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State of Connecticut Judicial Branch Superior Court Case Look-up



Superior Court Case Look-up
Civil/Family
Housing
Small Claims

KNL-CV21-6054418-S

FINANCE OF AMERICA REVERSE LLC v. THE EAST LYME LAND TRUST INC. Et Al

Prefix/Suffix: [none] Case Type: P00 File Date: 12/02/2021 Return Date: 12/21/2021

Case Detail Notices History Scheduled Court Dates E-Services Login Screen Section Help

Attorney/Firm Juris Number Look-up

[Pending Foreclosure Sales](#)

[To receive an email when there is activity on this case, click here.](#)

Case Look-up

By Party Name
By Docket Number
By Attorney/Firm Juris Number
By Property Address

Information Updated as of: 03/13/2024

Case Information

Case Type: P00 - Property - Foreclosure
Court Location: NEW LONDON JD
Property Address: 91 BOSTON POST ROAD, EAST LYME, CT 06333
List Type: No List Type
Trial List Claim:
Last Action Date: 10/02/2023 (The "last action date" is the date the information was entered in the system)

Disposition Information

Disposition Date: 06/26/2023
Disposition: SATISFACTION OF JUDGMENT-FORECLOSURE BY SALE
Disposition By: BY THE PLAINTIFF

Party & Appearance Information

Party	No Fee Party	Category
P-01 FINANCE OF AMERICA REVERSE LLC Attorney: MCCALLA RAYMER LEIBERT PIERCE LLC (101589) File Date: 12/02/2021 280 TRUMBULL STREET 23RD FLOOR HARTFORD , CT 06103		Plaintiff
D-01 THE EAST LYME LAND TRUST INC. Attorney: ANTHONY STEVEN NOVAK (300183) File Date: 11/03/2022 280 ADAMS STREET MANCHESTER , CT 060421975		Defendant
D-02 TAMARA SCHACHER TYTLA Non-Appearing		Defendant
D-03 RONALD J LUICH Self-Rep: 13 ENID LANE EAST LYME, CT 06333 Attorney: ANTHONY STEVEN NOVAK (300183) File Date: 11/03/2022 280 ADAMS STREET MANCHESTER , CT 060421975		Defendant
D-04 SECRETARY OF HOUSING AND URBAN DEVELOPMENT Non-Appearing		Defendant
O-01 COMMITTEE OF SALE Attorney: JEFFREY FLINT BUEBENDORF (410393) File Date: 01/05/2023 22 COURTHOUSE SQUARE P.O. BOX 391 NORWICH , CT 063600391		Committee
O-02 ANDREW DAVIS Self-Rep: 50 BROCKETT RD NIANTIC, CT 06357		Successful Bidder
O-03 CAROL DAVIS Self-Rep: 50 BROCKETT RD NEW LONDON, CT 06357		Successful Bidder
L-01 ENGLISH HARBOUR CAPITAL PARTNERS LLC Attorney: GERAGHTY & BONNANO LLC (425524) File Date: 06/02/2023 38 GRANITE STREET P.O. BOX 231 NEW LONDON , CT 06320		For Notice Only or Proposed Intervenor

Viewing Documents on Civil, Housing and Small Claims Cases:

If there is an [e](#) in front of the docket number at the top of this page, then the file is electronic (paperless).



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By Attorney/Firm Juris Number

By Docket Number

By Date

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Motion to Seal or Close

By Attorney/Firm Juris Number

By Court Location

Short Calendar Look-up

By Property Address

By Attorney/Firm Juris Number

By Docket Number

By Party Name

Case Look-up

- Documents, court orders and judicial notices in electronic (paperless) civil, housing and small claims cases with a return date on or after January 1, 2014 are available publicly over the internet.* For more information on what you can view in all cases, view the [Electronic Access to Court Documents Quick Card](#).
- For civil cases filed prior to 2014, court orders and judicial notices that are electronic are available publicly over the internet. Orders can be viewed by selecting the link to the order from the list below. Notices can be viewed by clicking the **Notices** tab above and selecting the link.*
- Documents, court orders and judicial notices in an electronic (paperless) file can be viewed at any judicial district courthouse during normal business hours.*
- Pleadings or other documents that are not electronic (paperless) can be viewed only during normal business hours at the Clerk's Office in the Judicial District where the case is located.*
- An Affidavit of Debt is not available publicly over the internet on small claims cases filed before October 16, 2017.*

*Any documents protected by law Or by court order that are Not open to the public cannot be viewed by the public online And can only be viewed in person at the clerk's office where the file is located by those authorized by law or court order to see them.

Motions / Pleadings / Documents / Case Status				
Entry No	File Date	Filed By	Description	Arguable
	12/02/2021	P	SUMMONS	
	12/02/2021	P	COMPLAINT	
	08/19/2022		APPEARANCE Ronald Luich	
	11/03/2022	D	APPEARANCE Appearance	
	11/03/2022	D	APPEARANCE Appearance	
	01/05/2023	O	APPEARANCE Appearance	
	06/02/2023		APPEARANCE	
	08/07/2023		APPEARANCE	
	08/07/2023		APPEARANCE	
100.30	12/02/2021	P	RETURN OF SERVICE	No
101.00	12/02/2021	P	FORECLOSURE MEDIATION PLAINTIFF'S COMPLIANCE WITH SERVICE (NO DOCUMENT)	No
102.00	12/02/2021	C	FORECLOSURE MEDIATION – ELIGIBLE CASE (NO DOCUMENT)	No
103.00	12/02/2021	C	FORECLOSURE MEDIATION-COMPLIANCE WITH P.A.09-209 (NO DOCUMENT) SEE FORM# JD-CV-109	No
104.00	01/05/2022	C	FORECLOSURE MEDIATION TIME PERIOD EXPIRED	No
105.00	02/28/2022	P	REQUEST TO AMEND AND AMENDMENT	No
106.00	04/08/2022	P	SUPPLEMENTAL RETURN	No
107.00	04/08/2022	P	MOTION FOR DEFAULT -FAILURE TO APPEAR PB 17-20 RESULT: Order 4/20/2022 BY THE CLERK	No
107.01	04/20/2022	C	ORDER RESULT: Order 4/20/2022 BY THE CLERK	No
108.00	04/08/2022	P	MOTION FOR JUDGMENT-STRICT FORECLOSURE RESULT: Order 9/22/2022 BY THE COURT	Yes
108.01	04/22/2022	C	ORDER OFF RESULT: Off 4/22/2022 BY THE COURT	No
108.02	08/05/2022	C	ORDER REMOTE HEARING ORDER RESULT: Order 8/5/2022 BY THE COURT	No
108.03	09/01/2022	C	ORDER RESULT: Off 9/1/2022 HON KAREN GOODROW	No
108.04	09/22/2022	C	ORDER REMOTE HEARING ORDER	No

RESULT: Order 9/22/2022 BY THE COURT

108.05	12/21/2022	C	ORDER	No
JUDGMENT OF FORECLOSURE BY SALE RESULT: Order 12/21/2022 HON KEVIN MURPHY				
109.00	04/08/2022	P	APPRAISAL	No
110.00	04/21/2022	P	MOTION FOR DEFAULT -FAILURE TO APPEAR PB 17-20	No
RESULT: Granted 5/5/2022 BY THE CLERK				
110.01	05/05/2022	C	ORDER	No
RESULT: Granted 5/5/2022 BY THE CLERK				
111.00	04/21/2022	P	FORECLOSURE WORKSHEET JD-CV-77	No
112.00	04/21/2022	P	AFFIDAVIT OF DEBT	No
113.00	04/21/2022	P	AFFIDAVIT RE: ATTORNEY/COUNSEL FEES	No
114.00	04/21/2022	P	AFFIDAVIT OF COMPLIANCE WITH EMAP	No
115.00	04/21/2022	P	MILITARY AFFIDAVIT	No
116.00	08/02/2022	P	APPRAISAL	No
117.00	08/04/2022	P	FORECLOSURE WORKSHEET JD-CV-77	No
118.00	08/04/2022	P	AFFIDAVIT RE: ATTORNEY/COUNSEL FEES	No
119.00	08/04/2022	P	MILITARY AFFIDAVIT	No
120.00	08/04/2022	P	AFFIDAVIT OF DEBT	No
121.00	09/01/2022	P	MOTION FOR DEFAULT-FAILURE TO PLEAD	No
RESULT: Granted 9/9/2022 BY THE CLERK				
121.01	09/09/2022	C	ORDER	No
RESULT: Granted 9/9/2022 BY THE CLERK				
122.00	09/22/2022	P	FORECLOSURE WORKSHEET JD-CV-77	No
123.00	09/22/2022	P	AFFIDAVIT RE: ATTORNEY/COUNSEL FEES	No
124.00	09/22/2022	P	MILITARY AFFIDAVIT	No
125.00	11/03/2022	D	MOTION FOR CONTINUANCE	No
RESULT: Granted 11/4/2022 HON STEVEN JACOBS				
125.01	11/04/2022	C	ORDER	No
RESULT: Granted 11/4/2022 HON STEVEN JACOBS				
126.00	12/15/2022	D	NOTICE	No
DEFENDANT THE EAST LYME LAND TRUST, INC.'S RESPONSE TO PLAINTIFF'S MOTION FOR JUDGMENT OF STRICT FOR				
127.00	12/19/2022	P	MILITARY AFFIDAVIT	No
128.00	12/21/2022	C	JUDGMENT OF FORECLOSURE BY SALE	No
RESULT: Order 12/29/2022 BY THE COURT				
128.01	12/29/2022	C	ORDER	No
COMMITTEE CHANGED RESULT: Order 12/29/2022 BY THE COURT				
129.00	01/18/2023	P	NOTICE OF JUDGMENT – CERTIFIED/SERVED	No
130.00	01/18/2023	P	BILL OF COSTS FILED FOR TAXATION BY CLERK - PB SEC 18-5	No
131.00	05/04/2023	D	MOTION TO OPEN JUDGMENT	No
Motion to Open Judgment and Memorandum in Support RESULT: Denied 5/8/2023 HON KEVIN MURPHY				
131.01	05/08/2023	C	ORDER	No
RESULT: Denied 5/8/2023 HON KEVIN MURPHY				
132.00	05/04/2023	D	CASEFLOW REQUEST (JD-CV-116)	No
EXPEDITED RESULT: Order 5/8/2023 HON KEVIN MURPHY				
132.01	05/08/2023	C	ORDER	No
RESULT: Order 5/8/2023 HON KEVIN MURPHY				
133.00	05/26/2023	O	APPRAISAL	No
134.00	05/26/2023	O	OATH OF APPRAISERS	No
135.00	06/02/2023	O	MOTION TO BE MADE A PARTY DEFENDANT	No
AND OPEN JUDGMENT				

