

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF CONNECTICUT  
HARTFORD DIVISION

In re	)	Case No. 22-20175 (JJT)
	)	
JAMES PETER ESPINOSA	)	
	)	CHAPTER 7
Debtor	)	
BONNIE C. MANGAN, CHAPTER 7	)	RE: ECF No. 93
TRUSTEE OF THE ESTATE OF JAMES	)	
PETER ESPINOSA	)	
	)	
V.	)	
TOWN OF MONTVILLE	)	
CRICKET CORNERS, LLC	)	

ORDER AUTHORIZING SALE OF PROPERTY BY PRIVATE SALE FREE AND  
CLEAR OF LIENS AND SUBJECT TO HIGHER AND BETTER OFFERS  
AND ESTABLISHING BIDDING PROCEDURES

Upon the Motion of Bonnie C. Mangan, the Chapter 7 Trustee (the “Trustee”) for an order authorizing her to sell the bankruptcy estate’s (the “Estate”) interest in real property (the “Motion”), and after a hearing on the Motion on July 3, 2025, and for good cause shown, it is hereby

ORDERED THAT the form of Notice of Proposed Private Sale of Estate Property as attached to this Order is hereby approved, which shall be served on all creditors, parties in interest, all parties that have appeared and requested notice, and shall be posted on the Notices of Sale of Estate Property found under the “Case Info” tab at [ctb.uscourts.gov/current-notices-of-sale](http://ctb.uscourts.gov/current-notices-of-sale), in which the Trustee shall indicate that the deadline to submit higher offers or to file objections to the proposed sale is August 7, 2025 by 4:00 p.m. local time and

that if applicable as set forth herein, any auction of the real estate may be held on August 14, 2025 at 10:00 a.m. or as scheduled by the Court and it is further

ORDERED THAT in the event of a Qualified Higher Offer, as the term is defined in the bidding procedure identified in the Notice, the Court shall conduct an auction in open court on August 14, 2025 at 10:00 a.m. ("Sale Hearing") at which the Buyer (described herein) and any party submitting a Qualified Higher Offer may participate; and it is further

ORDERED THAT in the event of a Sale Hearing, the Court shall conduct an auction at which bids shall be taken by the Court by sealed bid (unless the Court directs otherwise at the Sale Hearing) to determine the buyer as well as the second highest bidder in the event the highest bidder defaults; and it is further

ORDERED THAT in the event no Qualified Higher Offer as described in the Motion or timely filed objection to the Motion is made, then the hearing scheduled for August 14, 2025 at 10:00 a.m. shall not be held and the Trustee shall file a request for entry of a proposed order, which the Court shall enter, authorizing the Trustee to assume, adopt, and ratify the Purchase and Sale Agreement entered into by the authorized member of Cricket Corner's, LLC on May 9, 2025 that was attached to the Motion to sell at private sale as Exhibit B. In that event, the Trustee shall be authorized to sell any interest of the Debtor, James Peter Espinosa, in and to the certain piece or parcel of land located in the Town of Montville, County of New London, and State of Connecticut known as 1665 Route 85, Oakdale, Connecticut consisting of approximately 18.33 acres of

commercial undeveloped land, (the “Property”). Said premises being more particularly described in a Warranty Deed dated August 13, 1963 and recorded in Volume 78 at Page 585 of the Montville Land Records, and also described in a Quit Claim Deed dated May 15, 2023 and recorded in Volume 0694 at Page 0010 of the Montville Land Records. Said sale shall be made in accordance with the rules of this Court, and 11 U.S.C. §363(b) and (f)

AND IT IS FURTHER ORDERED that the provisions of 11 U.S.C. Sections 363 (f)(3), (4), and (5) have been satisfied because the bankruptcy estate is selling the Property for an amount in excess of the aggregate value of any valid liens, or, in the alternative such liens or interests are in bona fide dispute, or such lien holders could be compelled, in a legal or equitable proceeding, to accept money satisfaction for their interests

AND IT IS FURTHER ORDERED that sale shall be free and clear of all liens, encumbrances, rights, interests, or any other interests against the real estate, if any, with said liens, encumbrances, rights, interests or any other interests to attach to the proceeds of sale in the same priority, to the same extent, and with the same validity as the original

