

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF CONNECTICUT**

In re: ANGEL LUGO KATHLEEN M. LUGO aka KATHLEEN M. PEREZ <div style="text-align: right; margin-top: 10px;">Debtor(s).</div>	CASE NO: 24-30339 CHAPTER: 7
Attorney or Party Name, Address, Telephone & FAX Nos., State Bar No. & Email Address: Andrea M. O'Connor, Esq. (No. 28594) 1441 Main Street, Suite 1100 Springfield, MA 01103 aoconnor@ssfpc.com; (413) 737-1131 phone <input checked="" type="checkbox"/> <i>Attorney for:</i> Bankruptcy Estate of Kathleen Lugo <input type="checkbox"/> <i>Individual appearing without attorney</i>	<u>NOTICE OF ORDER GRANTING MOTION FOR PRIVATE SALE OF ESTATE PROPERTY</u> <u>D. CONN. BANKR. L. R. 6004-1(b)</u>
<p style="text-align: center;"><u>INSTRUCTIONS FOR COMPLETING AND FILING THIS NOTICE</u></p> <ol style="list-style-type: none"> 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 <i>only</i> 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:

392 Elm Street, #N3, West Haven, Connecticut

Private Sale Information:

Date of Private Sale: July 17, 2025

Time of Private Sale: 12:00 p.m.

Location of Private Sale:

Schatz, Schwartz & Fentin, P.C., 1441 Main Street, Suite 1100, Springfield, MA 01103

Objection Deadline and Hearing Information:

Last date to file Objections to Private Sale:

July 9, 2025

Hearing Date and Time regarding Private Sale:

July 16, 2025 at 10:30 a.m.

Location of hearing:

U.S. Bankruptcy Court
157 Church St., 18th Floor
New Haven, CT 06510

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

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

The Property shall be sold on the terms and conditions set forth in the Purchase and Sale Agreement annexed to the Sale Motion (a copy of which is available upon request). The terms and conditions include (but are not limited to):

- The Property shall be sold free and clear of liens, claims, and encumbrances, pursuant to 11 U.S.C. 363(f).
- The Property shall be sold "as is," "where is," and "how is."
- The Buyer is responsible for all state and local conveyance taxes.

IF NO TIMELY OBJECTION IS FILED, THE COURT MAY CANCEL THE JULY 15, 2025 HEARING AND ENTER AN ORDER APPROVING THIS SALE WITHOUT FURTHER HEARING.

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

Ed Sutton, Keller Williams Legacy Partners, 29 South Main Street, West Hartford, CT 06107 (860) 655-4912 edsutton@kw.com

Andrea M. O'Connor, Shatz, Schwartz & Fentin, P.C., 1441 Main Street, Springfield, MA 01103 (413) 737-1131 aoconnor@ssfpc.com

Date: June 20, 2025

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.

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:

1441 Main Street, Suite 1100 Springfield, MA 01103

A true and correct copy of the foregoing document entitled **NOTICE OF ORDER GRANTING MOTION FOR PRIVATE 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 20, 2025, 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) June 20, 2025, 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.

June 20, 2025

Date

Andrea M. O'Connor

Printed Name

/s/ Andrea M. O'Connor

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.

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF CONNECTICUT**

In re:

**ANGEL LUGO
KATHLEEN M. LUGO
aka KATHLEEN M. PEREZ**

**Chapter 7
Case No.: 24-30339 (AMN)**

Debtor(s)

**ANDREA M. O'CONNOR, TRUSTEE IN
BANKRUPTCY OF ANGEL LUGO AND
KATHLEEN M. LUGO aka KATHLEEN
M. PEREZ,**

Movant

v.

**CITY OF WEST HAVEN,
CONNECTICUT;
IDAHO HOUSING AND FINANCE
ASSOCIATION;
CONNECTICUT HOUSING FINANCE
AUTHORITY;
ELM COMMONS CONDOMINIUM
ASSOCIATION, INC.; and
KATHLEEN LUGO,**

Respondents

CERTIFICATE OF SERVICE

I, ANDREA M. O'CONNOR, certify that on June 20, 2025, copies of the Notice of Sale re: Motion to Sell Free and Clear Pursuant to 11 U.S.C. § 363(f) by Private Sale, the Proposed First Order re: June 11, 2025 hearing, and the Amended Proposed Sale Order were served via ECF and first class mail upon the parties listed in the attached matrix:

Charles A. Eggert, Jr. on behalf of Debtor Angel Lugo
caelaw@optonline.net, smkadminserv@comcast.net

Charles A. Eggert, Jr. on behalf of Debtor Kathleen M. Lugo
caelaw@optonline.net, smkadminserv@comcast.net

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

Dated: June 20, 2025

Andrea M. O'Connor,
Chapter 7 Trustee

By: /s/ Andrea M. O'Connor
Andrea M. O'Connor, Esq.
Shatz, Schwartz and Fentin, P.C.
1441 Main Street, Suite 1100
Springfield MA 01103
(413) 737-1131
aoconnor@ssfpc.com
Federal Bar No.: 28594 (Connecticut)

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MAILING MATRIX LUGO 24-30339
VIA REGULAR MAIL

Angel Lugo
170 Union Avenue
West Haven, CT 06516-5008

ADS/Comenity/Zales
Attn: President, CEO
P.O. Box 182120
Columbus, OH 43218-2120

Kathleen M. Lugo
170 Union Avenue
West Haven, CT 06516-5008

AT & T Mobility
Attn: President, CEO
P.O. Box 5014
Carol Stream, IL 60197-5014

Trevor Davis
234 Lincoln St.
Naugatuck, CT 06770

Connecticut Housing Finance Authority
Attn: President/CEO
999 West Street, #3019
Rocky Hill, CT 06067

Ability Recovery Service
Attn: President, CEO
P.O. Box 4031
Wyoming, PA 18644-0031

Elm Commons Condominium Association,
Inc.
c/o Bender, Anderson and Barba, P.C.
250 State Street, Suite D-2
North Haven, CT 06473-2182

American Express
Correspondence/Bankruptcy
P.O. Box 981540
El Paso, TX 79998-1540

Fitzgerald Law, PC
46 Center Square
East Longmeadow, MA 01028-2447

American Express National Bank, AENB
c/o Zwicker and Associates, P.C.
Attorneys/Agents for Creditor
P.O. Box 9043
Andover, MA 01810-0943

Keller Williams Legacy Partners
29 South Main Street
West Hartford, CT 06107-2463

Verdolino & Lowey P.C.
124 Washington Street
Suite 101
Foxboro, MA 02035-1368

American Medical Response, Inc
Attn: President, CEO
58 Middletown Avenue
New Haven, CT 06513-4839

New Haven
157 Church Street
18th Floor
New Haven, CT 06510-2100

Apple Card/GS Bank USA
Attn: President, CEO
P.O. Box 7247
Lockbox 6112
Philadelphia, PA 19170-0001

Arcadia Recovery Bureau, LLC
Attn: Managing Member
P.O. Box 6768
Reading, PA 19610-0768

CACH, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Capital One Auto Finance
Attn: President, CEO
P.O. Box 259407
Plano, TX 75025-9407

Capital One Bank
Attn: Bankruptcy Dept.
P.O. Box 31293
Salt Lake City, UT 84131-0293

Capital One N.A.
by AIS InfoSource LP as agent
4515 N Santa Fe Ave
Oklahoma City, OK 73118-7901

Citibank, N.A.
Attn: President, CEO
5800 South Corporate Place
Norfolk, SD 51708

City of West Haven
Office of the Tax Collector
355 Main Street
West Haven, CT 06516-4344

Commonwealth of Massachusetts
EZDriveMA
Payment Processing
P.O. Box 847840
Boston, MA 02284-7840

Connecticut Department of
Revenue Services
450 Columbus Blvd., Suite 1
Hartford, CT 06103-1837

Connecticut Housing Finance
Authority
Attn: President, CEO
999 West Street
Rocky Hill, CT 06067-3011

Connecticut Pulmonary
Specialists PC
Attn: President, CEO
P.O. Box 8478
New Haven, CT 06530-0478

Credit Collection Services
Attn: President, CEO
725 Canton Street
Norwood, MA 02062-2679

Credit One Bank
Attn: President, CEO
P.O. Box 98873
Las Vegas, NV 89193-8873

Department of Education/Nelnet
Attn: President, CEO
P.O. Box 82561
Lincoln, NE 68501-2561

Eastern Account System of
Connecticut, Inc.
Attn: President, CEO
111 Park Ridge Road
Brookfield, CT 06804-3981

First Connecticut Credit Union
Attn: President, CEO
159 South Turnpike Road
Wallingford, CT 06492-4327