RESULT: Denied 6/2/2023 HON KEVIN MURPHY				
135.01	06/02/2023	C	ORDER	No
RESULT: Denied 6/2/2023 HON KEVIN MURPHY				
136.00	06/02/2023	O	CASEFLOW REQUEST (JD-CV-116)	No
RESULT: Order 6/2/2023 HON KEVIN MURPHY				
136.01	06/02/2023	C	ORDER	No
RESULT: Order 6/2/2023 HON KEVIN MURPHY				
137.00	06/05/2023	O	MOTION TO REARGUE/RECONSIDER	No
RESULT: Order 6/20/2023 HON KEVIN MURPHY				
137.01	06/20/2023	C	ORDER	No
REMOTE HEARING ORDER RESULT: Order 6/20/2023 HON KEVIN MURPHY				
138.00	06/06/2023	O	COMMITTEE REPORT	No
139.00	06/06/2023	O	MOTION FOR APPROVAL OF COMMITTEE SALE/DEED/REPORT/FEES AND EXPENSES/APPRaiser'S FEES JD-CV-99	No
RESULT: Withdrawn 6/6/2023 BY THE COURT Last Updated: Result Information - 06/06/2023				
140.00	06/06/2023	O	AFFIDAVIT RE: ATTORNEY/COUNSEL FEES	No
141.00	06/06/2023	O	WITHDRAWAL OF MOTION	No
142.00	06/08/2023	O	DEPOSIT RECEIVED	No
143.00	06/14/2023	O	REQUEST FOR ARGUMENT - NON-ARG MATTER (JD-CV-128)	No
144.00	06/23/2023	P	SATISFACTION OF JUDGMENT	No
145.00	06/26/2023	P	SATISFACTION OF JUDGMENT-FORECLOSURE BY SALE	No
RESULT: BY THE PLAINTIFF				
146.00	07/05/2023	O	MOTION FOR ORDER	No
RESULT: Granted 7/17/2023 HON KEVIN MURPHY				
146.01	07/17/2023	C	ORDER	No
RESULT: Granted 7/17/2023 HON KEVIN MURPHY				
147.00	08/07/2023	O	MOTION FOR ORDER	No
MOTION FOR ORDER TO REFUND DEPOSIT RESULT: Granted 10/2/2023 HON JAMES SPALLONE				
147.01	10/02/2023	C	ORDER	No
RESULT: Granted 10/2/2023 HON JAMES SPALLONE				
148.00	08/21/2023	O	REPLY	No
Response to Motion for order to refund deposit				

Scheduled Court Dates as of 03/12/2024				
KNL-CV21-6054418-S - FINANCE OF AMERICA REVERSE LLC v. THE EAST LYME LAND TRUST INC. Et Al				
#	Date	Time	Event Description	Status
No Events Scheduled				

Judicial ADR events may be heard in a court that is different from the court where the case is filed. To check location information about an ADR event, select the **Notices** tab on the top of the case detail page.

Matters that appear on the Short Calendar are shown as scheduled court events on this page. The date displayed on this page is the date of the calendar.

The status of a Short Calendar matter is not displayed because it is determined by markings made by the parties as required by the calendar notices and the [civil](#) standing orders. Markings made electronically can be viewed by those who have electronic access through the Markings History link on the Civil/Family Menu in E-Services. Markings made by telephone can only be obtained through the clerk's office. If more than one motion is on a single short calendar, the calendar will be listed once on this page. You can see more information on matters appearing on Short Calendars by going to the [Civil/Family Case Look-Up](#) page and [Short Calendars By Juris Number](#) or [By Court Location](#).

Periodic changes to terminology that do not affect the status of the case may be made.

This list does not constitute or replace official notice of scheduled court events.

Disclaimer: For civil and family cases statewide, case information is displayed and is available for inquiry on this website for a period of time, one year to a maximum period of ten years, after the disposition date. To the extent that Connecticut Practice Book Sections 7-10 and 7-11 provide for a shorter period of time, this information will be displayed for the shorter period.

In accordance with the Federal Violence Against Women Act of 2005, cases involving relief from physical abuse (restraining orders), civil protection orders, foreign protective orders, and motions that would be likely to publicly reveal the identity or location of a protected party may not be displayed and may be available only at the courts.

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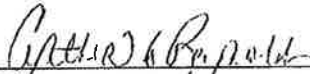
DOCKET NO.: KNL-CV-21-6054418-S : SUPERIOR COURT
 FINANCE OF AMERICA REVERSE LLC : J.D. OF NEW LONDON/
 NORWICH
 VS. : AT NEW LONDON
 THE EAST LYME LAND TRUST INC. ET AL : MAY 18, 2023

OATH OF APPRAISER

STATE OF CONNECTICUT)
) ss: Old Lyme Date: May 18, 2023
 COUNTY OF NEW LONDON)

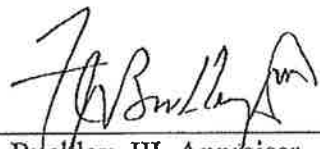
Then and there I administered to Francis Buckley, III of Buckley Appraisal Services, Inc., of 19 Halls Rd, Ste 234, PO Box 305, Old Lyme, Connecticut, the following oath:

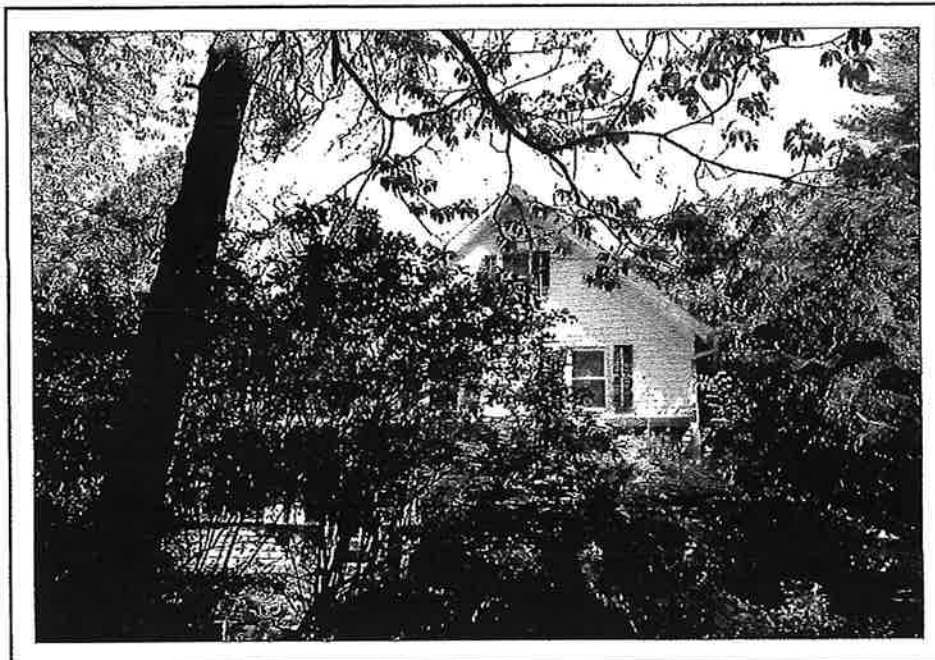
You solemnly swear that you will faithfully discharge, according to law, your duties as appraiser of the property known as 91 Boston Post Road, East Lyme, Connecticut, in accordance with the order of the Court, to the best of your ability, so help you God.


 Notary Public
CYNTHIA A. REYNOLDS
 NOTARY PUBLIC
 MY COMMISSION EXPIRES AUG. 31, 2024

APPRAISAL

The undersigned, appointed to appraise under oath the property in the judgment of foreclosure in the above-entitled case, does hereby certify that, after being duly sworn in accordance with the above oath, I appraised the property on the 18th day of May, 2023, and find its value on that date to be \$285,000 based upon a value of land of \$170,000 and buildings of \$115,000, free and clear of all encumbrances.


 Francis Buckley, III, Appraiser
 CT Res. Appr. Cert. No. RCR.80



APPRAISAL REPORT

OF THE REAL PROPERTY LOCATED AT

91 Boston Post Road
East Lyme, CT 06333

for

Atty. Jeffrey F. Buebendorf, Comm/Sale
P.O. Box 391
Norwich, CT
06360

as of

May 18, 2023

by

Francis J. Buckley, III
PO Box 305, 19 Halls Road, Ste 234
Old Lyme, CT 06371

Buckley Appraisal Services

**Finance of America Reverse, LLC v. East Lyme Land Trust, et al
Exterior-Only Inspection Residential Appraisal Report**

KNL-CV-22-6054418-S
File# 051823fb

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address 91 Boston Post Road	City East Lyme	State CT Zip Code 06333
Borrower Owner: Tytla	Owner of Public Record Tytla, Est. of Peter J.	County New London
Legal Description Vol. 1055, Page 348, East Lyme Land Records		
Assessor's Parcel # 2	Tax Year 2021	R. E. Taxes \$ 3,550
Neighborhood Name Flanders	Map Reference 31.0	Census Tract 7161
Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$ N/A	PUD <input type="checkbox"/> HOA \$ N/A per year <input type="checkbox"/> per month <input type="checkbox"/>
Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)		
Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Committee of Sale / Foreclosure by Sale		
Lender/Client Atty. Jeffrey F. Buebendorf, Comm/Sale Address P.O. Box 391, Norwich, CT 06360		
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of the appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Report data source(s) used, offering price(s), and date(s). Multiple Listing Service (MLS)		

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Percent Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	40.0%						
Build-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%						
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	200 Low	1-2	Multi-Family	5.0%						
Neighborhood Boundaries Northeast by Waterford; south by and including US Rte. #1, Boston Post Road; and west by and including CT Rte. #161, Chesterfield Road.		700 High	250+	Commercial	40.0%						
		350 Pred.	50	Other	15.0%						
Neighborhood Description The neighborhood is in the eastern part of East Lyme, within Flanders. The area is home to the Flanders business district, with dense commercial land use at "Flanders Four Corners". An on/off-ramp of US 1-95 is present, with "other" land use include including Flanders Fire Station, Flanders Elementary School and East Lyme High School.											
Market Conditions (including support for the above conclusions) Market conditions appear stable; although, there are signs that demand continues to outpace supply. Interest rates have risen since 2021, slowing refinance and sales activity. New construction is limited. The estimated marketing time is no more than 3 months.											

