

STATE OF VERMONT

SUPERIOR COURT
Windsor Unit

CIVIL DIVISION
Docket No. 22-CV-03047

MASCOMA BANK,
Plaintiff

vs.

RANDI L. SARGENT;
DARREN A. LOOMIS, JR.; et al,
Defendants

NOTICE OF FORECLOSURE SALE

By virtue and in execution of the Power of Sale contained in a certain Mortgage Deed given by Randi L. Sargent and Darren A. Loomis, Jr. to Mascoma Bank (“Bank”), dated September 30, 2020 and recorded in Book 632 at Page 67 in the Town of Springfield Land Records (“Mortgage”), for breach of the conditions of said Mortgage and for the purpose of foreclosing the same will be sold at Public Auction at **11:00 AM on November 7, 2023**, at the site of the real property with an address of 77 Valley Street, Springfield, Vermont, all and singular the premises described in said Mortgage:

TO WIT:

Being all and the same lands and premises conveyed to Randi L. Sargent and Darren A. Loomis, Jr. by Executor’s Deed of Catherine J. Merrill, Executor of the Estate of Mary-Jane Roberts, dated September 29, 2020 and recorded on October 1, 2020 in Book 632, Page 65 of the Town of Springfield Land Records.

Being all and the same lands and premises conveyed to Mary Jane Roberts and Floyd Roberts (now deceased) by Quit Claim Deed of Mary Jane Roberts f/k/a Mary Jane E. Burlew dated August 23, 1996 and recorded in Book 163 at Page 143 of the Springfield Land Records. Said premises are more particularly described as follows:

Being all and the same lands and premises conveyed to Patrick P. Burlew (now deceased) and Mary Jane E. Burlew by Warranty Deed of Frederic P. Koledo and Carol B. Koledo dated August 25, 1978 and recorded in Book 75 at Page 130 of the Springfield Land Records. Said premises are more particularly described as follows:

Being all and the same land and premises with the buildings thereon designated as No. 77 Valley Street in Springfield which were conveyed to the said Grantors by Ralph G. Morse by deed dated July 23, 1957 and recorded in Book 57, Page 513 of the Springfield Land Records.

The aforesaid deed contains the following description of the land:

The above described premises having a frontage on Valley Street of 102 feet; thence running easterly 195 feet more or less to a wooden peg; thence by street line on Common Street 117 feet more or less to a wooden peg; thence west 182 feet more or less to Valley Street.

Reference may be made to the aforementioned deeds and to their records, and to all prior deeds and to their respective records, for a more complete and particular description of the land and premises herein conveyed.

Reference is hereby made to the above-mentioned instruments, the records thereof, and references therein made, and their respective records and references, and the Judgment and Decree of Foreclosure by Judicial Sale issued March 10, 2023 in further aid of this description.

Terms of Sale. The property will be sold in its entirety to the highest bidder as a single unit. It is up to each bidder to perform its own due diligence with respect to the property prior to the public sale that a bidder deems sufficient.

The public sale of the Mortgaged Property will be **“AS IS, WHERE IS, WITH ALL FAULTS” (known or unknown), with no representations or warranties of any kind whatsoever**, with the purchaser taking all defects and risks associated with or connected to the property being sold, and all liens of record, restrictions, easements, improvements, covenants, tenancies, rights, encumbrances, and matters of any kind and every nature which may take precedence over the lien of the mortgage being foreclosed.

The high bidder is responsible for the payment of the property taxes and municipal assessments, and any fire district taxes (delinquent and current, with all penalties and interest as of the date of closing on the sale of the property after confirmation of the sale by the Vermont Superior Court).

In order to qualify to bid at the public sale, at the time of sale, interested persons, other than from the mortgagee, must present to the auctioneer a deposit of \$10,000 in the form of cash, a bank treasurer's check, or certified funds. The deposit is subject to forfeiture. The mortgagee has the right to credit bid at the sale without producing any deposit. The remaining balance of the purchase price shall be paid in good funds at closing, to occur within thirty (30) days of the public sale or fourteen (14) days of Court Confirmation of the Sale by the Vermont Superior Court, Windsor Unit, Civil Division, whichever is later. The sale is subject to confirmation by the Vermont Superior Court, Windsor Unit, Civil Division. The successful bidder, other than the mortgagee, will have to sign a purchase and sale agreement at the conclusion of the public sale. If the Plaintiff makes the highest bid, Plaintiff shall be required to pay cash or certified funds only to the extent that its bid is in excess of the sum due it by the Defendant Mortgagor up to the date of sale under the Judgment and Decree and the costs and expenses of the sale.

The person holding the public sale may, for good cause, adjourn the sale one or more times for a total time not exceeding 30 days, by announcement of the new sale date to those present at each adjournment or by posting notice of the adjournment in a conspicuous place at the location of the sale.

The mortgagor is entitled to redeem the premises at any time prior to the sale by paying the full amount due mortgagee plaintiff, including all costs and expenses of sale.

Other terms to be announced at the time of the sale. Inquiries to auctioneer or mortgagee's counsel.

Sale to be conducted by Vermont licensed auctioneer.

By: /s/ Elizabeth A. Glynn, Esq.

Elizabeth A. Glynn, Esq.

Ryan Smith & Carbine, Ltd.

PO Box 310

Rutland, VT 05702

(802) 786-1000

Attorney for Mortgagee/Plaintiff

Dated: September 27, 2023

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STATE OF VERMONT

SUPERIOR COURT
Windsor Unit

CIVIL DIVISION
Docket No. 22-CV-03047

MASCOMA BANK,)
)
Plaintiff)
)
v.)
)
RANDI L. SARGENT;)
DARREN A. LOOMIS, JR.;)
and all UNNAMED OCCUPANTS)
RESIDING AT 77 VALLEY STREET,)
SPRINGFIELD, VERMONT,)
)
Defendants.)

CERTIFICATE OF SERVICE

I certify that on this 27TH day of September, 2023, I served a copy of *the Notice of Foreclosure Sale*, upon all other parties to this case via: Certified Mail/Return Receipt Requested and by U.S. Mail, postage prepaid, as follows:

Randi L. Sargent
77 Valley Street
Springfield, VT 05156

MASCOMA BANK

Darren A. Loomis, Jr.
77 Valley Street
Springfield, VT 05156

By: /s/ Elizabeth A. Glynn, Esq.
Elizabeth A. Glynn, Esq.
ERN: 1594
RYAN SMITH & CARBINE, LTD.
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