

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF CONNECTICUT**

In re:  Sue Ann Ney         Debtor(s).	CASE NO: 20-31055  CHAPTER: 13
Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address:  Jennifer Tremesani, Esq. (CT29824) The Law Office of Neil Crane, LLC 2679 Whitney Ave Hamden, CT 06518  <input checked="" type="checkbox"/> <i>Attorney for:</i> the Debtor  <input type="checkbox"/> <i>Individual appearing without attorney</i>	<p><b><u>NOTICE OF PROPOSED PUBLIC SALE OF ESTATE PROPERTY</u></b></p> <p><b><u>D. CONN. BANKR. L. R. 6004-1(a)</u></b></p>

**INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE**

- This Notice shall only be used when *the party proposing to sell the property is not seeking a hearing*, although a hearing will be held if an objection is filed or if the Court decides to proceed with a hearing.**
- This Notice shall be completed and filed in accordance with Fed. R. Bankr. P. 6004(a), (b), and (d), and D. Conn. Bankr. L. R. 6004-1(a), and shall *only* be completed and filed if a party proposes to sell estate property without filing a Motion to Sell Estate Property, a Motion to Sell Free and Clear of Liens, or a Motion to Approve Sale Procedures and an Order regarding the Proposed Sale is not required.**
- Before completing and filing this Notice, you must obtain a Hearing Date and Time and an Objection Deadline date to include in this Notice by contacting the appropriate Courtroom Deputy using the applicable e-mail address:**  
 CourtroomDeputy\_Bridgeport@ctb.uscourts.gov - CourtroomDeputy\_Hartford@ctb.uscourts.gov - CourtroomDeputy\_NewHaven@ctb.uscourts.gov

**Description of property to be sold** (use additional paper, if more space is needed):

All right, title and interest in the Debtors real property located at 27 Oakwood Lane, Hamden, CT 06514.

**Proposed Public Sale Information:**

Date of Proposed Public Sale:  Time of Proposed Public Sale:

Location of Proposed Public Sale:

<p><b>Objection Deadline and Hearing Information:</b></p> <p>*Last date to file Objections to Proposed Public Sale: <input type="text" value="10/12/2022"/></p> <p>*Hearing Date and Time regarding Proposed Public Sale: <input type="text" value="10/19/2022"/> at <input type="text" value="10AM"/></p> <p>Location of hearing: <input type="text" value="U.S. Bankruptcy Court&lt;br/&gt;157 Church St., 18th Floor&lt;br/&gt;New Haven, CT 06510"/></p>	<p><b>* Hearing when objection filed:</b> A hearing on any objection to the Notice of Proposed Public Sale shall be held on the Hearing Date and Time listed in this Notice.</p> <p><b>* Hearing when no objection filed:</b> If no objection to the Notice of Proposed Public Sale is filed, the Court may require that a hearing on the Notice of Proposed Public Sale be held on the Hearing Date and Time listed in this Notice.</p> <p><b>See Local Rules of Bankruptcy Procedure, Appendix M.</b> Parties are encouraged to review the docket of this case or contact the Clerk's Office to determine if a hearing on the Notice of Proposed Public Sale will be held on the Hearing Date and Time listed in this Notice.</p>
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Pursuant to D. Conn. Bankr. L.R. 6004-1(a), 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.

Proposed Public Sale price:

Terms and conditions of Proposed Public Sale, including information about how to register as a bidder:

Pursuant to the attached purchase and sale agreement, the buyer is to purchase the property known as 27 Oakwood Lane, Hamden, CT 06514 for a purchase price of \$505,000.00. Additional sale terms are outlined as per the attached Purchase and Sale Agreement. If such purchase is not consummated with the above buyer, the Seller shall have the authority to sell the property to a new buyer under a new contract for a purchase price equal to or greater than \$480,000.00 without further approval from this Court. The Debtor proposes pay off all liens and encumbrances of record and in the order and priority that exists regarding the subject property and any other closing costs, liens, bank fees, attorney fees, escrow advances, and other incidental charges in connection with said closing. Counsel for the Debtor will retain sufficient funds to cover the compensation of the seller/debtor real estate agent and The Law Office of Neil Crane, LLC as such compensation is subject to further approval by this Court.