Dimensions **Irregular - see the Site Plans** Area **11.36 acres** Shape **Irregular** View **Ave-Good**

Specific Zoning Classification **"CA" and "RU-40"** Zoning Description **Commercial and Rural Residential**

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe

Utilities **Public Other (describe)** **Public Other (describe)** **Off-site Improvements—Type Public Private**

Electricity Water Well Street **Macadam**

Gas None Noted Sanitary Sewer Septic Alley **N/A**

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone FEMA Map # **09011C0477J** FEMA Map Date **08/05/2013**

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

The subject is accessed via heavily trafficked US Rte. #1. The site slopes above grade, becoming rolling in topography. According to the EL Zoning Department, the front half of the site is within a "CA" Commercial zone, while the rear half (with structures) is within an "RU-40" zone. The western boundary fronts Latimer Brook. The EL Tax Assessor cites 11.19 acres of the site as "tillable".

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner

Other (describe) **On-Site Inspection** Data Source(s) for Gross Living Area **Tax Assessor's Records**

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab <input type="checkbox"/> Craw Space <input type="checkbox"/>	FWA <input type="checkbox"/> HWBB <input checked="" type="checkbox"/>	Fireplace(s) # 1	None
# of Stories 2	Full Basement <input type="checkbox"/> Finished <input type="checkbox"/>	Radiant <input type="checkbox"/>	Woodstove(s) # <input type="checkbox"/>	Driveway # of Cars Multi
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> AIL <input type="checkbox"/> S-Det./End Unit	Partial Basement <input type="checkbox"/> Finished <input type="checkbox"/>	Other <input type="checkbox"/>	Patio/Deck <input type="checkbox"/>	Driveway Surface Unpaved
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Wood Shingles	Fuel Oil	Porch <input checked="" type="checkbox"/>	Garage # of Cars 2
Design (Style) Old Style	Roof Surface Asphalt Shingles	Central Air Conditioning <input type="checkbox"/>	Pool <input type="checkbox"/>	Carport # of Cars <input type="checkbox"/>
Year Built 1900	Gutters & Downspouts Aluminum	Individual <input type="checkbox"/>	Fence <input type="checkbox"/>	Attached <input checked="" type="checkbox"/> Detached <input type="checkbox"/>
Effective Age (Yrs) 30	Window Type Double-Hung	Other None Noted	Other <input checked="" type="checkbox"/> Outblnds	Built-in <input type="checkbox"/>
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)				

Finished area above grade contains: **7** Rooms **4** Bedrooms **1.5** Bath(s) **1,795** Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) **Att. 24sf encl. entry porch; att. 364sf enclosed porch; det. 200sf studio; det. 200sf shed**

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.).

Based on an on-site exterior inspection, the dwelling appears to be of an average quality of construction and in fair overall condition, appearing to suffer from physical deterioration/deferred maintenance. The detached outbuildings also appear to be of the same condition, with physical deterioration. The dwelling appeared vacant on the date of appraisal. See the Addenda comments for the appraiser's Extraordinary Assumption.

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No

If Yes, describe **None noted, based on an on-site exterior inspection. See the Additional Comments (Page 3) for the appraiser's Extraordinary Assumption.**

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe

The property is typical in its amount of multi-zoned acreage and in the apparent condition/utility of the dwelling and outbuildings.

Finance of America Reverse, LLC v. East Lyme Land Trust, et al
Exterior-Only Inspection Residential Appraisal Report

KNL-CV-22-6054418-S
 File# 051823fb

There are No comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ N/A to \$ N/A.
 There are 2 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 249,900 to \$ 259,900.

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
91 Boston Post Road Address East Lyme, CT 06333	11 Mill Road East Lyme, CT 06333	4 Silver Falls Road East Lyme, CT 06333	41 Mill Road East Lyme, CT 06333				
Proximity to Subject	0.90 miles W	3.15 miles N	0.93 miles W				
Sale Price	\$ 259,900	\$ 210,000	\$ 249,900				
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft. \$ 225.61 sq. ft.	\$ 136.19 sq. ft.	\$ 208.95 sq. ft.				
Data Source(s)	CT MLS #170523917	CT MLS #170512074	CT MLS #170488050				
Verification Source(s)	Tax Assessor's Records	Tax Assessor's Records	Tax Assessor's Records				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing Concessions		Contr:09/19/22 DoM: 3		Contr:08/24/22 DoM: 29		Contr:6/22/22 DoM: 41	
Date of Sale/Time		10/28/2022		10/21/2022		06/23/2022	
Location	Fair-Average	Average	-20,000	Fair-Average		Average	-20,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11.36 acres	0.53 acre	+54,200	0.91 acre	+52,300	0.20 acre	+55,800
View	Ave-Good	Average	+5,000	Average	+5,000	Average	+5,000
Design (Style)	Old Style/Ave.	Old Style/Ave.		Old Style/Ave.		Old Style/Ave.	
Quality of Construction	Average	Average		Average		Average	
Actual Age	123	133		132		123	
Condition	Fair	Average	-25,000	Fair		Average	-25,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	+5,000	Total Bdrms. Baths	+10,000
Room Count	7 4 1.5	7 4 1.5		7 3 1	+2,000	5 2 1	+2,000
Gross Living Area	1,795 sq. ft.	1,152 sq. ft.	+16,100	1,542 sq. ft.	+6,300	1,196 sq. ft.	+15,000
Basement & Finished Rooms Below Grade	Part. Basement Unfinished	Part. Basement Unfinished		Part. Basement Unfinished		Part. Basement Unfinished	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	HW / No AC	ELBB / No AC		Steam / No AC		ELBB / No AC	
Energy Efficient Items	None Noted	None Noted		None Noted		None Noted	
Garage/Carport	2 Car Detached	3 Car Detached	-2,000	No Garage	+4,000	1 Car Detached	+2,000
Porch/Patio/Deck	388sf EPs	438sf WdDk		488sf EP		None Noted	+5,800
Fireplace(s)	1 Fireplace	No Fireplace	+2,000	No Fireplace	+2,000	No Fireplace	+2,000
Kitchen/Xtra's	Dated Kitchen	Ave. Kitchen	-10,000	Dated Kitchen		Ave. Kitchen	-10,000
Pool/Outbuildings	Shed/Studio	None Noted	+2,000	Shed	+1,000	Shed	+1,000
Net Adjustment (Total)		[X] + [] - \$ 22,300		[X] + [] - \$ 77,600		[X] + [] - \$ 43,600	
Adjusted Sale Price of Comparables		Net Adj. 8.6% Gross Adj. 52.4% \$ 282,200		Net Adj. 37.0% Gross Adj. 37.0% \$ 287,600		Net Adj. 17.4% Gross Adj. 61.5% \$ 293,500	

I did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS; Land Records

My research did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MLS; Land Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer	11/03/2020	N/A	03/23/2020	N/A
Price of Prior Sale/Transfer	Estate	N/A	Estate	N/A
Data Source(s)	MLS; Land Records	MLS; Land Records	MLS; Land Records	MLS; Land Records
Effective Date of Data Source(s)	05/18/2023	05/18/2023	05/18/2023	05/18/2023

Analysis of prior sale or transfer history of the subject property and comparable sales Prior sales/transfers of the Comparable Sales appear to have occurred more than one (1) year ago. The subject appears to have gone into the Estate of Peter Tytla, with his death on November 3, 2020. This was recorded on April 30, 2021. Sale No. 2 appears to have gone into the Estate of Linda Dvorak on/or about March 23, 2020.

Summary of Sales Comparison Approach Equal reliance is placed on the Sales. Sales No. 1 and 3, both within a "CA" zone, are superior in "location" as they are subjected to far less traffic, as the subject is located at the end of an off-ramp from I-95. Sale No. 2, within an "RU-40" zone, receives no adjustment as this Sale is much further from public schools and shopping. Site acreage adjustments are based on \$5,000/acre. Gross Living Area adjustments are based on \$25.00/sq. ft. "Condition" adjustments are based on data from the Multiple Listing Service (MLS), including a review of all interior photographs.

Indicated Value by Sales Comparison Approach \$285,000

Indicated Value by: Sales Comparison Approach \$ 285,000 Cost Approach (if developed) \$ N/A Income Approach (if developed) \$ N/A

As the subject dwelling is 123 years of age and was not physically inspected, the Cost Approach is deemed an inapplicable method of valuation. The Income Approach is not processed due to a lack of comparable rental data and the lack of an inspection. Sole reliance is placed on the Sales Comparison Approach as it best reflects the attitudes of market participants.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$285,000, as of May 18, 2023, which is the date of inspection and the effective date of this appraisal.

The appraiser's signature is computer generated and password protected. This appraisal was made in conformance with the Appraiser Independence Requirements (AIR).

INTENDED USER:
 The intended user of this appraisal report is the client. The intended use is to evaluate the property that is the subject of this appraisal for a court ordered Foreclosure by Sale action, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal form, and definition of market value. No additional intended users, with the exception of the State of Connecticut Superior Court, are identified by the appraiser.

EXTRAORDINARY ASSUMPTION:
 As the appraiser did not physically inspect the entire site and interior of the dwelling/outbuildings, this appraisal must be made with the extraordinary assumption that there are no adverse site issues; curable functional obsolescence; or significant deferred maintenance/physical deterioration present that the appraiser was not made aware of or could not see. In the event evidence is ever presented to the contrary, the appraiser reserves the right to review and revise the findings of this report, including the final opinion of value. The use of this extraordinary assumption might have affected the results of this report.

NOTE:
 The Sales represent the most recent, proximate and comparable to the subject identified by the appraiser. The appraiser researched back one (1) year in time. Due to the unique nature of subject property, larger than typical adjustments have been applied to the Sales for such characteristics as land area and the apparent physical "condition" of the dwelling. This has no adverse effect on the final value estimate.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The Site Value is based on in-house land sales data; data from the Tax Assessor's office; and data from the Multiple Listing Service (MLS). The Site Value is based at a rate of \$15,000/acre (rounded).

ESTIMATED	REPRODUCTION OR	REPLACEMENT COST NEW	OPINION OF SITE VALUE	Value
			Dwelling	1,795 Sq. Ft. @ \$ = \$ 0
			BSMT	Sq. Ft. @ \$ = \$ 0
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
As the subject dwelling is 123 years of age and was not physically inspected the Cost Approach is deemed an inapplicable method of valuation.			Garage/Carport	Sq. Ft. @ \$ = \$
			Total Estimate of Cost-New = \$ 0
			Less Physical = \$
			Less Functional = \$
			Less External = \$
			Depreciation	= \$(0)
			Depreciated Cost of Improvements	= \$ 0
			"As-Is" Value of Site Improvements	= \$
Estimated Remaining Economic Life (HUD and VA only) 30 Years			Indicated Value By Cost Approach	= \$ N/A

INCOME APPROACH TO VALUE (not required by Fannie Mae)
 Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
 Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)
 Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.
 Legal name of project
 Total number of phases Total number of units Total number of units sold
 Total number of units rented Total number of units for sale Data Source(s)
 Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion
 Does the project contain any multi-dwelling units? Yes No Data Source(s)
 Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
 Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.
 Describe common elements and recreational facilities

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.


