

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF CONNECTICUT**

In Re: : CHAPTER 13  
:  
Robert Hoffman : CASE NO. 21-30310  
Veronica Hoffman :  
The Debtors :  
:  
Date: August 26, 2022

**CERTIFICATION OF SERVICE**

The undersigned hereby certifies that on the 26th day of August 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

Veronica and Robert Hoffman  
28 Bungay Terrace  
Seymour, CT 06483

**Capital One Auto Finance, a division of Capital On**  
c/o AIS Portfolio Services, LP (9291318)  
4515 N Santa Fe Ave. Dept APS (cr)  
Oklahoma City, OK 73118

**Capital One Bank (USA), N.A.**  
by American InfoSource as agent (9292540)  
4515 N Santa Fe Ave (cr)  
Oklahoma City, OK 73118

**Comenity Bank**  
Attn: President / Manager (9283974)  
Bankruptcy Department (cr)  
PO Box 182125

Columbus, OH 43218-2125

**Credit One**

Attn: President / Manager (9283976)  
PO Box 60500 (cr)  
City of Industry, CA 91716

**Discover Bank**

Discover Products Inc (9285569)  
PO Box 3025 (cr)  
New Albany, OH 43054-3025

**Freedom Mortgage Corporation**

Bankruptcy Department (9299043)  
10500 Kincaid Drive (cr)  
Suite 300  
Fishers, IN 46037

**Goldman Sachs Bank, USA**

by AIS InfoSource, LP as Agent (9298716)  
4515 N Santa Fe Ave (cr)  
Oklahoma City, OK 73118

**Internal Revenue Service**

Attn: President / Manager (9283980)  
PO Box 7346 (cr)  
Philadelphia, PA 19101-7346

**LVNV Funding, LLC**

Resurgent Capital Services (9297322)  
PO Box 10587 (cr)  
Greenville, SC 29603-0587

**Macy's**

Attn: President / Manager (9283981)  
PO Box 9001094 (cr)  
Louisville, KY 40290-1094

**Marcus by Goldman Sachs**

Attn: President / Manager (9283982)  
P.O. Box 45400 (cr)  
Salt Lake City, UT 84145-0400

**People's Cardmember Service**

Attn: President / Manager (9283983)  
PO Box 790408 (cr)  
Saint Louis, MO 63179-0408

**Quantum3 Group LLC as agent for**

(9298122)

Comenity Bank (cr)  
PO Box 788  
Kirkland, WA 98083-0788

**State of Connecticut - DRS**

Attn: President / Manager (9283984)  
Collections Unit - Bankruptcy (cr)  
450 Columbus Blvd., Ste. 1  
Hartford, CT 06103-1837

**TD Fit Loan**

Attn: President/Manager (9283985)  
222 N. LaSalle Street (cr)  
Chicago, IL 60601

**Town of Seymour Tax Collector**

Attn: President / Manager (9283986)  
1 First Street (cr)  
Seymour, CT 06483

**U.S. Bank National Association dba Elan Financial**

Bankruptcy Department (9295951)  
PO Box 108 (cr)  
Saint Louis MO 63166-0108

**Wells Fargo Bank, N.A., Wells Fargo Card Services** (9285966)  
PO Box 10438, MAC F8235-02F (cr)  
Des Moines, IA 50306-0438

THE DEBTORS:

Veronica & Robert Hoffman

By: /s/ Jennifer Tremesani, Esq.

Jennifer Tremesani, Esquire (CT29824)  
LAW OFFICES OF NEIL CRANE, LLC  
2679 Whitney Avenue, Hamden, CT 06518  
(203) 230-2233  
(203) 230-8484  
Jennifer@neilcranelaw.com

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF CONNECTICUT**

In re:  Veronica Hoffman Robert Hoffman   <p align="right">Debtor(s).</p>	CASE NO: 21-30310  CHAPTER: 13
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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 Jennifer@neilcranelaw.com  <input checked="" type="checkbox"/> <i>Attorney for:</i> The Debtors  <input type="checkbox"/> <i>Individual appearing without attorney</i>	<p><b><u>NOTICE OF PROPOSED PRIVATE SALE OF ESTATE PROPERTY</u></b></p> <p><b><u>D. CONN. BANKR. L. R. 6004-1(a)</u></b></p>
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**INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE**

1. 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.
2. 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:
  - (a) For real property, after a Motion is granted authorizing the proposed sale of Real Property by private sale and if conditions in (b) apply; or
  - (b) 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.
3. 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

<b>Description of property to be sold</b> (use additional paper, if more space is needed):	
All right, title and interest in the Debtors real property located at 28 Bungay Terrace, Seymour, CT 06483	

<b>Proposed Private Sale Information:</b>	
Date of Proposed Private Sale: 9/16/2022	Time of Proposed Private Sale: 8 AM
Location of Proposed Private Sale:	2679 Whitney Ave, Hamden, CT 06518

