

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In re: ESTELLE L. GRAVES-WILCOX <p align="right">Debtor(s).</p>	CASE NO: 23-50166 CHAPTER: 7
Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address: Kara S. Rescia, ct18001, Rescia Law, P.C. 5140A Bigelow Commons, Enfield CT 06082 Tel. 860-452-0052, Fax 860-452-2300 kara@ctmalaw.com <input checked="" type="checkbox"/> <i>Attorney for:</i> Chapter 7 Trustee <input type="checkbox"/> <i>Individual appearing without attorney</i>	<p><u>NOTICE OF ORDER GRANTING MOTION FOR PUBLIC SALE OF ESTATE PROPERTY</u></p> <p><u>D. CONN. BANKR. L. R. 6004-1(b)</u></p>

INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE

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 *only* after a hearing on a Motion to Sell Estate Property, Motion to Sell Estate Property Free and Clear of Liens, and/or Motion to Approve Procedures to Sell Estate Property is held by the Court.**

Description of property to be sold:

Residential real property located at 79 Cross Highway, Redding, Connecticut 06896, which is more particularly described in the Warranty Deed recorded on June 3, 2013 in Volume 387 at Page 160 of the Redding Land Records (the "Property")

Public Sale/Auction Information:

Date of Public Sale/Auction:	July 9, 2024	Time of Public Sale/Auction:	1:00 p.m.
Location of Public Sale/Auction:	United States Bankruptcy Court, 915 Lafayette Boulevard, Bridgeport, Connecticut 06604		

NOTE: The Public Sale/Auction may be conducted telephonically, remotely using ZoomGov, and/or by other remote technology platform or medium.

Objection/Overbid Deadline and Hearing Information:

Last date to file Objections or to submit Overbids to Public Sale/Auction: July 5, 2024 at 4:00 p.m.

Hearing Date and Time regarding Public Sale/Auction: July 9, 2024 at 1:00 p.m.

Location of hearing: U.S. Bankruptcy Court
915 Lafayette BLVD, 1st Floor
Bridgeport, CT 06604

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

Public Sale/Auction opening bid:

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

Alicia Jean-Baptiste and Getro Jean-Baptiste (the "Proposed Buyers") have offered to purchase the Property for \$750,000, subject to any higher offers submitted with the proposed Bidding Procedures set forth herein, as approved by the Court after notice and hearing held on June 11, 2024 (Order at Doc. Id. 97), and subject to the terms and conditions of the Purchase and Sale Agreement attached as Exhibit "A" to the Motion to Sell filed on May 8, 2024, a copy of which can be requested by contacting the undersigned. The sale of the Property shall be free and clear of any and all liens, claims, and interests and subject to those encumbrances specifically set forth in the Motion to Sell, with such liens, claims, interests, and encumbrances to attach to the proceeds of the sale with the same force, effect, and priority as such liens, claims, interests and encumbrances have on the Property.

In the event a party other than the Proposed Buyers wishes to purchase the Property, subject to Court approval, the Trustee will accept Competing Bids from the Competing Bidders as follows: (see Public Auction overbid procedure below).

Public Sale/Auction overbid procedure, including bid increments (if any):

(1) a "Competing Bid" is a bid (a) of at least \$760,000 received by the Trustee on or before July 5, 2024 at 4:00 p.m. (Eastern Time) ("Bid Deadline") and (b) that offers to purchase the Property on the same terms and conditions as the Proposed Buyers (except for the purchase price); (2) a "Competing Bidder" is a party which submits to the Trustee (a) a Competing Bid; (b) a deposit in the amount of \$20,000; (c) a signed Purchase and Sale Agreement with the same terms and conditions as contained in the Purchase and Sale Agreement between the Trustee and the Proposed Buyers; and (d) a "no collusion" statement as required by Local Rule 6004-2(e). A form purchase and sale agreement containing the aforementioned terms and conditions, but containing blanks for the buyer's name and the amount of the Competing Bid, can be obtained by contacting the undersigned; (3) if the Trustee receives a Competing Bid from a Competing Bidder, then an auction of the Property will be held in Court on July 9, 2024 at 1:00 p.m.; (4) a hearing to approve the winning bidder as the purchaser of the Property will be held on July 9, 2024 at 1:00 p.m., unless there are no Competing bids or timely filed objections; (5) in the event there are no Competing Bids or timely filed objections, no hearing shall be held and the Court shall enter an order in the form proposed in the Order entered as Doc. Id. 97; (6) if the winning bidder does not consummate the sale transaction in accordance with the terms of the winning purchase and sale agreement, the Trustee is authorized to accept the next highest bid from a Competing Bidder as the back-up bid.

