.com

By Electronic Filing

Marcus E. Pratt (attorney secured creditor)
bankruptcy@kordeassociates.com

By Electronic Filing

This is to certify that a copy hereof was mailed, postage prepaid, or as otherwise indicated, on the above date, to the following:

David Bouffard
3 Deborah Street
Waterford, Ct. 06385
(Debtor)

John P. Kamishlian
3 Deborah Street
Waterford, Ct. 06385
(Co-owner R.E.)

Internal Revenue Service
Attn: President/Officer/Treasurer/Manager
PO Box 7346
Philadelphia, PA 19101-7346
(Priority Creditor)

Capital One Bank (USA), N.A.
Attn: President
PO Box 71083
Charlotte, NC 28272-1083
(Unsecured Creditor)

Capital One
Attn: President
PO Box 30285
Salt Lake city, UT 84130-0285
(Unsecured Creditor)

Capital One Bank, N.A.
c/o Beckett and Lee LLP
Attn: President/Manager
PO Box 3001
Malvern, PA 19355-0701
(Attorney unsecured creditor)

Capital One Bank (USA), N.A.
Attn: President
15000 Capital One Drive
Richmond, VA 23238
(Unsecured Creditor)

Navy Federal Credit Union
Attn: President/manager
PO Box 3000
Merrifield, VA 22119
(Unsecured Creditor)

CBNA
Attn: President
PO Box 6497
Sioux Falls, SD 57117-6497
(Unsecured Creditor)

Bank of America
Attn: President
PO Box 31785
Tampa, FLA 33631-3785
(secured creditor)

Bank of America N.A c/o Linda St. Pierre, Esq.
Hunt Leibert Jacobson, PC
Attn: President/Manager
50 Weston St. Hartford, CT 06120-1504
(secured creditor)

Connecticut Dept. of Revenue Services
Collections Unit, Bankruptcy Team
Attn: President/Manager
450 Columbus Blvd., Ste. 1
Hartford, CT 06103-1837
(priority and unsecured creditor)

State of CT Connecticut Dept. of Revenue Services
c/o Maria A. Santos, Esq., Asst. Attorney General
Attn: President/Manager
PO Box 120
55 Elm St., Fourth fl.
Hartford, CT 06141-0120
(attorney for priority and unsecured creditor)

Friedman and Wexler, LLC
Attn: President/Manager
500 West Kadison St., Ste. 450
Chicago, Ill. 60661-2767
(unsecured creditor rep.)

Rewards Network Establishment Services Inc.
Attn: President
2 N. Riverside Plaza, Suite 200
Chicago, ILL 60606
(unsecured creditor)

Leslie Timmons and Deb Fountain
c/o William Pitt Sotheby Int'l
Attn: President/Manager
24 Pennsylvania Ave.
Niantic, Ct. 06357
(R.E. agent(s))

Joel M. Jollies
Attn: President/Manager
PO Box 185418
Hamden, CT 06518-0418
(unsecured creditor)

Brendan P. McKeever, c/o McKeever & McKeever
Attn: President/Manager
81 Pennsylvania Ave.
Niantic, CT. 06357
(R.E. attorney)

Portfolio Recovery Associates, LLC
Attn: President/Manager
POB 41067
Norfolk, VA 23541
(unsecured creditor)

Attorney General of the United States
U.S. Department of Justice
Attn: President/Manager/Officer
950 Pennsylvania Ave.
Washington, D.C. 20530-0001

Civil Process Clerk
United States Attorney's Office
157 Church St., 25th Floor
New Haven, CT 06510
Attn: President

Kohls/Capone
Attn: President
N56 W 17000 Ridgewood Drive
Menomonee Falls, WI 53051
(unsecured creditor)

Orange Lake/Wilson RE
Aka Orange Lake Country Club, Inc.
Attn: President
8505 W Irlo Bronson Memorial Hwy.
Kissimmee, Fla. 34747
(time share creditor)

Nationstar Mortgage LLC, Dba Mr. Cooper
Attn: President/Manager
PO Box 619096
Dallas, TX 75261-9741
(secured creditor)

Marcus Pratt
Korde and Associates, PC
Attn. President/Manager
900 Chelmsford St., Ste. 3201
Lowell, MA 08185
(Attorney for secured creditor)

Tracy A. Allen, Esq.
c/o Bendett & McHugh, PC
Attn: Manager/President
270 Farmington Ave., Ste. 171
Farmington, CT. 06032
(Attorney Secured Creditor)

/s/ Mark O. Grater
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