<p><b>Objection Deadline and Hearing Information:</b></p> <p>*Last date to file Objections to Proposed Private Sale: <u>September 7, 2022</u></p> <p>*Hearing Date and Time regarding Proposed Private Sale: <u>September 14, 2022</u> at <u>10:30AM</u></p> <p>Location of hearing: <span style="border: 1px solid black; padding: 2px;">U.S. Bankruptcy Court 157 Church St., 18th Floor New Haven, CT 06510</span></p>	<p>* <b>Hearing when objection filed:</b> A hearing on any objection to the Notice of Proposed Private 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 Private Sale is filed, the Court may require that a hearing on the Notice of Proposed Private 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 Private 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 Private Sale price:

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

Sale terms as per the attached Purchase and Sale Agreement

Contact person for Proposed Private 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  
203.230.2233 (p)  
203.230-8484 (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 PRIVATE SALE OF ESTATE PROPERTY** was served on (date) **8/26/2022** 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) 8/26/2022, 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) 8/26/2022, 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:

Veronica & Robert Hoffman, 28 Bungay Terrace, Seymour, CT 06483

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.

8/26/2022  
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.

Authentisign ID: 9769AB6B-41B7-4F19-B629-F59E33647EF9 I-b8ee-f86c63641a40



# WILLIAM RAVEIS

REAL ESTATE • MORTGAGE • INSURANCE



## REAL ESTATE PURCHASE AND SALE 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 be appropriate to either Buyer or Seller 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(S) Robert Hoffman, Veronica Hoffman

Address(es) \_\_\_\_\_

Telephone Home: \_\_\_\_\_

Work: \_\_\_\_\_

E-mail \_\_\_\_\_

BUYER(S) Nancy Lemachko

Address(es) 6 Chaden Rd Seymour CT 06483

Telephone Home: \_\_\_\_\_

Work: \_\_\_\_\_

E-mail nlemachko58@gmail.com

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 28 Bungay Terrace

b) City/Town Seymour

Connecticut, ZIP 06483

c) Described as: single family home

3. INCLUDED IN SALE PRICE: The Real Property shall include all items permanently attached to the property on the date Buyer signed this Agreement and the following insofar as any of them are now located on and belong to the Premises: all screens and screen doors, storm windows and storm doors, TV antennae, awnings, security, fire and smoke alarms, garage door openers with controls, venetian blinds, curtain/drapery rods, wall to wall carpet, heating, cooling, electrical and plumbing systems (except portable heaters or rented water heaters), light fixtures, shrubbery and plants. Unless mentioned below, all personal property is excluded.

ADDITIONAL PERSONAL PROPERTY, if any, to be included:

as per MLS statement # 170510714

There is no leased personal property except: \_\_\_\_\_

PERSONAL PROPERTY TO BE EXCLUDED:

as per MLS statement # 170510714

4. PURCHASE PRICE \$ 315,000.00, payable as follows:

a) By initial Deposit submitted herewith receipt of which is hereby acknowledged. ....	\$ _____
b) By additional Deposit due upon Seller's Acceptance .....	\$ <u>6,000.00</u>
c) By Proceeds of: Financing as specified in Paragraph 6 below .....	\$ <u>252,000.00</u>
d) By .....	\$ _____
e) Balance to be paid by certified check or bank check at Closing .....	\$ <u>57,000.00</u>
<b>TOTAL PRICE TO BE PAID (Must equal "Purchase Price"). .....</b>	<b>\$ <u>315,000.00</u></b>

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 three (3) days pass without Buyer paying the Deposit owed, Seller may declare Buyer in default and shall have the remedies set forth in Paragraph 14.

SELLER's Initials/Date

VH

RH

08/07/2022

BUYER's Initials/Date

NL

08/07/2022

Authentisign ID: 9769AB6B-41B7-4F19-B629-F59E33647EF9

l-b8ee-f86c63641a40



# WILLIAM RAVEIS

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## REAL ESTATE PURCHASE AND SALE AGREEMENT

### 6. FINANCING CONTINGENCY:

a) Amount \$ 252,000.00 b) Maximum Initial Interest Rate prev %  
c) Term: 30 years d) Commitment Date: 09/09/2022  
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 pursue 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 p.m. on 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 property and is satisfied with its 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:

a) Inspections shall be completed and results reported to Seller on or before 5:00 p.m. on: 08/12/2022  
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 date specified in (a) above, then Buyer may 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: 08/15/2022 of Buyer's election to terminate this Agreement. 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 property that would have been disclosed by a full and complete inspection.