24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Francis J. Buckley, III
 Company Name Buckley Appraisal Services
 Company Address PO Box 305, 19 Halls Road, Ste 234
Old Lyme, CT 06371
 Telephone Number 860-739-3060
 Email Address fbiii@buckleyappraisal.com
 Date of Signature and Report May 18, 2023
 Effective Date of Appraisal May 18, 2023
 State Certification # RCR 0000080
 or State License # _____
 or Other (describe) _____ State # _____
 State CT
 Expiration Date of Certification or License 04/30/2024
 ADDRESS OF PROPERTY APPRAISED
91 Boston Post Road
East Lyme, CT 06333
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 285,000
 LENDER/CLIENT
 Name _____
 Company Name Atty. Jeffrey F. Buchendorf, Comm/Sale
 Company Address P.O. Box 391
Norwich, CT 06360
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Borrower or Owner **Owner: Tylla**
Property Address **91 Boston Post Road**
City **Bast Lyme** County **New London** State **CT** Zip Code **06333**
Lender or Client **Atty. Jeffrey F. Buebendorf, Comm/Sale**

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three (3) year period immediately preceding acceptance of this assignment.

PURPOSE OF THE APPRAISAL:

At the request of the client, Attorney Jeffrey Flint Buebendorf, Committee of Sale, the purpose of the appraisal is to estimate the market (100%) value of subject property, in fee simple ownership, under market conditions existing as of May 18, 2023, the date of the on-site exterior inspection of the property. It is our understanding this appraisal report is to be utilized by the client solely in conjunction with a court ordered Foreclosure by Sale action.

DEFINITION OF MARKET VALUE:

According to *The Dictionary of Real Estate Appraisal* (American Institute of Real Estate Appraisers) market value is defined as "the most probable price in cash, terms equivalent to cash, or in other precisely revealed terms, for which the appraised property will sell in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeable, and for self-interest, and assuming that neither is under undue stress."

SITE DATA:

The on-site septic system appears to be in working order. While the site areas of the septic tank and leach field were not physically inspected, there is no evidence of seepage. Further, on-site septic systems are common to the neighborhood and municipality and their presence has no adverse effect on appeal or marketability.

IMPROVEMENT DATA:

It is important to note that the appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold, asbestos and/or lead paint may be present in areas the appraiser cannot see. A professional home inspection or environmental inspection is recommended.

See the *Additional Comments* (Page 3) for the appraiser's *Extraordinary Assumption*.

SALES COMPARISON APPROACH:

NOTE: Any "condition" of "Quality of Construction" ratings for the Comparable Sales are based on data from the Tax Assessor's records, as well as information within the Sales' respective listings in the Multiple Listing Service (MLS). The appraiser looks for information regarding the condition, quality of materials and data regarding renovation/remodeling. Further, the appraiser has not only reviewed the listings, but has looked at all photographs (interior/exterior) within each listing. After review of the aforementioned, the appraiser's ratings are applied.

The appraiser cannot be held responsible, nor possibly explain, how/why another appraiser or person might arrive at a different rating conclusion for any of the Comparable Sales within this report. This can also be said for any municipal calculations of the subject and/or Comparable Sales' Gross Living Area and/or finished rooms below grade, i.e. Finished Basement Area.

This appraiser can only base his findings on the data that is available for him to review. If there is a discrepancy between data within the Multiple Listing Service (MLS) and the municipal tax/property card, the appraiser can only try to determine which data is most accurate, to the best of his ability. This is based on over 38 years of performing residential real estate appraisals, which includes the reviewing of MLS data and municipal tax/property cards.

PHOTOGRAPH ADDENDUM

Borrower or Owner **Owner: Tytla**
Property Address **91 Boston Post Road**
City **East Lyme** County **New London** State **CT** Zip Code **06333**
Client **Atty. Jeffrey F. Buebendorf, Comm/Sale**



Subject Property



Eastern Exterior



Rear of Dwelling



Garage



Shed



Studio

PHOTOGRAPH ADDENDUM

Borrower or Owner **Owner: Tytla**
Property Address **91 Boston Post Road**
City **East Lyme** County **New London** State **CT** Zip Code **06333**
Client **Atty. Jeffrey F. Buebendorf, Comm/Sale**



View from Area of Structures Looking West



Driveway



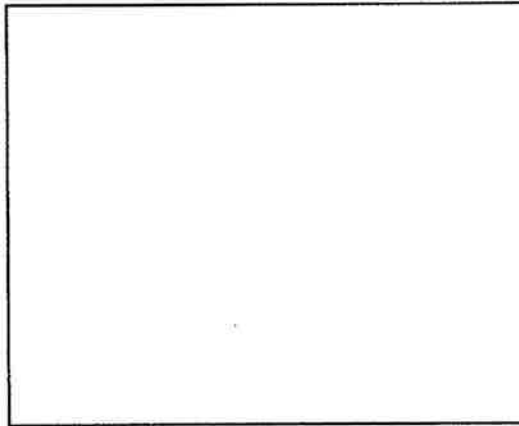
View Looking West to Latimer Brook



Entrance to Subject Property



View along Boston Post Road Looking East



PHOTOGRAPH ADDENDUM

Borrower or Owner **Owner: Tylla**
Property Address **91 Boston Post Road**
City **East Lyme** County **New London** State **CT** Zip Code **06333**
Client **Atty. Jeffrey F. Buebendorf, Comm/Sale**



COMPARABLE #1

11 Mill Road
East Lyme, CT 06333

Price \$259,900
Price/SF 225.61
Date 10/28/2022
Age 133
Room Count 7-4-1.5
Living Area 1,152
Value Indication \$282,200



COMPARABLE #2

4 Silver Falls Road
East Lyme, CT 06333

Price \$210,000
Price/SF 136.19
Date 10/21/2022
Age 132
Room Count 7-3-1
Living Area 1,542
Value Indication \$287,600



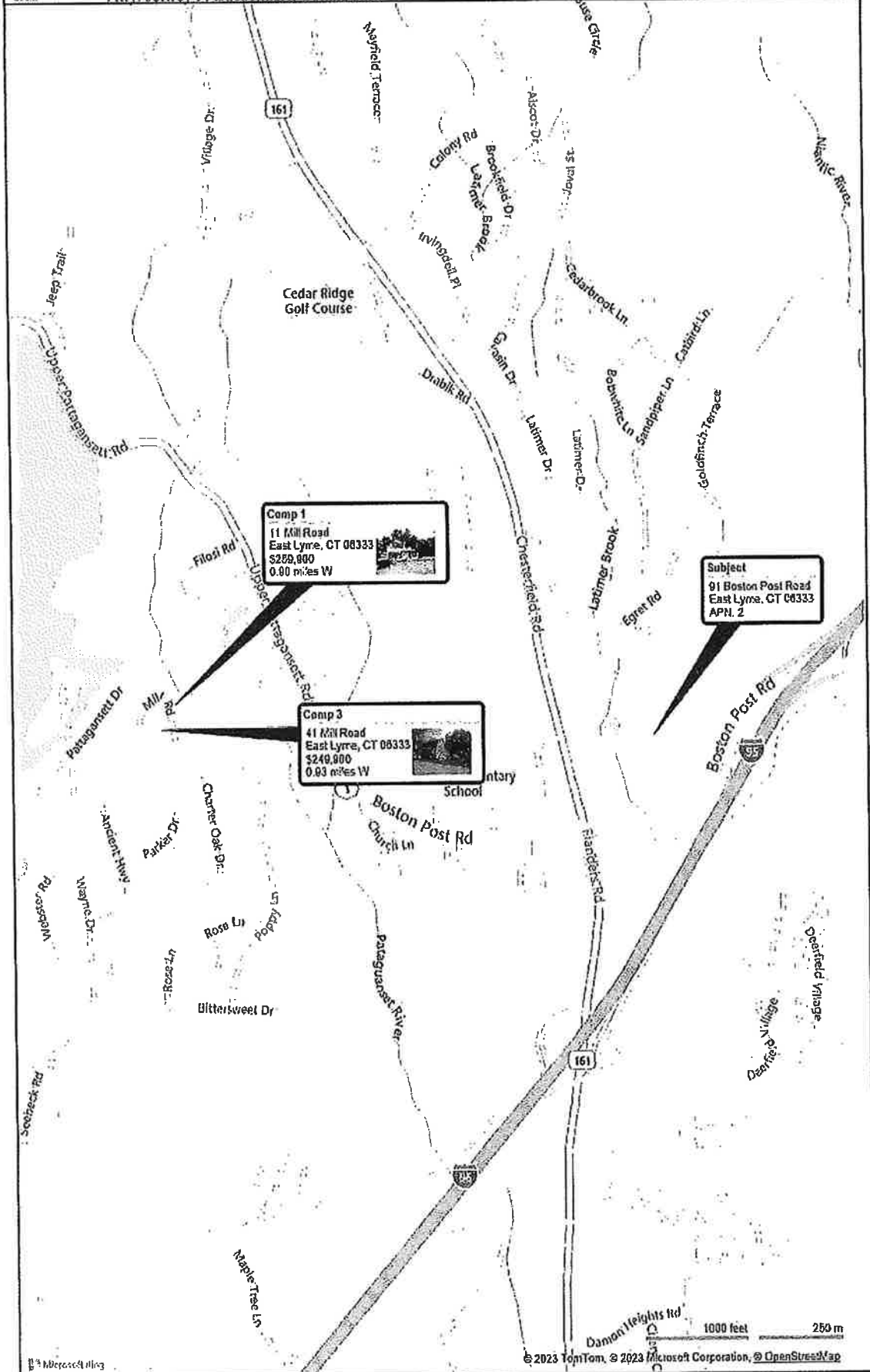
COMPARABLE #3

41 Mill Road
East Lyme, CT 06333

Price \$249,900
Price/SF 208.95
Date 06/23/2022
Age 123
Room Count 5-2-1
Living Area 1,196
Value Indication \$293,500