AND IT IS FURTHER ORDERED that the sale of the real estate shall be conveyed as is, where is, with all faults, and without representations or warranties of any kind

AND IT IS FURTHER ORDERED that the Trustee is authorized to make such disbursements at closing of the sale as are required by the Purchase and Sales Agreement and this ORDER, including but not limited to:

- a. All pre-petition municipal/real estate taxes and outstanding post-petition municipal real estate taxes prorated to the property as of the date of the closing.
- b. All state or local conveyance fees or taxes, transfer fees or taxes, and any customary closing costs and expenses associated with the closing that are not assumed and paid for by the Buyer.
- c. Commission of 5% of the gross sales price due to Miale Team at Keller Williams Legacy Partners ("the broker").
- d. Attorney's fee not to exceed \$1,750.00 payable to the Law Offices of Bonnie C. Mangan, P.C. for services as closing attorney to the bankruptcy estate, plus allowance of reasonable expenses.
- e. THIS ORDER (a) is and shall be effective at closing as a determination that all liens existing as to the property have been, and hereby are, adjudged and declared to be unconditionally released, discharged, and terminated as of the closing and (b) shall be binding upon and govern the acts of all entities, including: all filing agents and officers, title agents and companies, mortgage and deed recorders, registrar of deeds, administrative agencies or units, governmental departments of units, Secretaries of State, federal, state, and local officials, and all other persons or entities who may be required by operation of law, duties of their office, or contract to accept, file register or otherwise record or release any documents or instruments, or who are

required to report or insure any title or state of title in or to the property from their records, official and otherwise.

AND IT IS FURTHER ORDERED THAT the sale contemplated hereunder shall not be avoidable under [11 U.S.C. § 363\(n\)](#).

AND IT IS FURTHER ORDERED THAT the failure to include specifically any particular provision of the Sales Agreement in the Order shall not diminish or impair the efficacy of such provision, it being the Court's intent that the Sale Agreement and each and every provision, term, and condition thereto is authorized and approved in its entirety, provided however that the Sales Agreement may be modified, amended, or supplemented by the parties there in writing signed by all parties without further Court order, provide that any such modification, amendment, or supplementation does not have a materially adverse effect on the Chapter 7 bankruptcy estate.

AND IT IS FURTHER ORDERED THAT to the extent that there is a conflict between the provision of this Order and the Sales Agreement, this Order shall prevail.

AND IT IS FURTHER ORDERED THAT this is a final order and is enforceable upon its entry, and to the extent necessary under [FRBP 5003](#), [9014](#), [9021](#), and [9002](#), the Court finds that there is no good reason for delay in implementing this Order and expressly directs entry as set forth herein. The stay imposed by [FRBP 6004\(h\)](#) and [7062](#) is hereby modified for good and compelling cause, including the risk of diminution of the Chapter 7 bankruptcy estate and loss of a favorable sale transaction and shall not apply to the Order,

and the Trustee is hereby authorized and directed to promptly consume and close the sale.

AND IT IS FURTHER ORDERED THAT the Court shall retain jurisdiction to interpret, implement, and enforce the terms and provisions of this Order and the Sales Agreement, all amendments thereto, any waivers and consents thereunder, and each of the documents executed in connection therewith in all respects.

AND IT IS FURTHER ORDERED that should Cricket's Corner, LLC be the successful purchaser, it qualifies as a good faith purchaser within the meaning of 11 U.S.C. § 363(m) and is therefore entitled to the protection of that provision.

Dated at Hartford, Connecticut this 17th day of July, 2025.

