

STATE OF VERMONT
SUPERIOR COURT

GRAND ISLE UNIT

CIVIL DIVISION
Case Number 25-CV-00498

Peoples Trust Company of St. Albans
Plaintiff

v.

Karen R. Steele
Defendant

NOTICE OF FORECLOSURE SALE

By virtue of the Judgment and Decree of Foreclosure by Judicial Sale ("Foreclosure Judgment") filed May 8, 2025 and the Power of Sale contained in a certain mortgage granted by Karen R. Steele ("Mortgagor") to Peoples Trust Company of St. Albans dated February 18, 2022 and recorded in Book 191 at Pages 257 to 268 of the Town of Alburgh Land Records, for breach of the conditions of said mortgage and for the purpose of foreclosing the same, the undersigned will cause to be sold at public auction ("Sale") at **11:00 AM on August 4, 2026** the lands and premises known as **19 VT Route 129, Alburgh, Vermont** ("Mortgaged Property") more particularly described as follows:

Being all and the same lands and premises conveyed to Karen Steele by Warranty Deed of Alan Bowser dated February 18, 2022 and recorded in Book 191 at Pages 255-256 the Town of Alburgh Land Records and being more particularly described as follows;

Being all and the same lands and premises conveyed to Alan Bowser and Karen Steele by Warranty Deed of Warren M. Wright and Lorie M. Wright dated June 22, 2006 and recorded on June 26, 2006 in Volume 126 at Page 308 of the Town of Alburgh Land Records.

Being a lot of land with all structures and improvements thereon, containing 1.88 acres, more or less, located on the southerly side of Vermont Route #129, the dwelling house being known and designated as 19 Route 129.

Beginning at a point in the southerly edge of Vermont Route #129, which point marks the northwesterly most corner of the land herein described and the northeasterly corner of the former Rutland Railroad property; thence southerly in and along the easterly edge of the former Rutland Railroad property S 27 degrees 46 '14" W a distance of 306.57 feet, more or less, to an iron pipe set in the ground; thence turning to the left and proceeding S 74 degrees 07' E a distance of 303.11 feet, more or less, to an iron pipe set in the ground; thence turning left southerly and proceeding N 15 degrees 53' 00" E a distance of 300 feet to an iron pipe set in the ground in the apparent southerly sideline of Vermont route 129; thence turning to the left and proceeding in and along the sideline of said highway N 74 degrees 07' 00"W a distance of 240 feet, more or less, to the point or place of beginning.

Said parcel of land is shown on a plan entitled "Master Site Plan, Warren Wright,

Town of Alburg, Vermont, Vermont Route 129 and Railroad Ext" dated August 8, 2005, prepared by William A. Robenstein and of record in the Town of Alburgh Land Records.

Included herewith is the 1997 Fleetwood Radco Mobile Home bearing the Serial Number of PAFLV22-AB43426-SK13 located on the property. 60 'X 28'

The manufactured home is an improvement to the property/land and is an immovable fixture.

This conveyance is subject to and with the benefit of any utility easements, spring rights, easements for ingress and egress, and rights incidental to each of the same as may appear of record, provided that this paragraph shall not reinstate any such encumbrances previously extinguished by the Marketable Record Title Act, Chapter 5, Subchapter 7, Title 27, Vermont Statutes Annotated.

Reference is hereby made to the above-mentioned instruments, the records thereof, the references therein made, and their respective records and references, in further aid of this description.

TERMS OF SALE: The Sale will be held at the Mortgaged Property. The Mortgaged Property will be sold to the highest bidder, "AS IS, WHERE IS, WITH ALL FAULTS, WITH NO REPRESENTATIONS OR WARRANTIES OF ANY KIND", subject to environmental hazards, zoning regulations, including any violations thereof, flood zone hazards, if applicable, superior liens, if any, all title defects and encumbrances of record that are not extinguished by the sale, federal, state, and local codes, environmental, health, safety, zoning, and building laws, rights, easements, rights of way, covenants, conditions, reservations, agreements, privileges, obligations, duties, and restrictions of record, insofar as such are now in force and applicable; delinquent taxes and other municipal assessments, including penalties and interest to the date of Closing, and unpaid taxes and other municipal assessments for the current fiscal year.

The successful bidder shall pay a deposit of at least \$10,000 of the purchase price in cash or bank treasurer's/cashier's check at the time of Sale. The deposit must be increased to at least ten percent (10%) of the successful bid within 5 calendar days of the Sale. The balance of the purchase price shall be paid within fourteen days after entry of a confirmation order. The successful bidder will be required to sign a purchase and sale contract with NO CONTINGENCIES except confirmation of the sale by the court. The deposit is subject to forfeiture. Title will be transferred by Confirmation Order. The Sale may be postponed one or more times for a total time of up to thirty (30) days, by announcing the new sale date to those present at each adjournment or by posting notice at a conspicuous location at the place of the Sale. Notice of the new sale date shall also be sent by first class mail, postage prepaid, to the Mortgagor at the Mortgagor's last known address at least five days before the new sale date.

Other terms to be announced at the Sale or contact the Hirchak Brothers, LLC at 1-800-634-7653 or www.thcauction.com

The Mortgagor, or her executors, administrators or assigns, may redeem the Mortgaged Property at any time prior to the Sale by paying the full amount due under the mortgage, including post-judgment expenses and the costs and expenses of sale.

Dated at Cabot, Vermont, this 22nd day of June, 2026.

Peoples Trust Company of St. Albans

By: Steckel Law Office

By: /s/ *Susan J. Steckel*

By: Susan J. Steckel, Esq.

P. O. Box 247

Marshfield, Vermont 05658-0247

802-563-4400

PTC/Stee Notice of Sale (served 26-06-22).docx