Contact person for Proposed Public Sale (*include name, address, telephone, fax and/or email address*):

Jennifer Tremesani, Esq.  
The Law Office of Neil Crane, LLC  
2679 Whitney Ave  
Hamden, CT 06518  
Jennifer@neilcranelaw.com  
(203) 296-0355 (p)  
(203) 230-2233 (f)

Date:

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Pursuant to D. Conn. Bankr. L.R. 6004-1(a), 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:

The Law Office of Neil Crane, LLC, 2679 Whitney Ave, Hamden, CT 06518

A true and correct copy of the foregoing document entitled: **NOTICE OF PROPOSED PUBLIC SALE OF ESTATE PROPERTY** was served on (date) **9/22/2022** 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) 9/22/2022, 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:

U. S. Trustee, Office of the U.S. Trustee, Giaimo Federal Building, 150 Court Street, Room 302  
Roberta Napolitano, Chapter 13 Trustee, 10 Columbus Boulevard, 6th Floor, Hartford, CT 06106

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (date) 9/22/2022, 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:

Sue Ann Ney  
27 Oakwood Lane  
Hamden, CT 06518  
  
(See attached Certification 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:

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.

9/22/2022  
Date

Jennifer Tremesani, Esq.  
Printed Name

/s/Jennifer Tremesani, Esq.  
Signature

Pursuant to D. Conn. Bankr. L.R. 6004-1(a), 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.

## 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 attorney BEFORE YOU SIGN. Most, but not all, provisions of this Agreement are subject to negotiation prior to execution.

**1. THIS Agreement to buy and sell real property is made between:**

SELLER: Sue Ann Ney  
(Names of Sellers) hereinafter called Seller

ADDRESS: 27 Oakwood Ln, Hamden, CT 06514  
(Address of Sellers) Town/City State Zip

BUYER: Alan Weide and Kayla Sands  
(Names of Buyers) hereinafter called Buyer

ADDRESS: 71 Curtis Ave, Apt 2 Wallingford, CT 06492  
(Address of Buyers) Town/City State Zip

Seller agrees to sell and Buyer agrees to buy for the purchase price and upon the terms and conditions stated herein the real property with all buildings and other improvements thereon and all appurtenances thereto, in the same condition as they were on the date of Buyer's signature, reasonable wear and tear excepted.

**2. REAL PROPERTY TO BE PURCHASED:**

- a) Street Address 27 Oakwood Ln
- b) City/Town Hamden Connecticut, Zip 06518
- c) Described as: Single Family Home. MLS# 170519886

**3. INCLUDED IN SALE PRICE:** The Real Property shall include all items permanently attached to the property on the date Buyer signed this Agreement. Included in this sale as part of the Real Property are the buildings, structures and improvements now thereon, and the fixtures belonging to the Seller and used in connection therewith, including, if any, all blinds, window shades, screens, doors, door and window hardware, wood and gas stoves, storm windows, landscaping, awnings, shutters, electrical and lighting fixtures, door mirrors, pumps, mailboxes, plumbing fixtures, cabinetry, door and cabinet hardware, pool houses and other outbuildings, mantles, flagpoles, alarm system and codes, swimming pool and swimming pool pumps and equipment (if any), garbage disposal, automatic garage openers, central air conditioning equipment, and built-in dishwashers (Cross out and initial any items in this paragraph present on the Real Property but not included in the sale.)

ADDITIONAL PERSONAL PROPERTY, if any, to be included:

Gas Cooktop, Wall Oven, Refrigerator, Dishwasher

**4. PURCHASE PRICE \$ 505,000.00 , payable as follows:**

a) By initial Deposit submitted herewith receipt of which is hereby acknowledged.....	\$ _____
b) By additional Deposit due upon Seller's Acceptance: .....	\$ 10,000.00
c) By Proceeds of: Financing as specified in paragraph 6 below.....	\$ 479,750.00
d) By _____	\$ _____
e) Balance to be paid by certified check or bank check at Closing.....	\$ 15,250.00
<b>TOTAL PRICE TO BE PAID (Must equal "Purchase Price").....</b>	<b>\$ 505,000.00</b>

Buyer: AW KRS  
 BUYER AND SELLER MUST INITIAL EACH PAGE

DS  
 Seller: SAN  
 Page 1 of 4

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 \$479,750.00 b) Maximum Initial Interest Rate PR %  
c) Term: 30 years d) Commitment Date: 10/13/2022  
e) Type:  Conventional Fixed  Variable  FHA  VA  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: 12 days after seller accept

(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: 3 days after item 8(a) of Buyer's 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: 

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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 ten 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.

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 (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: 

<i>AW</i>	<i>KRS</i>
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BUYER AND SELLER MUST INITIAL EACH PAGE

Seller: 

<i>SN</i>	
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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: 10/27/2022**

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 law, 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 rata 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 fails 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** Gene Pica Remax Alliance

PH# 203 314-7578

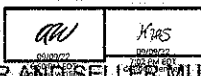
Dual Agent – If the Listing Agent is acting as a Dual Agent, a CONSENT FOR DUAL AGENCY FORM SHALL BE ATTACHED to this Agreement.