*James J. Tancredi*  
United States Bankruptcy Judge  
District of Connecticut

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF CONNECTICUT**

In re:  James Peter Espinosa   <div style="text-align: right;">Debtor(s).</div>	CASE NO: 22-20175  CHAPTER: 7
Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address:  Bonnie C. Mangan, Chapter 7 Trustee The Law Office of Bonnie C. Mangan 1050 Sullivan Ave, Suite A3 South Windsor, CT 06074  <input checked="" type="checkbox"/> <i>Attorney for:</i> Bonnie C. Mangan <input type="checkbox"/> <i>Individual appearing without attorney</i>	<b><u>NOTICE OF PROPOSED PUBLIC SALE OF ESTATE PROPERTY</u></b>  <b><u>D. CONN. BANKR. L. R. 6004-1(a)</u></b>
<p style="text-align: center;"><b><u>INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE</u></b></p> <ol style="list-style-type: none"> <li>1. This Notice shall only be used when <u>the party proposing to sell the property is not seeking a hearing or an order approving the proposed sale</u>, although a hearing will be held if an objection is filed, or if the Court decides to proceed with a hearing.</li> <li>2. This Notice shall be completed and filed in accordance with Fed. R. Bankr. P. 6004(a), (b), (d), and (f), and D. Conn. Bankr. L. R. 6004-1(a), and shall <u>only</u> be completed and filed if a party proposes to sell estate property <u>without</u> 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.</li> <li>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 listed below:</li> </ol> <p>CourtroomDeputy_Bridgeport@ctb.uscourts.gov - CourtroomDeputy_Hartford@ctb.uscourts.gov - CourtroomDeputy_NewHaven@ctb.uscourts.gov</p>	
<b>Description of property to be sold</b> (use additional page, if more space is needed):  1665 Route 85, Oakdale, Connecticut 06370 consisting of approximately 18.33 acres of undeveloped commercial land.	
<b>Proposed Public Sale Information:</b>  Date of Proposed Public Sale: <span style="border: 1px solid black; padding: 2px;">August 14, 2025</span> Time of Proposed Public Sale: <span style="border: 1px solid black; padding: 2px;">on or after 10:00 a.m.</span> Location of Proposed Public Sale: <span style="border: 1px solid black; padding: 2px;">At either the office of the Trustee, or the office of buyer's counsel. In the event of objections or counteroffers, a hearing will be held at the U.S. Bankruptcy Court, 450 Main Street, 7th Floor, Hartford, CT 06106 at the date and time noted below.</span>	
<b>Objection Deadline and Hearing Information:</b>  *Last date to file Objections to Proposed Public Sale: <span style="border: 1px solid black; padding: 2px;">August 7, 2025 by 4:00 p.m. EST</span>  *Hearing Date and Time regarding Proposed Public Sale: <span style="border: 1px solid black; padding: 2px;">August 14, 2025</span> at <span style="border: 1px solid black; padding: 2px;">10:00 a.m.</span>  Location of hearing: <span style="border: 1px solid black; padding: 2px;">U.S. Bankruptcy Court 450 Main St., 7th Floor, Hartford, CT 06103</span>	* <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.  * <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.  <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.

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:

SEE TERMS ATTACHED

PROPERTY IS BEING SOLD AS IS WHERE IS WITH ALL FAULTS. TRUSTEE MAKES NO REPRESENTATIONS OR WARRANTIES OF ANY KIND.

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

Bonnie C. Mangan, Chapter 7 Trustee  
The Law Office of Bonnie C. Mangan P.C.  
Westview Office Park  
1050 Sullivan Ave, Suite A3  
South Windsor, CT 06074  
Phone 860-644-4204  
Fax 860-644-4934

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.



**CERTIFICATE 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:

A true and correct copy of the foregoing document entitled **NOTICE OF PROPOSED PUBLIC SALE OF ESTATE PROPERTY** was served in the manner stated below:

**1. SERVED 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 using the Court's CM/ECF system via NEF with an embedded hyperlink to the document. On (date) \_\_\_\_\_, I will confirm the CM/ECF docket for this bankruptcy case or adversary proceeding and will confirm that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☐ Service information continued on attached page

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

On (date) \_\_\_\_\_, 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:

☐ 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.

Date

Printed Name

Signature

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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.

