STATE OF VERMONT

SUPERIOR COURT
WINDSOR Unit

CIVIL DIVISION
Case Number 26-CV-03104

Vermont Housing Finance Agency,
Plaintiff

v.

Richard Clark
Defendant

NOTICE OF FORECLOSURE SALE

By virtue of the Judgment and Decree of Foreclosure by Judicial Sale ("Foreclosure Judgment") filed July 15, 2026, for breach of the conditions of a certain mortgage granted by Richard Clark ("Mortgagor") to Mortgage Financial, Inc. dated September 27, 2005 and recorded in Book 349 at Pages 007-026 of the Town of Springfield Land Records, of which mortgage Vermont Housing Finance Agency is the current holder under an Assignment of Mortgage dated September 27, 2005 and of record in Book 356 at Page 337 of the Town of Springfield Land Records and for the purpose of foreclosing the same, the undersigned will cause to be sold at public auction ("Sale") on **August 27, 2026** at **11:00 a.m.** the lands and premises known as **8 Mineral Street, Springfield, Vermont** ("Mortgaged Property") more particularly described as follows:

> Being all and the same land and premises conveyed to Richard Clark by Warranty Deed of Diane B. Parks dated September 27, 2005 and of record in Book 349 at Page 001 of the Town of Springfield Land Records.
>
> Being all and the same lands and premises conveyed to Diane B. Parks by Vermont Warranty Deed of Jean I. Blais and Linda V. Thomas dated March 7, 1988 and recorded March 9, 1988 in Book 90 at Page 80 of the Town of Springfield Land Records.
>
> 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.

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Marshfield, Vermont
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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 payable to Hirchak Brothers, LLC 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 his personal representatives 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 20th day of July, 2026

Vermont Housing Finance Agency
By: Steckel Law Office
By:/s/ Susan J. Steckel
By: Susan J. Steckel, Esq.
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