Firstsource Advantage, LLC
Attn: Managing Member
P.O. Box 628
Buffalo, NY 14240-0628

Harley Davidson Credit
Attn: President, CEO
P.O. Box 21829
Carson City, NV 89721-1829

Hartford Healthcare Physician
Services, PLLC
Attn: Managing Member
PO. Box 830415
Philadelphia, PA 19182-0415

IDAHO HOUSING & FINANCE
ASSOCIATION
PO BOX 7899
BOISE ID 83707-1899

JPMCB Card
Chase Card Services
Attn: Bankruptcy
P.O. Box 17230
Wilmington, DE 19850-7230

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o Robertson, Anschutz, Schneid, Crane &
Partners, PLLC
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

Jefferson Capital Systems, LLC
PO Box 7999
Saint Cloud, MN 56302-7999

Keller Williams Legacy Partners
29 South Main Street
West Hartford, CT 06107

KeyBank
Mortgage Loan Servicing
Attn: President, CEO 4910 Tiedeman Road
Cleveland, OH 44144-2338

LVNV Funding, LLC
Resurgent Capital Services
PO Box 10587
Greenville, SC 29603-0587

Lando Resorts Corporation
Attn: President
2626 E. Oakland Park Blvd.
Fort Lauderdale, FL 33306-1603

New Jersey E-ZPass
Attn: Collections
375 McCarter Highway
Newark, NJ 07114-9801

Pediatric and Adolescent
Medicine, P.C.
Attn: President, CEO
240 Indian River Road, #B1
Orange, CT 06477-3690

Progressive Casualty Insurance
Attn: President, CEO
6300 Wilson Mills Road
Cleveland, OH 44143-2109

Radius Global Solutions LLC
Attn: Managing Member
7831 Glenroy Road, Suite 250
Minneapolis, MN 55439-3117

Resurgent Capital Services
Attn: President, CEO
P.O. Box 510090
Livonia, MI 48151-6090

Resurgent/LVNV Funding
Attn: President, CEO
P.O. Box 1269
Greenville, SC 29602-1269

Revco Solutions
Attn: President, CEO
P.O. Box 2589
Columbus, OH 43216-2589

Rubin & Rothman, LLC
Attn: Managing Member
1787 Veterans Highway #32
P.O. Box 9003
Islandia, NY 11749-9003

Southern Connecticut Gas Co.
Attn: President, CEO
P.O. Box 847819
Boston, MA 02284-7819

Stephen C. Malinconico DMD
770 Orange Street
New Haven, CT 06511-2535

Stillman Law Office
Attn: President, CEO
Suite 200 Dept 100
Farmington, MI 48334

Sunrise Credit Services, Inc.
Attn: President, CEO
P.O. Box 9004
Melville, NY 11747-9004

Synchrony Bank/Lowes
Attn: President, CEO
P.O. Box 965005
Orlando, FL 32896-5005

The Port Authority of NY & NJ
Violations Processing Center
P.O. Box 15186
Albany, NY 12212-5186

The United Illuminating Co.
Attn: President, CEO
100 Marsh Hill Road
Orange, CT 06477-3628

U.S. Department of Education c/o Nelnet
121 S 13th St
Lincoln, NE 68508-1904

United States Treasury
Internal Revenue Service
Insolvency Unit
P.O. Box 7346
Philadelphia, PA 19101-7346

Verizon Wireless
Bankruptcy Department
500 Technology Drive
Suite 550
Weldon Spring, MO 63304-2225

Wells Fargo Bank, N.A.
Attn: President, CEO
MAC F8235-040
Sioux Falls, SD 57117-5129

Wells Fargo Bank, N.A.
Attn: President, CEO
P.O. Box 51193
Los Angeles, CA 90051-5493

Wells Fargo Bank, N.A.
PO Box 10438, MAC F8235-02F
Des Moines, IA 50306-0438

West Haven Medical Group
Attn: President, CEO
687 Campbell Avenue
West Haven, CT 06516-3785

West Haven Police Department
Attn: Traffic Violations
200 Saw Mill Road
West Haven, CT 06516-4114

West Haven Shoreline Dental Care
Attn: President, CEO
369 Main Street
West Haven, CT 06516-4310

Yale New Haven Health
Yale New Haven Hospital
Attn: President/CEO
20 York Street
New Haven, CT 06510-3202

Zwicker & Associates, P.C.
Attn: President, CEO
80 Minuteman Road
Andover, MA 01810-1008

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