- a) Any party interested in participating in the sale process and purchasing the Property (each such person, a "Qualified Bidder") must submit a qualified bid (a "Qualified Bid") consisting of:
- i. A signed PSA from the Qualified Bidder on substantially the same terms as the Buyer in the proposed Sale, except Purchase Price, including any "red line" of any modifications or amendments to the PSA;
  - ii. A minimum overbid must be at least five (5%) percent more than the Purchase Price in the original PSA;
  - iii. Be accompanied by a deposit in the form of a certified check (or other immediately available and good funds) payable to the order of the Trustee in an amount equal to ten (10%) percent of the overbid; and;
  - iv. Must include written evidence that the Trustee reasonably concludes and demonstrates that the Bidder has the necessary financial ability to close the sale and provide adequate assurance of future performance.
- b) All Bids, including any deposit, must be sent to the Trustee so that it is received by the Trustee no later than the Overbid Deadline.
- c) All Bids must be irrevocable until the close of the Auction Sale Hearing.
- d) If the Trustee receives one or more timely Qualified Bids in addition to the original Buyer's bid, an auction of the Property will be conducted (the "Auction"). The Trustee shall conduct the Auction at the Auction Sale Hearing. Bidders will be provided the opportunity to submit their final highest and best sealed bid offer to purchase the Property, or by bidding in increments if so ordered by the Court. If by sealed bid, the Trustee will review each sealed bid and, using her reasonable discretion, identify the highest and best sealed bid for the Property (the "Successful Bid") and any second highest sealed bid (the "Back-Up Bid"). The Trustee will ask the Court at the Auction Sale Hearing to approve the Successful Bid and the Back-Up Bid.
- e) If no Bids are received, the Auction and Auction Sale Hearing will not be held, and the Trustee shall be authorized to proceed with closing the Sale to the Buyer.

## CONTRACT OF PURCHASE AND SALE OF REAL PROPERTY

This Agreement made this \_\_\_\_\_ day of \_\_\_\_\_, 2025, by and between **BONNIE C. MANGAN, as Bankruptcy Trustee in the United States Bankruptcy Court for the District of Connecticut for JAMES P. ESPINOSA**, of the Town of South Windsor, County of Hartford and State of Connecticut (mailing address: 1050 Sullivan Avenue, Suite A3, South Windsor, Connecticut 06074) (hereinafter referred to as the "Seller") and \_\_\_\_\_, of the Town of \_\_\_\_\_, County of \_\_\_\_\_ and State of Connecticut (mailing address: \_\_\_\_\_) (hereinafter referred to as the "Buyer").

In consideration of an earnest money deposit in the sum of \_\_\_\_\_ AND 00/100 (\$\_\_\_\_\_) DOLLARS paid by the Buyer to Bonnie C. Mangan, Trustee, to be held in escrow pending consummation of this Agreement, the parties hereto agree as follows:

### WITNESSETH

That the Seller will sell and the Buyer will buy that certain real property, situated in the Town of Montville, County of New London and State of Connecticut, which property is known as 1665 Route 85, as more particularly described in **Schedule "A"** attached hereto (hereinafter the "Property").

Transfer of title and the consummation of this Agreement shall take place at the law offices of the Buyer's attorney located within the jurisdictional limits of the County of New London, on or before that date which is thirty (30) days from the date hereof. The time and place of closing may be changed by mutual agreement of the parties; however, otherwise the transfer shall be at the time and place above specified.

On said date, the Seller shall deliver a Trustee's Deed for the Property to the Buyer, and the Buyer shall at such delivery pay to the Seller the balance of the total purchase price of \_\_\_\_\_ (\$\_\_\_\_\_) DOLLARS, in cash, by bank cashier's check, certified check or Connecticut attorney's client's funds check.

1. The title to be delivered shall be marketable title and the Property shall be conveyed in its "as is, where is, and with all faults" condition, with no representation or warranty of any kind and no representation that the Property is suitable for any particular purpose. Marketability of title shall be determined pursuant to Sections 47-33b et. seq. of the Connecticut General Statutes and the Connecticut Standards of Title promulgated by the Connecticut Bar Association, 1999 Edition (revised to include Standards and Chapters adopted through December 31, 2021).
2. If a title examination by the Buyer's attorney prior to the closing discloses that the title to the Property does not conform to the provisions of this Agreement, the Buyer shall deliver notice of such nonconformity to the Seller in writing at least five (5) days prior to closing. The Seller shall promptly and in good faith seek to perfect the title, and shall have the right,

on written notice delivered to the Buyer, on or before the closing date, to an adjournment of the closing for a period not exceeding forty-five (45) days within which to perfect title. If the Seller shall be unable to convey title to the Buyer at the closing, or the adjourned closing, in accordance with the terms of this Agreement, the Buyer shall have the option of:

- (a) Closing the transaction on the terms herein provided and accepting, in full satisfaction of the Seller's obligation hereunder, such title as the Seller can convey, subject to such nonconformity, or
  - (b) Cancelling this Agreement, in which event the Seller shall refund to the Buyer all payments made on account of the purchase price, and neither party shall have any further liability under this Agreement and the same shall become void and of no effect.
3. Actual possession shall be given to the Buyer as of the date of closing, and all adjustments for taxes, utilities, rent, security deposits, assessments and all other charges against the Property shall be made as of the date of closing in accordance with the New London County Bank/Bar Committee Real Estate Closing Customs, as amended.
4. Until possession of the Property is turned over to the Buyer, all risk of loss by fire or other casualty shall be borne by the Seller.
5. In the event the Buyer fails to make the payments due hereunder when due, or refuses to accept a deed conveying said Property (for the considerations hereinbefore set forth) all sums heretofore paid by the Buyer to the Seller shall become the exclusive property of the Seller. Upon such default, Seller shall be under no further duty to the Buyer. Said sums heretofore paid shall be retained by the Seller as liquidated damages, the exact damages suffered by the Seller for removing said Property from the market and possibly losing other sales being difficult to determine.

In the event of a Seller default, the Buyer's remedy shall be the return of all sums paid, together with all costs incurred by the Buyer in performing its due diligence with respect to the Property or the remedy of specific performance of this Agreement, together with reasonable attorney's fees incurred by the Buyer in enforcing its rights under this Agreement.

6. The Seller and the Buyer hereby stipulate that the only real estate agent that has been involved in the procurement of this Agreement is Edward M. Sutton, Jr. of Keller Williams Realty. Seller and Buyer hereby rely upon this representation in entering into this Agreement for the consideration hereinbefore set forth. In the event that Seller or Buyer shall become liable for the payment of any real estate commission as a result of any acts or omissions on the part of the other party, the respective party hereby agrees to indemnify and hold the other party harmless from any loss or expense resulting therefrom including a reasonable attorney's fee in defending any action instituted for the collection of a real

estate commission to any agent other than the commission to be paid by the Seller to Keller Williams Realty.

7. The Seller shall pay for the preparation of the Trustee's Deed and the costs of releasing any encumbrances on the Property. The Buyer shall pay for all searches of title, the recording fees for the Trustee's Deed, and municipal and State of Connecticut conveyance taxes applicable to the transfer of the real property which is the subject of this Agreement. Each party shall pay for any other adjustments and costs in accordance with New London County Bar customs.
8. The subject real estate is sold in "AS IS" condition and the Seller makes no warranties whatsoever as to the physical condition of the Property. Buyer further represents that the purchase price as stated herein has been based upon the Property in its current physical condition.
9. The title to the Property to be delivered by the Seller to the Buyer as hereinbefore provided shall be free and clear of all encumbrances except the following:
  - (a) Taxes to the Town of Montville, Connecticut on the List of October 1, 2024, not yet due and payable.
  - (b) Any and all provisions of local zoning regulations, ordinances and public or private law.
  - (c) Drainage rights in favor of Louis H. Bond, as referenced in Quitclaim Deed recorded in Volume 694, Page 10 of the Montville Land Records.
10. This Agreement is contingent upon the Seller providing a (i) Notice from the United States Bankruptcy Court District of Connecticut appointing Bonnie C. Mangan as Bankruptcy Trustee for James P. Espinosa, suitable for recording in the Montville Land Records and (ii) an Order of the United States Bankruptcy Court District of Connecticut, suitable for recording in the Montville Land Records, authorizing the sale which is the subject of this Agreement, in accordance with the terms herein contained.
11. This Agreement shall be binding upon the parties hereto, their heirs, administrators, successors and assigns.
12. This Agreement shall be interpreted, construed and enforced both in law and equity according to the laws of the State of Connecticut.
13. All references herein to the Buyer and Seller shall include the masculine, the feminine, the neuter, the singular, and the plural, if the context so requires or permits. The liabilities of the parties comprising the Sellers and the Buyer, if more than one, shall be joint and several.