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

Kara S. Rescia, Chapter 7 Trustee
Rescia Law, P.C.
5104A Bigelow Commons
Enfield, CT 06082
Tel.: (860) 452-0052
Fax: (860) 452-2300
kara@ctmalaw.com

Date:

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

UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT
BRIDGEPORT DIVISION

In re:)	
ESTELLE L. GRAVES-WILCOX)	
Debtor)	
)	
KARA S. RESCIA, CH. 7 TRUSTEE)	CHAPTER 7
OF THE BANKRUPTCY ESTATE OF)	
ESTELLE L. GRAVES-WILCOX)	CASE NO. 23-50166(JAM)
Movant)	
v.)	RE: ECF No. 81
)	
INTERNAL REVENUE SERVICE;)	
STATE OF CONN. DEPT. OF)	
REVENUE SERVICES; TOWN OF)	
REDDING, CONN.; SECRETARY OF)	
HOUSING AND URBAN)	
DEVELOPMENT; U.S. BANK)	
NATIONAL ASSOCIATION; and)	
ESTELLE L. GRAVES-WILCOX)	
Respondents)	

ORDER AUTHORIZING SALE OF PROPERTY BY PRIVATE SALE FREE AND CLEAR OF ALL LIENS AND SUBJECT TO CERTAIN ENCUMBRANCES AND ESTABLISHING BIDDING PROCEDURES

Pursuant to 11 U.S.C. § 363(b) and (f), upon consideration of the Trustee’s Motion for Authority to Sell by Private Sale Real Property Free and Clear of All Liens and Encumbrances and to Establish Bidding Procedures, filed on May 8, 2024 (Doc. Id. 81), after notice and hearing held on June 11, 2024, and for good cause shown, it is hereby

ORDERED that the form of Notice of Proposed Private Sale of Estate Property as set forth as Exhibit “B” to the Motion is hereby approved, which shall be served as set forth in Paragraphs 13 and 15 of the Motion, in which Notice the Trustee shall indicate that the deadline to submit higher offers or to file objections to the proposed sale is July 5, 2024 at 4:00 p.m. and that, if applicable as set forth herein, any auction of the Property may be held on July 9, 2024 at 1:00 p.m.; and it is further

ORDERED that in the event of a Qualified Higher Offer, as that term is defined in the Motion, the Court shall conduct an auction in open court on July 9, 2024 at 1:00 p.m. (“Sale

Hearing”) at which the Buyers (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 in \$1,000 increments or by sealed bid (the procedure shall be determined 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 July 9, 2024 at 1:00 p.m. shall not be held and the Trustee shall file a request for entry of proposed order, which the Court shall enter, authorizing the sale of the Property to Alicia Jean-Baptiste and Getro Jean-Baptiste, of 4 Lowe Street 401, Norwalk, Connecticut 06854 (the “Buyers”), pursuant to the terms set forth in the Motion, which further Order shall include the following provisions:

FOUND that the Buyers described below are arms-length purchasers, and the transaction contemplated herein shall be deemed to have been made in good faith; and it is further

ORDERED that the Trustee is authorized to sell to Alicia Jean-Baptiste and Getro Jean-Baptiste, of 4 Lowe Street 401, Norwalk, Connecticut 06854 (cc. Joseph DaSilva, Jr., Esq., DePanfilis & Vallerie, LLC, 25 Belden Avenue, P.O. Box 699, Norwalk, Connecticut 06850) (the “Buyers”), the Bankruptcy Estate’s interest in the real property located at 79 Cross Highway, Redding, Connecticut (“Property”), which is more particularly described in the Warranty Deed recorded on June 3, 2013 in Volume 387 at Page 160 of the Redding Land Records (the “Property”), in accordance with the terms and conditions contained in the Motion; and it is further

