

NOTICE OF LEVY AND SALE OF REAL ESTATE

Under Authority of Section 12-157 of the Connecticut General Statutes

Having made lawful demand for the payment of taxes due, and payment refused or neglected, the Tax Collector for the Town of Madison, Connecticut, has levied upon and intends to sell, pursuant to Section 12-157 of the General Statutes, the real estate described below at public auction:

NAME OF DELINQUENT TAXPAYER:	Thomas Picard aka Thomas C. Picard aka Tom Picard 393 Race Hill Road Madison, CT 06443 Amy Picard 393 Race Hill Road Madison, CT 06443
ADDRESS OF REAL ESTATE:	393 Race Hill Road, Madison, Connecticut
PROPERTY BOUNDARIES:	Reference is made to i) Town of Madison Assessor's Map, Block, Lot 145/5/B ii) Unique ID 00691100 iii) to that deed recorded in Volume 854 at Page 183 of the Madison Land Records. <i>The above citations are from public documents. The Town of Madison does not guarantee their accuracy.</i>
TIME AND PLACE OF SALE:	1:30 p.m. on July 27, 2017 Madison Town Hall 8 Campus Drive Madison, Connecticut
TOTAL AMOUNT DUE:	\$6,992.94 through April 30, 2017

STATEMENT REGARDING AMOUNT DUE: As provided by law, the "Total Amount Due" stated above only includes taxes, interest, fees and/or charges through the end of the month as stated. Additional taxes, interest, fees and/or other charges authorized by law accruing after the last day of the month immediately preceding this notice are owed in addition to the amount indicated as due and owing in this notice.

FOR THE CURRENT PAYOFF AMOUNT CONTACT THE WATTS LAW OFFICES AT 860-669-6677 OR SEND AN EMAIL TO MAIL@JOHNDWATTSPC.COM. ALL OUTSTANDING AMOUNTS MUST BE PAID TO STOP THE AUCTION.

SURVIVING ENCUMBRANCES: The property will be sold "free and clear" to the winning bidder subject to: (1) taxes and charges laid by the Town of Madison which were not yet due and payable at the time of the levy, (2) the accrued taxes and water/sewer charges of any other local governmental authority against this property; (3) any federal tax 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 as of record appear; (5) the interests of any person or entity not sent notice of the sale, as required by law, when such party or entity did not, in fact, have knowledge of the sale within six months thereafter; (6) any monetary encumbrance recorded between May 9, 2017, and the date the first notice of the sale is recorded on the land records, unless the encumbrancer is notified of the sale in accordance with law; (7) interests exempt from levy and sale under the Constitution and

laws of the United States including those protected by the provisions of the Service Members Civil Relief Act (50 App. USC §501 *et. seq.*); (8) any interests not foreclosed by this tax sale procedure under state or federal 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/or entities, 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:

Thomas Picard aka Thomas C. Picard
aka Tom Picard
393 Race Hill Road
Madison, CT 06443

Amy Picard
393 Race Hill Road
Madison, CT 06443

Frederick T. Koch
385 Race Hill Road
Madison, CT 06443

Judith A. Koch
385 Race Hill Road
Madison, CT 06443

JPMorgan Chase Bank, National Association
Agent: CT Corporation System
One Corporate Center
Hartford, CT 06103-3220

[A Notice Regarding the Auction is Found on the Next Page]

CANCELLED

NOTICE REGARDING THE AUCTION

Unless the entire outstanding amount is paid (including all tax “principal,” interest, charges, fees, and/or expenses), the auction will be held as provided in the Notice of Levy and Sale of Real Estate except if otherwise ordered by a court of competent jurisdiction.

The auction will be open to the public and be subject to the rules stated herein and to the terms and conditions of sale stated and/or provided at the auction.

The property will be sold “as is” and with “all faults” in accordance with and subject to the rules and terms and conditions of sale established by the tax collector. 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.

POTENTIAL BIDDERS MUST CONDUCT THEIR OWN DUE DILIGENCE PRIOR TO THE AUCTION AND ARE ADVISED TO CONSULT WITH AN ATTORNEY BEFORE MAKING A BID.

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 in cash or certified funds payable to “John D. Watts, Trustee” at the time of the auction. The successful bidder must pay the balance of the sales 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 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 that 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.

All inquiries regarding the auction and the amount due should be directed to John D. Watts, Esq. at the Watts Law Office 186 East Main Street, Clinton, Connecticut 06413, telephone number 860-669-6677.

By: _____
John D. Watts, Esq. Date
Watts Law Office
Attorneys for the Town of Madison

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN EFFORT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS COMMUNICATION IS NOT AN ATTEMPT TO COLLECT THE DEBT AGAINST YOU PERSONALLY, BUT IS NOTICE OF A POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE PROPERTY.