14. **Counterparts/Electronic Communications.**

- (a) This Agreement may be executed in any number of counterparts, each of which when so executed and delivered shall be deemed to be an original and all of which taken together shall constitute but one and the same instrument.
- (b) The parties hereto hereby agree to the conduct of transactions by electronic means and that each hereby agrees that each will accept “electronic signatures” (as defined in the Connecticut Uniform Electronic Transactions Act – Chapter 15 of the Connecticut General Statutes) on all documents, resolutions, notices, certificates and communications as original signatures and entitled to full recognition as original signatures.

[REMAINDER OF THIS PAGE IS INTENTIONALLY BLANK]

IN WITNESS WHEREOF, BONNIE C. MANGAN, AS BANKRUPTCY TRUSTEE FOR JAMES P. ESPINOSA, has set her hand and seal this \_\_\_\_ day of \_\_\_\_\_, 2025.

Signed, Sealed and Delivered  
in the Presence of:

\_\_\_\_\_  
BONNIE C. MANGAN, AS BANKRUPTCY  
TRUSTEE FOR JAMES P. ESPINOSA

STATE OF CONNECTICUT               )  
   ) ss: South Windsor               \_\_\_\_\_, 2025  
COUNTY OF HARTFORD             )

Personally appeared BONNIE C. MANGAN, AS BANKRUPTCY TRUSTEE FOR JAMES P. ESPINOSA, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes therein contained, as Trustee aforesaid, as her free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public  
My commission expires:

IN WITNESS WHEREOF, \_\_\_\_\_, has set its/his/her hand and seal this \_\_\_\_ day of \_\_\_\_\_, 2025.

Signed, Sealed and Delivered  
in the Presence of:

---

(L.S.)

STATE OF CONNECTICUT                    )  
  ) ss: \_\_\_\_\_, 2025  
COUNTY OF \_\_\_\_\_ )

Personally appeared \_\_\_\_\_, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he/she executed the same for the purposes therein contained as his/her free act and deed.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

\_\_\_\_\_  
Commissioner of the Superior Court/Notary Public  
My commission expires:



## Notice Recipients

District/Off: 0205-2

User: admin

Date Created: 7/17/2025

Case: 22-20175

Form ID: pdfdoc2

Total: 14

**Recipients submitted to the BNC (Bankruptcy Noticing Center):**

db	James Peter Espinosa	1649 Rte 85	Oakdale, CT 06370	
9349289	ChexSystems	Attn: Consumer Relations	7805 Hudson Rd, Suite 100	Saint Paul, MN
	55125-1703			
9349290	Citibank NA	Attn: President/CEO/General Counsel	PO Box 6241	Sioux Falls, SD
	57117-6241			
9429527	Citibank, N.A.	5800 S Corporate Pl	Sioux Falls, SD 57108-5027	
9349291	Citibank, NA	Attn: President/CEO/General Counsel	5800 South Corporate Pl	Sioux Falls, SD
	57108-5027			
9349292	Equifax	Attn: President/CEO/General Counsel	PO Box 740241	Atlanta, GA 30374-0241
9349293	Experian	Attn: President/CEO/General Counsel	PO Box 2002	Allen, TX 75013-2002
9349294	General Dynamics Corporation	Attn: Manager, Retirement Benefits	P.O. Box 770003	Cincinnati, OH 45277
9349295	General Dynamics Service Center	Attn: Diana Haxton-Twomey, Case Mgr	PO Box 70003	Cincinnati, OH 45277-0070
9349298	JP Morgan Chase Bank	Attn: President/CEO/General Counsel	700 Kansas Ln, M/S LA4-6475	Monroe, LA 71203
9349297	Joshua Hristov	Attn: Attorney Michael W Cahill	43 Trumbull St	New Haven, CT 06510
9349296	Joshua Hristov	c/o Michael W. Cahill	43 Trumbull Street	New Haven, CT 06510
9349300	Mazza & Welch	1375 Kings Hwy East	Ste 475	Fairfield, CT 06824
9349301	TransUnion	Attn: President/CEO/General Counsel	PO Box 2000	Chester, PA 19016-2000

TOTAL: 14