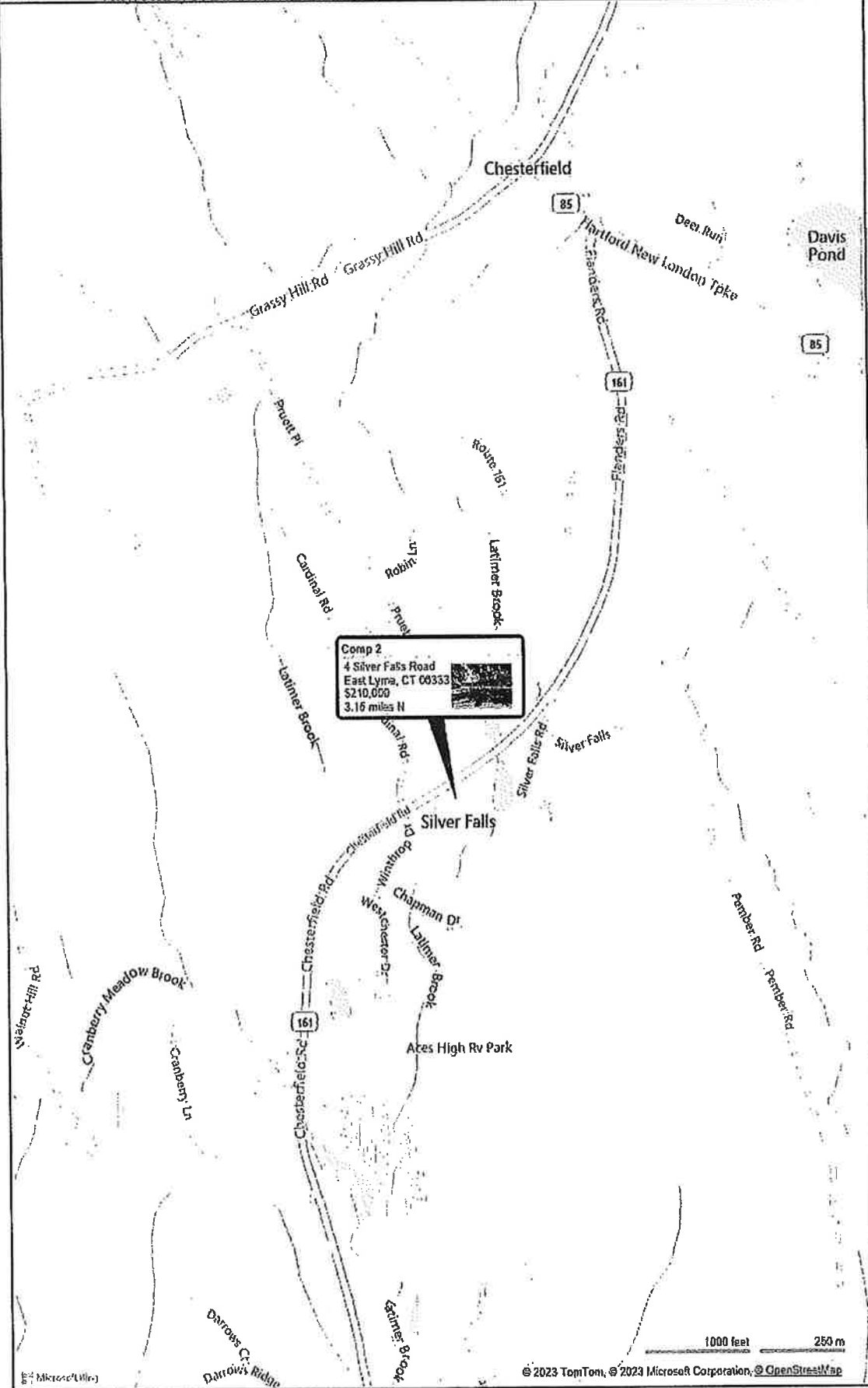
Location Map

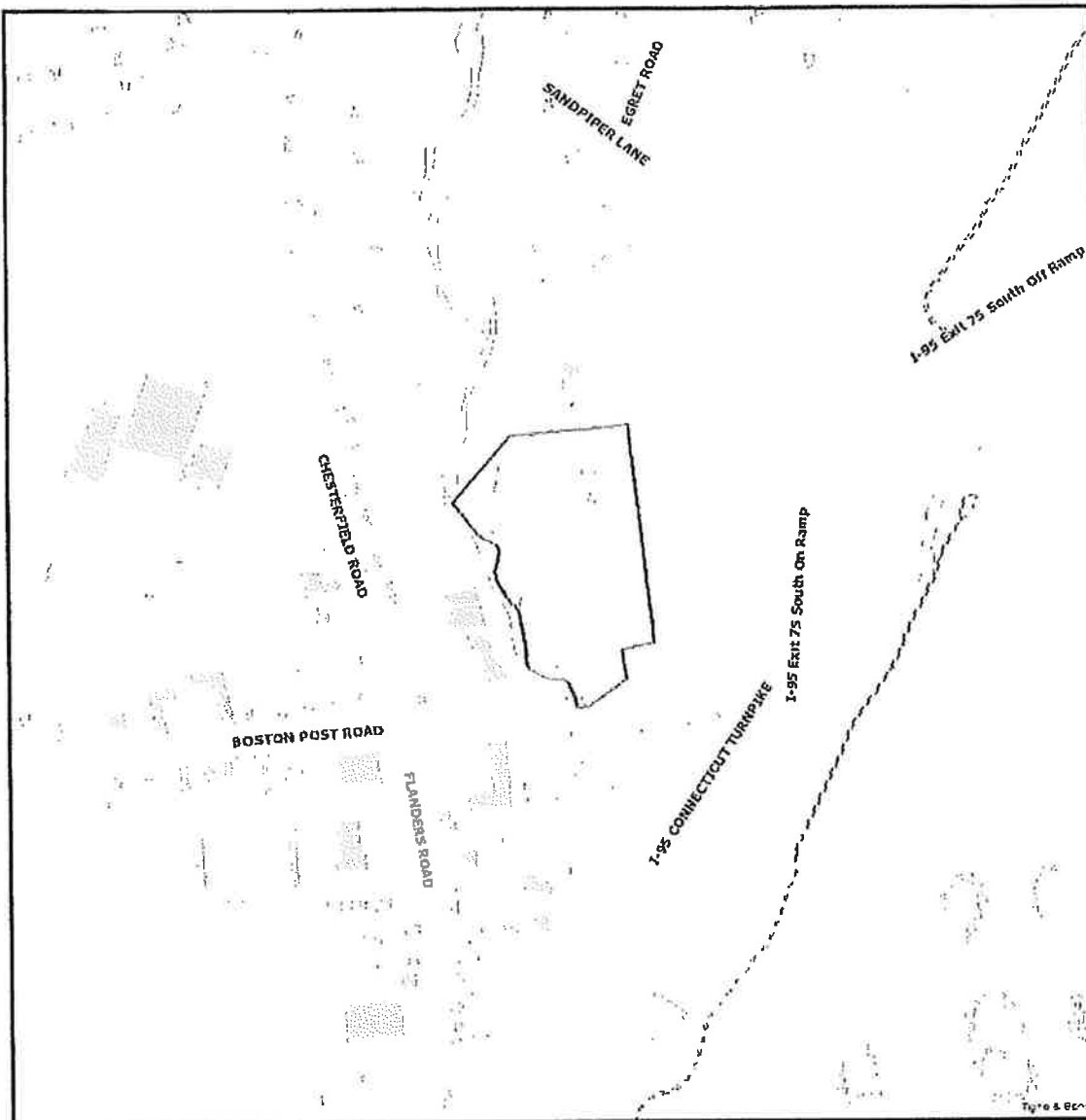
Borrower or Owner **Owner: Tytla**
Property Address **91 Boston Post Road**
City **East Lyme** County **New London** State **CT** Zip Code **06333**
Client **Atty. Jeffrey F. Buebendorf, Comm/Sale**



General Map 1

Borrower or Owner	Owner: Tyla		
Property Address	91 Boston Post Road		
City	East Lyme	County	New London
		State	CT
		Zip Code	06333
Client	Atty. Jeffrey F. Buehendorf, Comm/Sale		





91 Boston Post Road

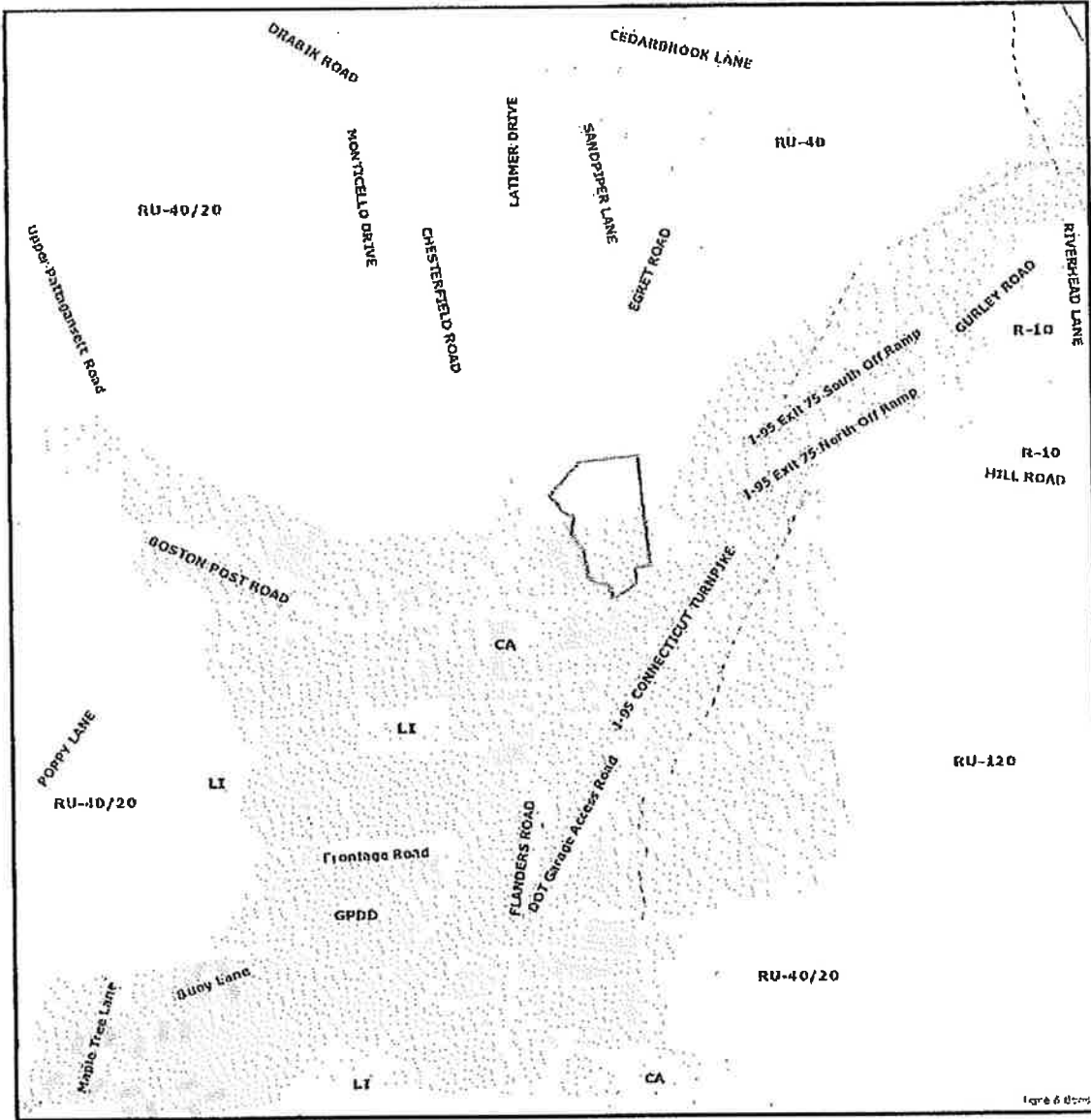
5/16/2023 5:16:02 PM

Scale: 1"=500'

Scale is approximate

The information depicted on this map is for planning purposes only.
It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis.