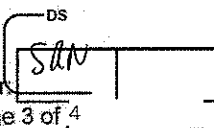
**COOPERATING BROKER** Ron Stewart Houlihan Lawrence Wareck D'Ostilio

PH# 203 415-8174

Buyer Agent

Sub Agent

Buyer: 

Seller: 

BUYER AND SELLER MUST INITIAL EACH PAGE

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18. PROPERTY CONDITION REPORT: Seller and Buyer acknowledge that if a written residential property condition report is required by statute (CT Gen. Stat. 20-327b et seq.) and Seller has not provided Buyer with the required report, Seller will credit Buyer with the sum of \$500.00 at closing.

19. EQUAL HOUSING RIGHTS: Buyer acknowledges the right to be shown any property within Buyer's stated price range in any area specified by Buyer which is available to Agent for Showing. This Agreement is Subject to Connecticut General Statutes prohibiting discrimination in commercial and residential real estate transactions (Connecticut General Statutes Title 46a, Chapter 814c).

20. NO ASSIGNMENT, BINDING EFFECT: This Agreement may not be assigned by either party without the written consent of the other, but shall be binding upon the heirs, executors, administrators and successors of the parties hereto.

21. ADDENDUM: The following attached Addenda and/or Riders are part of this Agreement:

Seller's Property Condition Disclosure  Agency Disclosure  Title X Lead Based Paint Hazards Disclosure

Dual Agency Consent

Multi-family Tenant Rider

Other \_\_\_\_\_

22. ADDITIONAL TERMS AND CONDITIONS: \*Seller to credit buyer \$10,000. for closing cost and prepays. SAN

Property being sold AS IS. Inspection for informational purposes only The offer is subject to seller's attorney review and approval of offer by 9/13/2022

23. FAX TRANSMISSION/ELECTRONIC MAIL: The parties acknowledge that this Agreement and any addenda or modification and/or any notices due hereunder may be transmitted between them by facsimile machine/electronic mail and the parties intend that a faxed document or an electronic mail document containing either the original and/or copies of the parties' signatures shall be binding and of full effect.

24. COMPLETE AGREEMENT: This Agreement contains the entire agreement between Buyer and Seller concerning this transaction and supersedes any and all previous written or oral agreements concerning the Property. Any extensions or modifications of this Agreement shall be in writing signed by the parties.

25. NOTICE: Any notice required or permitted under the Terms of this Agreement by Buyer or Seller shall be in writing addressed to the Party concerned using the address stated in Paragraph 1 of this Agreement or to such party's attorney or to the party's Listing Broker or Cooperating Broker designated in paragraph 17.

26. APPLICABILITY: Buyer and Seller agree and understand that although this form has been made available by the Greater New Haven Association of REALTORS, Inc. the Association assumes no responsibility for its content in relation to the transaction between the parties and is not a party to this Agreement. This Agreement or parts of it may not be suitable for all transactions or conditions. The parties should determine its applicability.

27. BUYER AND SELLER acknowledges receipt of a copy of this Agreement upon their signing same.

28. TIME TO ACCEPT: Seller shall have until 09/10/2022 to accept this Agreement. (Date & Eastern Standard Time)

29. SIGNATURES:

<i>Alan White</i>	dotloop verified 09/09/22 6:50 PM EDT W07C-00N7-K2VR-J51M	<i>Sue Ann Noy</i>	9/11/2022
Buyer's Signature	Date	Seller's Signature	Date
<i>[Signature]</i>	dotloop verified 09/09/22 7:03 PM EDT PRUV-BTVQ-FECY-ZDAQ		
Buyer's Signature	Date	Seller's Signature	Date
Buyer's Signature	Date	Seller's Signature	Date

Buyer: [Initials] [Initials]

BUYER AND SELLER MUST INITIAL EACH PAGE

Seller: [Signature]  
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**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF CONNECTICUT**

In Re: : CHAPTER 13  
: :  
Sue Ann Ney : CASE NO. 20-31055  
The Debtors : :  
: Date: September 22, 2022

**CERTIFICATION OF SERVICE**

The undersigned hereby certifies that on the 22nd day of September 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, a copy of the Appendix O: Notice of Private Sale of Estate Property and Exhibits all as attached hereto upon the following:

U. S. Trustee  
Office of the U.S. Trustee  
Giaino Federal Building  
150 Court Street, Room 302  
New Haven, CT 06510  
VIA ECF