ORDERED that the sale authorized herein shall be free and clear of all liens and certain encumbrances, unless otherwise stated below:

- a. First Mortgage to U.S. Bank National Association as assignee for The Lending Company, Inc., recorded on June 3, 2013 in Volume 387 at Page 162 of the Redding Land Records, the assignment for which was recorded on January 28, 2019 in Volume 416 at Page 499 of the Redding Land Records. Said mortgage is subject to several modification agreements, the most recent of which was recorded on August 24, 2023 in Volume 445 at Page 484 of the Redding Land Records. Said most recent modification re-amortized a certain Partial Claim Mortgage to the Secretary of Housing and Urban Development, which was recorded on January 7, 2020 in

Volume 420 at Page 1182 of the Redding Land Records. The current payoff balance, which is valid through June 1, 2024, is \$407,875.85, based on the payoff statement received by the Trustee on April 26, 2024. This sum includes accrued legal fees and expenses and the re-amortized Partial Claim Mortgage. The payoff through June 30, 2024 is \$410,035.44 based on the interest per month charged on said loan pursuant to the April 26, 2024 payoff statement. Said lien shall not be released unless and until this claim is paid in full. In the event that a closing does not occur prior to July 1, 2024, the Trustee shall be required to obtain a new payoff;

- b. Certain tax liens to the State of Connecticut Department of Revenue Services (“CT DRS”), recorded on April 20, 2015 in Volume 397 at Page 10; on August 31, 2015 in Volume 399 at Page 448; and on May 23, 2022 in Volume 439 at Page 1137 of the Redding Land Records. The CT DRS filed Proof of Claim 4 on February 16, 2024 on the docket of this case in the amount of \$87,875.06—\$84,649.72 of which is secured by said liens and \$2,950.14 is a priority unsecured claim; and
- c. Certain tax liens to the United States Internal Revenue Service (“IRS”), recorded on October 15, 2019 in Volume 419 at Page 978 and on July 6, 2021 in Volume 433 at Page 911 of the Redding Land Records. The IRS filed Proof of Claim 1 on September 29, 2023, which was subsequently amended on October 3, 2023, on the docket of this case in the amount of \$173,343.72—\$129,676.73 of which is secured by said liens and \$3,726.68 is a priority unsecured claim and \$39,940.31 is a general unsecured claim

and subject to the following encumbrances, as recorded in the Warranty Deed conveying the Property to the Debtor, which was recorded on June 3, 2013 in Volume 387 at Page 160 of the Redding Land Records

- a. Effect, if any, of a Grant to Southern New England Telephone Company recorded in Volume 49 at Page 109 of the Redding Land Records; and
- b. Rights of others to use a 50-foot easement of way to and from Cross Highway;

and it is further

ORDERED that the Trustee is hereby authorized to prepare, execute and deliver any and all documents and to perform any and all acts necessary to sell the Property as authorized herein,

whether such documents are known and executed at closing, or become known and necessary in the future; and it is further

ORDERED that the Trustee is hereby authorized to disburse (or may authorize the Buyers' attorney or escrow agent to disburse) the proceeds from the sale as follows:

- a. First, to pay the usual and customary closing costs associated with the sale of real estate, including, but not limited to, recording fees, tax adjustments, etc.;
- b. Second, to pay the outstanding real estate taxes and municipal liens associated with the Property as of the closing;
- c. Third, to pay the Broker the sum of \$37,500 as its 5% commission on the Purchase Price;
- d. Fourth, to pay the Debtor her exemption in the amount of \$9,062.46; and
- e. Fifth, to retain the balance for the benefit of the Bankruptcy Estate pending further order of this Court;

and it is further

ORDERED that the 14 day stay pursuant to Fed. R. Bankr. P. 6004(h) is hereby waived, so that the Trustee shall be authorized to close on the sale of the Property immediately upon the entry of this Order.

Dated at Bridgeport, Connecticut this 12th day of June, 2024.

Julie A. Manning
United States Bankruptcy Judge
District of Connecticut



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:

Rescia Law, P.C. 5104A Bigelow Commons, Enfield, CT 06082

A true and correct copy of the foregoing document entitled **NOTICE OF ORDER GRANTING MOTION FOR 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) **June 12, 2024**, 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:

Please see Exhibit "A" attached hereto and made a part hereof.

Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) **June 12, 2024**, 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:

Please see Exhibit "B" attached hereto and made a part hereof.

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) **June 12, 2024**, 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:

Please see Exhibit "C" attached hereto and made a part hereof.

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.

June 12, 2024

Date

Kara S. Rescia, Trustee

Printed Name


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.

EXHIBIT "A"

Notice will electronically be mailed by the Court via Notice of Electronic Filing (NEF):

Ronald Ian Chorches on behalf of Debtor Estelle L. Graves-Wilcox
ronchorcheslaw@sbcglobal.net; ronaldchorches@gmail.com

Denise S. Mondell on behalf of Creditor State of Connecticut, Department of Revenue Services
Denise.Mondell@ct.gov

Kara S. Rescia
court@ctmalaw.com, CT23@ecfcbis.com; jenn@ctmalaw.com

Kara S. Rescia on behalf of Trustee Kara S. Rescia
court@ctmalaw.com; CT23@ecfcbis.com; jenn@ctmalaw.com

Linda St. Pierre on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION
bankruptcyecfmail@mccalla.com; Linda.St.Pierre@mccalla.com; callaecf@ecf.courtdrive.com

U. S. Trustee
USTPRegion02.NH.ECF@USDOJ.GOV

Paige M. Vaillancourt on behalf of Trustee Kara S. Rescia
paige@ctmalaw.com; kara@ctmalaw.com; jenn@ctmalaw.com

EXHIBIT "B"
Service by U.S. Postal Service

Debtor

Estelle L. Graves-Wilcox
P.O. Box 760
Redding, CT 06896

Buyers

Alicia Jean-Baptiste
Getro Jean-Baptiste
4 Lowe Street 401
Norwalk, CT 06854

Internal Revenue Service
Attn: Centralized Insolvency Operations
PO Box 7346
Philadelphia, PA 19101-7346

State of Connecticut Department of Revenue Services
Attn: Bankruptcy Team
450 Columbus Boulevard, Suite 1
Hartford, CT 06103

U.S. Department of Housing and Urban Development
Attn: Adrienne Todman, Acting Secretary
451 7th Street, S.W.
Washington, DC 20410

Town of Redding
Patricia J. Moisio, CCMC Tax Collector
100 Hill Road
PO Box 1061
Redding, CT 06875

Members Credit Union
Attn: President
126 E Putnam Avenue
Cos Cob, CT 06807

U.S. Bank
Attn: President
PO Box 790408
Saint Louis, MO 63179-0408

U.S. Bank
Attn: President
PO Box 5229
Cincinnati, OH 45201-5229

EXHIBIT "C"**Service by Personal Delivery, Overnight Mail, Facsimile Transmission or Email:****Counsel to Internal Revenue Service**

Lauren Nash, Asst. U.S. Attorney Dist. of CT
 157 Church Street, Floor 3
 New Haven, CT 06510
Lauren.Nash@usdoj.gov

Counsel to Buyers

Joseph DaSilva, Jr., Esq.
 Depanfilis & Vallerie, LLC
 25 Belden Avenue
 P.O. Box 699
 Norwalk, CT 06850
JDaSilvaJr@dandvllaw.com

Broker to Trustee

Keller Williams Miale Team
 At Legacy Partners
 Ed Sutton, Broker
 29 South Main Street
 West Hartford, CT 06107
edsutton@kw.com

Accountants

Craig R. Jalbert, CIRA
 Verdolino & Lowey, P.C.
 124 Washington Street
 Foxboro, MA 02035
CJalbert@vlpc.com

Interested Parties:

Agent Name	Company	Email	Address
Santo Ortiz	Ortiz Home Selling System	samortiz@ortizhomesellingteam.com	45 Labelle Road, Mount Vernon, NY 10553
Heather Lewandowski	Compass Connecticut, LLC	hrhlew@gmail.com	54 Wilton Road, Westport, CT 06880
Adam Roy	BHGRE Gaetano Marra Homes	adamroyhomes@gmail.com	45 South Main Street, Newtown, CT 06470
Davis Owen	Davis Owen Real Estate	davisowenj@gmail.com	2083 Main Street, Stratford, CT 06615
Margot Ciolino	William Pitt Sotheby's Int'l	mciolino@williampitt.com	470 Main Street, Ridgefield, CT 06877
Todd Maloof	William Pitt Sotheby's Int'l	tmaloof@wpsir.com	1057 Post Road, Darien, CT 06820
Michael Parsell	Trusted Realty Partners LLC	mjparsell@sbcglobal.net	324 Em Street, Suite 105B, Monroe, CT 06468
Annamarie Del Franco	Blackstone Properties of CT	annmarie@blackstonect.com	65 Redding Road, #346, Georgetown, CT 06829
Kristen Bishop	Coldwell Banker Realty	kristenbishopcb@gmail.com	398 Main Street, Ridgefield, CT 06877
Claribel Tejada	William Raveis Real Estate	claribel.tejada@raveis.com	945 White Plains Road, Trumbull, CT 06611
Giuseppe Melillo	William Raveis Real Estate	joe.melillo@raveis.com	4 Elm St, New Canaan, CT 06840
Mary Albert	Scalzo Real Estate	maryalbert3@gmail.com	4 Stony Hill Road, Suite 101, Bethel, CT 06801
Alla Gubler	AG Prime Realty	alla@agprimerealty.com	327 Wire Mill Road, Stamford, CT 06903
Christine Hacker Schopfer	Redfin Corporation	c.schopfer.aa@Redfin.com	157 Church Street 19th Fl, New Haven, CT 06510
Angus Beavers	Keller Williams Prestige Prop.	angusb@kw.com	2777 Summer St, Stamford, CT 06905
Julie Setterlund	Julia B Fee Sothebys Int. Rlty	jsetterlund@wpsir.com	470 Main Street, Ridgefield, CT 06877
Anthony Longo	William Raveis Real Estate	anthony.longo@raveis.com	45 Field Point Road, Greenwich, CT 06830
Derek Heering	Coldwell Banker Realty	derek@propertytwinsteam.com	398 Main Street, Ridgefield, CT 06877
Lynne Murphy	Berkshire Hathaway NE Prop.	lynnemurphy@bhhsne.com	142 Old Ridgefield Road, Wilton, CT 06897
Lori Buccieri	William Raveis Real Estate	lori.buccieri@raveis.com	48 Mill Plain Road, Danbury, CT 06811
Cathy McGee	Coldwell Banker Realty	cathy.mfhomes@gmail.com	355 Riverside Avenue, Westport, CT 06880
Chelsea Stinson	Scalzo Real Estate	chelseafindshomes@gmail.com	4 Stony Hill Road, Suite 101, Bethel, CT 06801
Barbara Reynolds	Brown Harris Stevens	breynolds@bhsusa.com	56 Post Road East, Westport, CT 06880
Joe Dabkowski	KW Legacy Partners	joe@themialeteam.com	29 South Main Street, West Hartford, CT 06107
Karen Gilmore	Redfin Corporation	kg3433@gmail.com	157 Church Street 19th Fl, New Haven, CT 06510

Laura Ancona
Marianne Vandervoorn
Charles Nedder
Sumer Naber
Mark Travaglini
Osi Rosenberg
JOHN HACKETT
Brianna Carvalho
Pat Prenderville

William Pitt Sotheby's Int'l
William Pitt Sotheby's Int'l
Berkshire Hathaway NE Prop.
Keller Williams Realty
Houlihan Lawrence
A to Z Realty
William Raveis Real Estate
Compass Connecticut, LLC
Higgins Group Real Estate

lancona@wpsir.com
mvandervoorn@wpsir.com
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sumer@kw.com
mtravaglini@houlihanlawrence.com
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john.hackett@raveis.com
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patprender21@gmail.com

470 Main Street, Ridgefield, CT 06877
470 Main Street, Ridgefield, CT 06877
136 East Putnam Avenue, Greenwich, CT 06830
404 Main St., Ridgefield, CT 06877
395 Main Street, Ridgefield, CT 06877
2051 Main Street, Stratford, CT 06615
2525 Post Road, Southport, CT 06890
470 Main Street, Unit 2, Ridgefield, CT 06877
1499 Post Road, Fairfield, CT 06824