Zoning Overlay Map

5/16/2023 5:18:14 PM

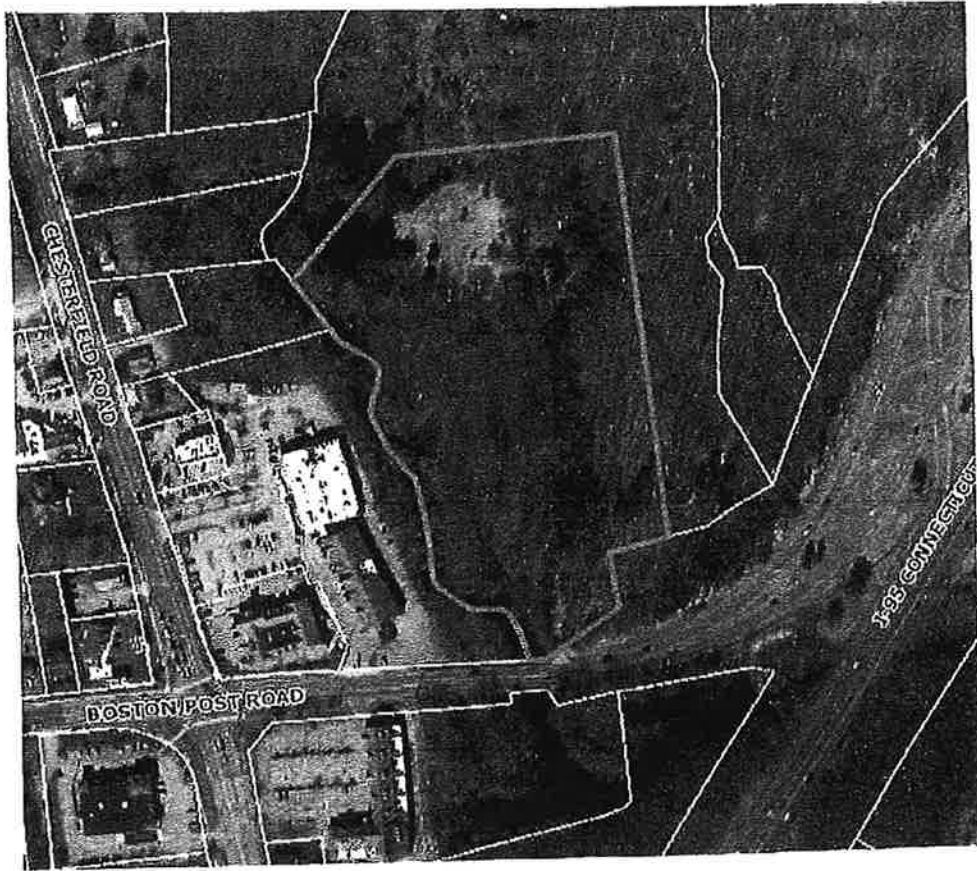
Scale: 1"=1000'

Scale is approximate

The information depicted on this map is for planning purposes only.
It is not adequate for legal boundary definition, regulatory
interpretation, or parcel-level analysis.



SITE PLAN

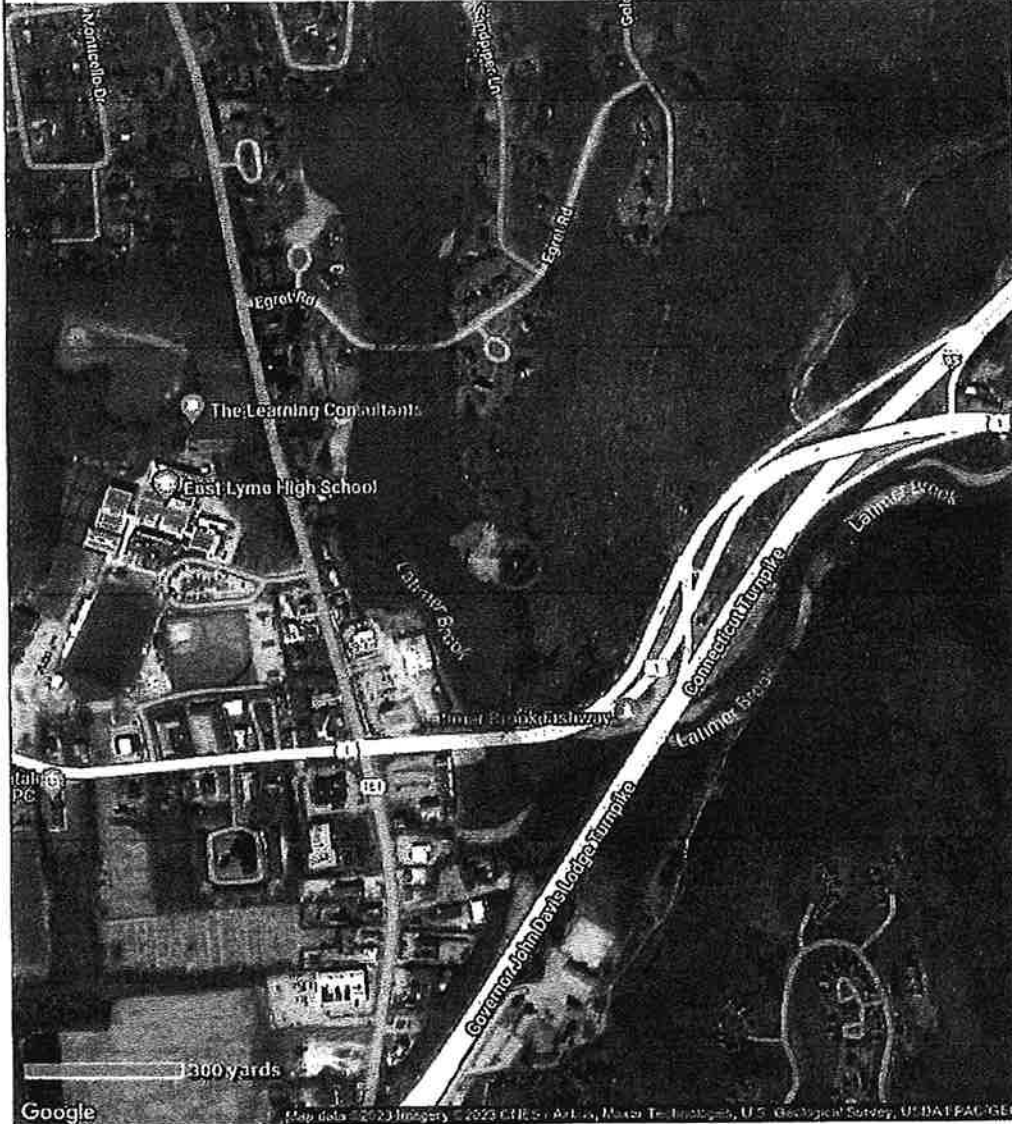


Budley Appraisal Services, Inc.

InterFlood

by a la mode

Prepared for: Buckley Appraisal Services, Inc.
91 Boston Post Rd
East Lyme, CT 06333-1741



Google







Map data © 2023 Imagery © 2023 CMEC + Airbus, Maxar Technologies, U.S. Geological Survey, UTM DA1 PAC16EO

Powered by GeoLogic®

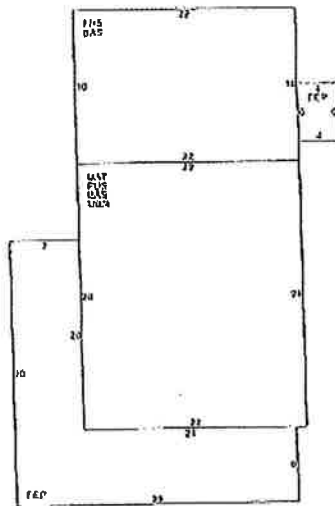
MAP DATA

FEMA Special Flood Hazard Area: No
Map Number: 09011C0477J
Zone: X
Map Date: August 05, 2013
FIPS: 00011

MAP LEGEND

- | | |
|--|---|
|  Areas Inundated by 500-year flooding |  Protected Areas |
|  Areas inundated by 100-year flooding |  Floodway |
|  Velocity Hazard |  Subject Area |

BUILDING SKETCH



LEGAL DESCRIPTION

VOL: 1055 PG# 348
INST: 00001450
Geraghty & Donisio, LLC
Attorneys at law
PO Box 231
New London, CT 06320

RETURN TO:

CERTIFICATE RELEASING STATE OF CONNECTICUT
LIENS (NON-TAXABLE ESTATES) COURT OF PROBATE
FC-258 REV. 4/18

NOTE: File with the town clerk in the town where the real property is situated.

COURT OF PROBATE, Hantle Regional Probate Court DISTRICT NO. PDJ2	
ESTATE OF Peter J. Tylla AKA Peter Tylla, AKA Peter Thomas Tylla	DATE OF DEATH November 3, 2020
PROPERTY ADDRESS 91 Boston Post Road, East Lyme, CT 06333	
MORE PARTICULARLY DESCRIBED AS: VOLUME/PAGE 736/599 OF THE East Lyme LAND RECORDS	

This is to certify that satisfactory evidence has been presented to this court that no Connecticut estate tax will be due and the statutory probate fee for the above-referenced estate has been paid in full.

The court releases the following liens with respect to the decedent's interest in each piece of real property listed above:

1. Lien for estate tax due the State of Connecticut in accordance with C.G.S. section 12-398 (e); and
2. Lien for statutory probate fees due the State of Connecticut

Dated on March 25, 2021.

