NOTICE OF LEVY AND SALE OF REAL ESTATE

Connecticut General Statutes § 12-155, et seq.

The tax collector of the following municipality has levied upon the real estate identified below and slated it for public auction to satisfy delinquent taxes and/or other charges owed by its record owner(s) for this and/or other property. If you received this notice by mail, it is because you are listed in the land records as being or representing an owner, lienholder, or other encumbrancer of the property to be auctioned, or are a member of the public who requested a copy.

LEVYING MUNICIPALITY: Town of Vernon

DELINQUENT TAXPAYER: Kenneth J. Bernacky

ADDRESS OF REAL ESTATE: 34 Russell Drive, Vernon CT

PROPERTY BOUNDARIES: See Vernon Assessor Map 17 Block 1420 Lot 3

This is a citation to a publicly-available document identifying the boundaries of the property to be auctioned. The Levying Municipality does not guarantee its accuracy. In the event of a discrepancy between the boundaries identified in the cited document and the property actually owned by the Delinquent Taxpayer at the time of the original assessment, the latter will control for the purposes of this notice.

TIME AND PLACE OF SALE: 10:00 a.m. on August 25, 2015
Vernon Town Hall, 14 Park Place, Vernon CT 06066

TOTAL AMOUNT DUE: $17,047.26 through May 31, 2015

This is not a "payoff" figure. As required by law, this figure includes only interest and charges through the end of last month. Additional tax, interest, fees and/or other charges authorized by law accruing after the last day of the month immediately preceding this notice have been added to the amount indicated as due and owing in this notice, and a jeopardy acceleration of actual or estimated subsequent installments of the current and/or next grand list year may also have occurred. All of these amounts must be paid to satisfy the delinquency and stop the auction process. For current payoff information in order to stop the sale, call 203-330-2230 or e-mail ajc@pullcom.com.

SURVIVING ENCUMBRANCES: This property will be sold "free and clear" to the winning bidder subject only to: (1) taxes and water/sewer charges laid by the levying municipality which were not yet due and payable at the time of the levy, which is the date accompanying the signature on the first notice of this sale filed in the land records; (2) the accrued taxes and water/sewer charges of any other governmental authority against this property; (3) any federal lien recorded until 30 days before the date which is six months after the auction date, except as extinguished pursuant to federal law; (4) easements, covenants and restrictions in favor of other parcels of land; (5) solely to the extent any of the delinquencies identified above was assessed on property other than the property to be sold, all encumbrances perfected before this notice was recorded; (6) interests exempt from levy and sale under the Constitution and laws of the United States; (7) the interest of any person or such person's predecessors in title for whom notice of the sale was not sent as required by law, and who had a right to such notice, and who did not in fact know of it within six months thereafter; (8) any monetary encumbrance recorded between May 29, 2015 and the date the first notice of this sale was filed in the land records, unless its holder is notified of the tax sale as required by law; (9) zoning fines in the original principal amount of $28,000 recorded at Volume 2336 Page 231, Volume 2343 Page 257, Volume 2353 Page 74, Volume 2360 Page 246, Volume 2372 Page 239, and Volume 2376 Page 174 of the Vernon land records, which must be paid by the purchaser upon taking title; and (10) any other interest not foreclosed by this tax sale procedure under state law.

RECORD OWNERS AND ENCUMBRANCERS TO WHOM THIS NOTICE IS SENT:
If redemption does not take place by the date six months after the auction and in the manner provided by law, the following persons and all others with actual or constructive notice are hereby notified that their respective titles, mortgages, liens and other encumbrances in this property shall be extinguished.

Kenneth J. Bernacky 34 Russell Drive Vernon, CT 06066-6233	People's United Bank, N.A. Legal Processing Services, 5th Fl. 850 Main Street Bridgeport, CT 06604 *successor to People's Savings Bank*

AUCTION NOTICES

The auction will take place as stated unless the total delinquency (including all principal, interest, charges, fees, expenses, and jeopardy accelerations) is paid in full by a record owner or encumbrancer, except as otherwise ordered by a court. **Postponements will NOT occur because an owner or encumbrancer requests it, makes a partial payment, or arranges a private sale of the property.** The auction will be open to the public, and anyone other than a record owner or encumbrancer may submit a bid in accordance with the rules stated herein and at the auction.

The property will be sold "as is" in all respects. It is now and will remain subject to all applicable laws, ordinances, rules, and regulations including but not limited to those related to planning, zoning, wetlands, health, building, safety, and the environment. Absolutely no guarantees are made as to the degree to which the property is or is not buildable, habitable, landlocked, contaminated, worth the purchase price, or suitable for any purpose, or as to the accuracy of any description, characterization, acreage, ownership, encumbrances, or addresses provided, or that the property or its title are insurable before or after the sale.

Interested bidders MUST attend the sale in person or by representative, bring government-issued identification, provide a social security number or federal employer ID number, and tender a deposit of $5,000.00 in cash or certified funds payable to "Pullman & Comley, Trustee" at the time of the auction. The successful bidder must pay the balance of the sale price within five (5) calendar days thereafter or forfeit this deposit; in the tax collector's discretion, the second-highest bid might then be accepted. Title will pass to the purchaser six months after the auction except as otherwise provided by law, unless a record owner or encumbrancer validly redeems by paying the delinquency in full as increased pursuant to law. If redemption does not take place by the date six months after the auction and in the manner provided by law, the delinquent owners and all mortgagees, lienholders and other record encumbrancers who have received actual or constructive notice of such sale as provided by law, as well as all persons claiming interests which are inchoate or which postdate the recording of notice of this sale in the land records, are hereby notified that their respective titles, mortgages, liens and other encumbrances in such property shall be extinguished. This means you could permanently lose all of your rights in the property unless the delinquencies are paid in full before the auction or within six months thereafter.

You are advised to consult an attorney to determine your rights and obligations with respect to the tax sale. **Procedural and payoff inquiries should be directed to Adam J. Cohen, Esq. at Pullman & Comley, LLC, 850 Main Street in Bridgeport, CT 06604, (203) 330-2230.**

By: _____
Adam J. Cohen, Esq., Municipal Counsel date

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN EFFORT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.