Initials: \_\_\_\_\_

9. **STATEMENT RE: LEAD BASED PAINT:** The parties acknowledge that dwelling units constructed prior to 1978 are likely to contain lead-based paint which could create a health hazard. In the event that the real property which is the subject of this Agreement consists of or contains a residential unit built prior to 1978, the parties agree that each party has received, reviewed, signed and annexed hereto a completed Disclosure and Acknowledgment Form re: Lead-Based Paint as required by federal HUD/EPA disclosure regulations.

### 10. OCCUPANCY, POSSESSION: CLOSING DATE: 09/16/2022

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 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 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, together with the reasonable fees for the examination of title, 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. Seller shall deliver to Buyer at closing checks sufficient to satisfy state and local conveyance taxes.

SELLER's Initials/Date VH RH 08/07/2022 BUYER'S Initials/Date NL 08/07/2022



Authentisign ID: 9769AB6B-41B7-4F19-B629-F59E33647EF9

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# WILLIAM RAVEIS

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## REAL ESTATE PURCHASE AND SALE AGREEMENT

**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 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 \$5,000.00, 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** Jennifer Bundock PH# \_\_\_\_\_  
 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** Caroline Miller PH# \_\_\_\_\_  
 Buyer Agent  Sub Agent

\*Buyer and Seller represent that no other Agent or Broker was the procuring cause of the transaction contemplated in this Agreement.

**18. (a) PROPERTY CONDITION REPORT:** Seller and Buyer acknowledge that if a written residential property condition report is required by P.A. 95-311 and Seller has not provided Buyer with the required report, Seller will credit Buyer with the sum of \$500.00 at closing.

**(b) Smoke and Carbon Monoxide Detectors.** In the event the Property is a one or two family residence and Seller fails to provide Buyer at closing with an affidavit concerning smoke and carbon monoxide detectors required by P.A. 13-272, Seller shall credit Buyer with the sum of \$250 at closing unless the transaction is otherwise exempted under subsection (e) of such Act.

**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 it 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 Hazards  Dual Agency Consent  
 Multi-family or Commercial Property Rider  
 Other \_\_\_\_\_

**22. ADDITIONAL TERMS AND CONDITIONS:** sale contingent upon 6 Chaden Road closing on 9/12/2022, inspection for buyer information only, sale contingent upon seller finding suitable housing

**23. FAX TRANSMISSION:** 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 and the parties intend that a faxed 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 hereof.

**26. BUYER AND SELLER** acknowledge receipt of a copy of this Agreement upon their signing name.

**27. TIME TO ACCEPT:** Seller shall have until 08/03/2022 to accept this Agreement.

**28. BUYER'S ATTORNEY:** Susannah Vining  
Name Address Phone

**29. SELLER'S ATTORNEY:** Jennifer Tremesani  
Name Address Phone

30. SIGNATURES:		Name	Address	Phone
<u>Nancy Lemachko</u>	<u>08/07/2022</u>	<u>Veronica Hoffman</u>	<u>08/07/2022</u>	<u>08/07/2022</u>
Buyer's Signature	Date	Seller's Signature	Date	Date
Buyer's Signature	Date	<u>Robert Hoffman</u>		Date
Buyer's Signature	Date	Seller's Signature		Date



# WILLIAM RAVEIS

REAL ESTATE • MORTGAGE • INSURANCE



## REAL ESTATE PURCHASE AND SALE AGREEMENT

U.S. Department of Housing  
and Urban Development (HUD)  
Federal Housing Administration (FHA)

OMB Approval No: 2502-0538  
(exp. 06/30/2006)

# For Your Protection: Get a Home Inspection

Name of Buyer (s) Nancy Lemachko  
Property Address 28 Bungay Terrace  
Seymour CT 06483

### Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- evaluate the physical condition: structure, construction, and mechanical systems;
- identify items that need to be repaired or replaced; and
- estimate the remaining useful life of the major systems, equipment, structure, and finishes.

### Appraisals are Different from Home Inspections

An appraisal is different from a home inspection. Appraisals are for lenders; home inspections are for buyers. An appraisal is required to:

- estimate the market value of a house;
- make sure that the house meets FHA minimum property standards/requirements; and
- make sure that the house is marketable.

### FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA can not give or lend you money for repairs, and FHA can not buy the home back from you.

### Radon Gas Testing

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236. As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

### Be an Informed Buyer

It is your responsibility to be an informed buyer. Be sure that what you buy is satisfactory in every respect. You have the right to carefully examine your potential new home with a qualified home inspector. You may arrange to do so before signing your contract, or may do so after signing the contract as long as your contract states that the sale of the home depends on the inspection.

I/we understand the importance of getting an independent home inspection. I/we have considered this before signing a contract with the seller for a home. Furthermore, I/we have carefully read this notice and fully understand that FHA will not perform a home inspection nor guarantee the price or condition of the property.

- I/We choose to have a home inspection performed.
- I/We choose not to have a home inspection performed.

*Nancy Lemachko*

08/07/2022

X  
Signature & Date

X  
Signature & Date