Jeffrey A. McNamee
Jeffrey A. McNamee, Judge

Certified True Copy



Robert M. Baker
Robert M. Baker, Judge/Clerk

FOR COURT USE ONLY	
Sent to: <i>Johnnie McNamee</i>	Date sent: <i>4/14/2021</i>

CERTIFICATE RELEASING LIENS (NON-TAXABLE ESTATES)

RECEIVED FOR RECORD
Apr 30, 2021 11:38:51A
Korut #1116-01160
TOWN CLERK FC-258
EAST LYME, CT

LEGAL DESCRIPTION

LOT 730 OF 1000

131

QUITCLAIM DEED

TO ALL PARTIES TO WHOM THESE PRESENTS SHALL COME, OR COME:

KNOW YE, THAT ABRAHAM E. TYLLA, of the County of Essex, Commonwealth of Massachusetts, for the consideration of the sum of One Hundred and Fifty Dollars (\$150.00) to him in hand paid by PHILIP TYLLA, of the County of Essex, Commonwealth of Massachusetts, the receipt of which is hereby acknowledged, do hereby certify that he has sold, conveyed, aliened, released, quitclaimed, released and discharged, and do hereby warrant and defend unto the said PHILIP TYLLA, his heirs and assigns forever, all the right, title, interest, claim and demand of every kind and nature which he or they may have or claim in or to the above described parcel of land situated in the Town of North Andover, County of Essex, Commonwealth of Massachusetts, including and with the said SCHEDULE A thereon.

TO HAVE AND TO HOLD the premises, with the appurtenances thereto in full and lawful right unto the said PHILIP TYLLA, his heirs and assigns forever, together with the obligation hereunto by him, his heirs and assigns, lawfully made, to the said PHILIP TYLLA, his heirs and assigns forever, to the full and lawful use, pleasure and enjoyment of the said PHILIP TYLLA, his heirs and assigns forever.

IN WITNESS WHEREOF, the said ABRAHAM E. TYLLA has hereunto set his hand and seal the day and date first above written.

Notary Public for the State of Massachusetts
in and for the County of Essex
Timothy W. Conaway
Timothy W. Conaway

Abraham E. Tylla
Abraham E. Tylla

STATE OF MASSACHUSETTS
COUNTY OF NEW HAMPSHIRE

NO. 22-6054418-S
Philip Tylla
PHILIP TYLLA

Personally appeared ABRAHAM E. TYLLA, Agent and Signer of the foregoing instrument, and acknowledged the contents hereof to be true and correct.

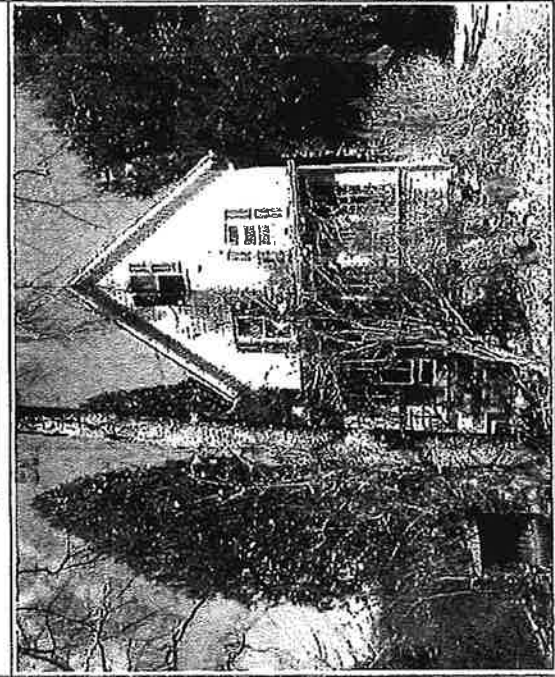
Timothy W. Conaway
Timothy W. Conaway
Notary Public for the State of Massachusetts

Property Location: 91 BOSTON POST RD
Map ID: 31.01.21.1
Account #: 007148
Bldg Name: Sec # 1 of 1
Caro # 1 of 1
State Use: 1010
Print Date: 7/11/2022 1:15:13 PM

CURRENT OWNER		TOPO		UTILITIES		STRT/ROAD		LOCATION		CURRENT ASSESSMENT	
1 Level	2 Above Street	3 Subsp	4 Well	5 Septic	6 Paved	7 Suburban	8 Code	9 Assessed	10 Assessed	11 Code	12 Assessed
TYTLA PETER J EST								88,100	48,370	1-1	177,950
13 ENID LN								163,200	114,240	1-3	55,860
EAST LYME CT								9,500	6,650	1-4	82,320
								42,600	8,690	6-1	5,250
VISION											
DEED NOTES											
PC 258											
PETER DECD 1/21/2021											
PC 251 FIDUCIARY											
VIP 989544 & 989547 EASEMENT DR6-142 FOR											
BEN OF 89 BPOST											
OTHER ASSESSMENTS											
This signature screenshot was generated by a Data Collector or Appraiser											
APPRaised VALUE SUMMARY											
Appraised Bldg. Value (Care)											
Appraised XT (B) Value (Bldg)											
Appraised Ot (B) Value (Bldg)											
Appraised Land Value (Bldg)											
Special Land Value											
Total Appraised Parcel Value											
Valuation Method											
Total Appraised Parcel Value 284,400											
BUILDING PERMIT RECORD											
Permit ID	Issue Date	Type	Description	Amount	Insp Date	% Comp	Date Comp	Comments			
B160817-4	09-10-2018	RS	Residential	23,440	10-01-2018	100	10-01-2018	SOLAR PANELS 11,320KW			
LAND LINE VALUATION SECTION											
B Use Code	Description	Zone	LA	Land Type	Land Units	Unit Price	Size Adj	Site Inclin	Concl.	Nbrhd. Adj	Land Value
1010	Single Fam 1/4-01	CA			7,500 SF	14.18	1.00000	1	1.00	0.650	65,100
7-30	TILLABLE C	CA			11,190 AC	6,500	1.00000	1	0.90	0.650	42,600
Total Care Land Units 11,322 AC Parcel (Local Land Area) 11,322											
Total Land Value 111,700											

Property Location: 91 BOSTON POST RD Account # 007048 Map ID 31.07211 Bldg # 1
 Vision ID 6980 CONSTRUCTION DETAIL (CONTINUED) Card # 1 of 1
 Bldg Name: Sec # 1 of 1 State Use: 2010 Print Date: 7/11/2022 11:54:13 PM

Element	CD	Description	Element	CD	Description
Style:	06	Conventional			
Model:	01	Residential			
Grade:	03	Average			
Stories:	2	2 Stories			
Occupancy:	1	Clapboard			
Exterior Wall 1:	11	Wood Shingle			
Exterior Wall 2:	14	Gable/Hip			
Roof Structure:	03	Asph/F Gls/Cmp			
Roof Cover:	03	Plestered			
Interior Wall 1:	05	Drywall/Sheet			
Interior Wall 2:	09	Finish/Soft Wood			
Interior Flr 1:	12	Hardwood			
Interior Flr 2:	02	Hot Water			
Heat Fuel:	05	None			
AC Type:	01	None			
Total Bedrooms:	04	4 Bedrooms			
Total Baths:	1	1			
Total Half Baths:	1	1			
Total Xtra Floors:	07	7 Rooms			
Total Rooms:	02	Average			
Bath Style:	02	Average			
Kitchen Style:	02	Average			



Element	CD	Description	Element	CD	Description
Year Built	1900	1900			
Effective Year Built	1989	1989			
Depreciation Code	AV	AV			
Remodel Rating	32	32			
Year Remodeled	0	0			
Depreciation %	0	0			
Functional Obseal	0	0			
External Obseal	1	1			
Trend Factor					
Condition					
Complien %					
Percent Good	BB	BB			
RCNLD	181,200	181,200			
Dep % Ovr					
Dep Ovr Comment					
Misc Imp Ovr Comment					
Misc Imp Ovr Comment					
Cost to Cure Ovr					
Cost to Cure Ovr Comment					
Cost to Cure Ovr Comment					

OB - OUTBUILDING & YARD ITEMS(L) XP - BUILDING EXTRA FEATURES(B)										
Costs	Description	Unit	Units	Unit Price	Yr. Bilt	Cond.	% Gd	Grade	Grade Adj.	Appx. Value
FOR1	GARAGE-AVE	L	360	25.00	1968		60		0.00	5,600
SHD2	W/LIGHTS ET	L	200	14.00	2000		50		0.00	1,400
SHD2	W/LIGHTS ET	L	200	14.00	2000		90		0.00	2,800
FPF3	2 STORY CHI	B	1	3000.00	1984		98		0.00	2,000

BUILDING SUB-AREA SUMMARY SECTION									
Code	Description	Living Area	Floor Area	Eff Area	Units Cost	Upgrade Value			
BAS	First Floor	968	968	968	104.78	100,846			
PEP	Porch, Enclosed, Finished	0	0	0	73.03	28,337			
FHS	Half Story, Finished	211	352	352	62.45	21,962			
FUS	Upper Story, Finished	616	616	616	104.78	64,175			
UAT	Attic, Unfinished	0	0	0	10.48	6,459			
UBM	Basement, Unfinished	0	0	0	20.80	12,814			
TL Gross Liv/Lease Area		1,795	3,556	2,252		234,613			

QUALIFICATIONS OF THE APPRAISER

Francis J. Buckley, III
Buckley Appraisal Services, Inc.
PO Box 305, 19 Halls Road, Ste 234
Old Lyme, Connecticut 06371
Phone: (860) 739-3060
managerf@buckleyappraisal.com

Connecticut Certified General Appraiser Certification No. RCR.80

Appointments

Governor's Small Business Advisory Council

- January 3, 1996 - January, 1999

Educational Background and Training

- B.A. History, Providence College, 1982

Mandatory Continuing Education

- National USPAP Course Update, April 2020
- Connecticut Appraisal Law - Update, March 2020

Special Education

American Institute of Real Estate Appraisers

- Real Estate Appraisal Principles (Exam #1A-1/8-1)
- Residential Valuation (Exam #8-2)

Appraisal Institute

- Standards of Professional Practice - Part A & B, Farmington, CT - March 1994
- Standards of Professional Practice Part C, Trumbull, CT April 1999
- Business Practices and Ethics - Berlin, CT - September 2010

University of Connecticut Continuing Education Program

- Real Estate Appraisal I, Principles of Residential Valuation
- Real Estate Principles and Practices

Seminars Attended

Appraisal Institute

- Understanding Limited Appraisals & Appraisal Reporting Options
- Residential Property Construction & Inspection
- How to Appraise FHA Property
- Valuation of Historic Houses - March 2000
- Evaluating Residential Construction - February 2004
- Professional's Guide to the Uniform Residential Appraisal Report - June 2005
- CT Real Estate Appraisal Law Update January 2006
- Appraising the Tough Ones - October 2006
- Analyzing Properties in Distressed Real Estate Markets - December 2008
- Appraisal Challenges: Declining Markets & Sales Concessions - March 2009

Buckley Appraisal Services, Inc.