Roberta Napolitano, Chapter 13 Trustee  
10 Columbus Boulevard, 6th Floor  
Hartford, CT 06106  
VIA ECF

Sue Ann Ney  
27 Oakwood Lane  
Hamden, CT 06518

Ally Bank Lease Trust  
PO Box 130424  
Roseville, MN 55113-0004 (9230156)  
(cr)

American Express  
Attn: President / Manager  
PO Box 1270  
Newark, NJ 07101-1270 (9226439)  
(cr)



Bank of America  
Attn: President / Manager  
PO Box 15019  
Wilmington, DE 19886-5019 (9226440)  
(cr)

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2238 (9239553)  
(cr)

Barclay Card/AAdvantage  
Attn: President / Manager  
PO Box 13337  
Philadelphia, PA 19101-3337 (9226441)  
(cr)

Capital One  
Attn: President / Manager  
PO Box 71083  
Charlotte, NC 28272-1083 (9226442)  
(cr)

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083 (9237690)  
(cr)

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
4515 N Santa Fe Ave  
Oklahoma City, OK 73118 (9237671)  
(cr)

Care Credit  
Attn: President / Manager  
PO Box 960061  
Orlando, FL 32896-0061 (9226443)  
(cr)

Chase Cardmember Services (AARP)  
Attn: President / Manager  
PO Box 1423  
Charlotte, NC 28201-1423 (9226444)  
(cr)

Chase Cardmember Services (Amazon)  
Attn: President / Manager  
PO Box 1423  
Charlotte, NC 28201-1423 (9226445)  
(cr)

Chase Cardmember Services/Disney  
Attn: President / Manager  
PO Box 1423  
Charlotte, NC 28201-1423 (9226446)  
(cr)

Citgo  
Attn: President / Manager  
P.O. Box 6401  
Sioux Falls, SD 57117 (9226447)  
(cr)

Comenity Bank  
Attn: President / Manager  
Bankruptcy Department  
PO Box 182125  
Columbus, OH 43218-2125 (9226448)  
(cr)

CT State Police CU  
Attn: President/Manager  
1111 Country Club Road  
Middletown, CT 06457 (9226449)  
(cr)

Discover  
Attn: President / Manager  
PO Box 71084  
Charlotte, NC 28272-1084 (9226450)  
(cr)

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025 (9228116)  
(cr)

Frontier

Attn: President / Manager  
PO Box 740407  
Cincinnati, OH 45274-0407 (9226451)  
(cr)

GAP Card

Attn: President / Manager  
PO Box 530942  
Atlanta, GA 30353-0942 (9226452)  
(cr)

GM Financial

Attn: President / Manager  
PO Box 78143  
Phoenix, AZ 85062-8143 (9226453)  
(cr)

Home Depot

Attn: President / Manager  
PO Box 9001010  
Louisville, KY 40290-1010 (9226454)  
(cr)

Internal Revenue Service

Attn: President / Manager  
PO Box 7346  
Philadelphia, PA 19101-7346 (9226455)  
(cr)

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001 (9230041)  
(cr)

JPMorgan Chase Bank, N.A.

s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001 (9230037)  
(cr)

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o National Bankruptcy Services, LLC  
P.O. Box 9013  
Addison, Texas 75001 (9230491)  
(cr)

KeyBank NA  
Attn: President / Manager  
PO Box 89438  
Cleveland, OH 44101 (9226456)  
(cr)

Mr. Cooper  
f/k/a Nationstar Mortgage  
Attn: President / Manager  
PO Box 650783  
Dallas, TX 75265 (9226457)  
(cr)

PayPal Credit Services/SYNCB  
Attn: President / Manager  
PO Box 960080  
Orlando, FL 32896-0080 (9226458)  
(cr)

PC Richard & Son/Synchrony  
Attn: President / Manager  
PO Box 960061  
Orlando, FL 32896-0061 (9226459)  
(cr)

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541 (9242201)  
(cr)

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk, VA 23541 (9361132)  
(cr)

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788 (9244721)  
(cr)

State of Connecticut - DRS  
Attn: President / Manager  
Collections Unit - Bankruptcy  
450 Columbus Blvd., Ste. 1  
Hartford, CT 06103-1837 (9226460)  
(cr)

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541 (9227088)  
(cr)

Target Card Services  
Attn: President / Manager  
PO Box 660170  
Dallas, TX 75266-0170 (9226461)  
(cr)

TD Bank, NA  
Attn: President / Manager  
PO Box 100290  
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