Page 2 – Qualifications of Francis J. Buckley, III

Seminars (continued)

- The New Residential Market Conditions Form (P.M.) March 2009
- Regulatory Update: 2009 Issues and Answers – May 2009
- Business Practices and Ethics – October 2010
- Residential Appraisal Update: Staying Competent in a New Decade – February 2011
- The Uniform Appraisal Dataset from Fannie Mae and Freddie Mac – August 2011

International Association of Assessing Officers

- Golf and Golf Courses – A look at the Ad Valorem Appraisal – March 1999

American Institute of Real Estate Appraisers

- Commercial Construction Overview
- Real Estate Development, Harvard University, Graduate School of Design
- Use of the Residential Cost Handbook, Marshall & Swift

Connecticut Real Estate Academy

- Environmental Issues in Real Estate Practice – April 2014
- Identity Theft in Real Estate and Appraisal – April 2014

McKissock, LP

- Appraisal Trends – March 2006
- Disclosures & Disclaimers – March 2006
- Mortgage Fraud – Protect Yourself! -April 2014
- Strange but True: Appraising Complex Residential Properties – March 2016
- Environmental Issues for Appraisers – April 2016
- The Nuts and Bolts of Green Building for Appraisers – April 2016
- Know the Code: Your Guide to the Code of Ethics – January 2017
- Intro. To Legal Descriptions – March 2018
- Managing Appraiser Liability – March 2018; April 2020
- That's a Violation – March 2018; April 2020
- Divorce & Estate Appraisals – March 2018; April 2020
- Intro. To Expert Witness Testimony for Appraisers – March 2018; April 2020

The Dares Institute

- The Mortgage Industry Today – March 2008
- Unique & High-Value Property Trends – March 2008
- Current Issues in Real Estate – March 2008
- National USPAP Update – February 2010
- Short Sales in Connecticut – March 2010
- Unlocking the Value of Raw Land – March 2014
- The Evolution of Short Sales – March 2014
- Connecticut Foreclosures – A Legislation Update – October 2015

Major Clients

Appraisals have been completed for various financial institutions including savings banks, credit unions, federal savings and loan associations, and mortgage companies. Other clients include various attorneys and municipalities.

Buckley Appraisal Services, Inc.

Page 3 – Qualifications of Francis J. Buckley, III

Professional Experience

- Vice President Buckley Appraisal Services, Inc., 1992 - Present
- Independent Fee Appraiser – Buckley Appraisal Services, Inc., June 1985 – 1988
- Legislative Aide, Office of the Secretary of State, Providence, RI
January 1983 – January 1985

Special Assignments

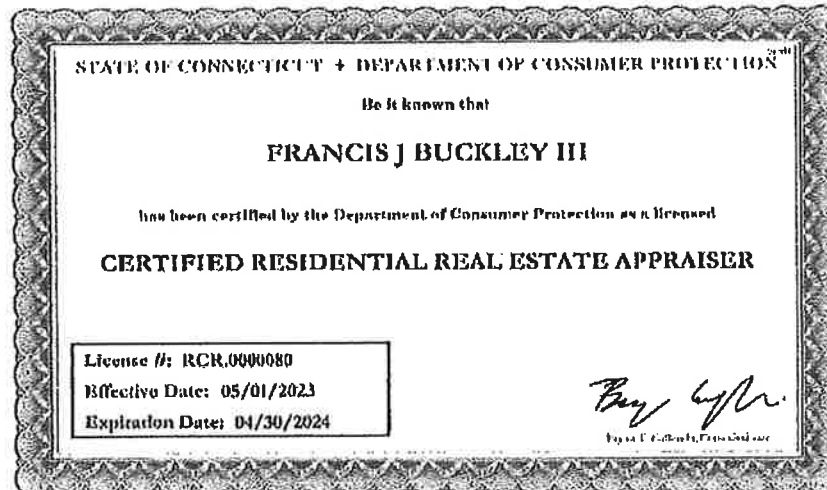
Participation in condominium feasibility studies, appraisals for probate court, and condemnation appraisals.

Memberships and Other Activities

- American Society of Appraisers
- Appraisal Institute – 1985-2015
- Chairman – East Lyme Economic Development Commission, July 1987 – May 1990
- Member – East Lyme Economic Development Commission, January 1987 – May 1990
- Member – Southeastern Connecticut Chamber of Commerce
- National Trust for Historic Preservation
- Connecticut Trust for Historic Preservation

Court Experience

Qualified and testified as an expert witness in the Superior Court of the State of Connecticut and United States Federal Bankruptcy Court.



Buckley Appraisal Services, Inc.



McCalla Raymer Leibert Pierce, LLC

50 Weston Street
Hartford, CT 06120
T. (770) 643-7200
OFFICE HOURS: 8:30AM-5:00PM
www.mccalla.com

ALABAMA	NEVADA
CALIFORNIA	NEW JERSEY
CONNECTICUT	NEW YORK
FLORIDA	OHIO
GEORGIA	OREGON
ILLINOIS	TEXAS
KENTUCKY	WASHINGTON
MISSISSIPPI	

June 9, 2023

SENT VIA EMAIL TO:

Carey Brown
cbrown@geraghtybonnano.com

Re: Finance of America Reverse LLC vs. The East Lyme Land Trust Inc., et al.
Loan No.: 1094983
Property: 91 Boston Post Road, East Lyme, CT 06333

Dear Carey Brown:

This office has received your request to provide you with the amounts necessary to pay off the judgment debt entered by the Superior Court on December 21, 2022 ("redemption" figure).

As of June 9, 2023 the following amounts have been awarded by the Superior Court:

Judgment Debt Granted/Modified by the Court	\$278,228.01
Post Judgment Interest (variable per diem)	\$15,547.68
Marshal Fee	\$519.84
Post Judgment City Taxes 07/21/2022	\$2,121.17
Writ Fee	\$148.00
Post Judgment Hazard Insurance 03/07/2023	\$2,890.80
Court Awarded Attorney's Fees	\$3,850.00
Post Judgment MIP (per diem \$10.67)	\$3,262.05
Court Awarded Title Search Fee	\$225.00
Court Awarded Appraisal Fee	\$600.00
Pending Post Judgment Committe Fees	\$5,550.10
Post Judgment City Taxes 01/26/2023	\$2,121.17
COURT COST	\$360.00
TOTAL DUE FOR REDEMPTION AS OF JUNE 9, 2023	\$315,423.82

Contact Information

By phone: 860-808-0606

In writing: McCalla Raymer Leibert Pierce, LLC, 50 Weston Street, Hartford, CT 06120, Attn: Payoff Department

Internet: Visit: www.mccalla.com.

Payment should be made through wire transfer. Please wire funds to

Bank of America
2775 Main Street
HARTFORD CT 06120

ACCOUNT NAME:

McCalla Raymer Leibert Pierce, LLC
CONNECTICUT IOLTA TRUST ACCOUNTS
50 WESTON ST
HARTFORD CT 06120-1504

ACCOUNT NUMBER: 385015899714

ABA NUMBER: 026 009 593

PLEASE REFERENCE LOAN NUMBER AND PROPERTY ADDRESS.

Please Note Instructions for Payment: Payment must be made **VIA WIRE** into our **MCCALLA RAYMER LEIBERT PIERCE, LLC ACCOUNT** and you **MUST** advise us when you send a wire, as set forth in the wiring instructions. Unless expressly approved in writing for this specific transaction, **NO** partial payments, attorney trust account checks, cashier's checks, escrow checks or personal checks will be accepted.

All figures are subject to our client's final verification after receipt. You will be responsible for reimbursement of taxes, property insurance, or other expenses advanced on the loan by Lender/Service. pursuant to the terms of the loan documents which may not be included in this quote.

In the event that a Judgment of Foreclosure by Sale has entered during the period in which this quote is good, the Court may have appointed a third party Committee of Sale to sell your property at public auction and an appraiser to re-appraise your property for the Court. Specifically not included in the above figures are any fees and costs that might have been incurred by a Committee and appraiser. You must contact the Committee directly to obtain the amount owed to the Committee, and Appraiser. We will need written verification from the Committee and Appraiser that any fees and costs incurred by them have been separately paid by you before accepting any funds from you.

our request does not stop the foreclosure proceedings from continuing. Furthermore, issuance of this redemption letter does not suspend the foreclosure action, or the payment of taxes, insurance or other miscellaneous expenses permitted by law on your account.

Very truly yours,
MCCALLA RAYMER LEIBERT PIERCE, LLC

 ~~James Pocklington~~

Debt Collector

PURSUANT TO FEDERAL LAW, THIS LAW FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND 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 COLLATERAL PROPERTY.

Please note that the State of Connecticut has established the Telecommunication Device for the Deaf (TDD/TTY) phone number of 711 or 1-800-842-9710 for use by hearing-impaired and speech-impaired individuals in Connecticut.

LM

FILED

JUN 02 2023

State of Connecticut
Post Date: 06/02/2023
Payfile: **FILED**
Docket: CV2160544185
Receipt Nbr: JUN 01 2023
Amount: \$120.00

**SUPERIOR COURT - NEW LONDON
JUDICIAL DISTRICT AT NEW LONDON
DOCKET NO.: KNL-CV21-6054418S**

List **SUPERIOR COURT - NEW LONDON
JUDICIAL DISTRICT AT NEW LONDON**

FINANCE OF AMERICA REVERSE LLC : SUPERIOR COURT
v. : JUDICIAL DISTRICT OF
: NEW LONDON AT NEW LONDON

THE EAST LYME LAND TRUST INC.,
ET AL. JUNE 1, 2023

MOTION FOR TO BE MADE PARTY DEFENDANT AND OPEN JUDGMENT

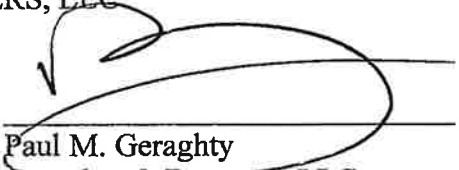
Pursuant to Sec. 9-6 of the Connecticut Practice Book, English Harbour Capital Partners, LLC, (“English”) is now the holder of the equity redemption by virtue of an Executor’s deed from the Estate of Peter Tytla which was recorded May 31, 2023, in the East Lyme Land Records in volume 1096 at page 585 (attached Ex. A).

English has requested in writing (Ex. B) a payoff from the Plaintiff who has informed it that it will not be able to provide a payoff prior to the sale of the property which is scheduled for Saturday June 3, 2023. This, despite being informed that the undersigned is in possession of the sum of \$360,000.00 in this firm’s client’s funds account.

Wherefore, as the holder of the equity redemption and pursuant to *Washington Trust Company v. Smith*, 241 Conn. 734, (1997)¹ English seeks to be made a party defendant and to open the judgment so it may redeem the property.

ENGLISH HARBOUR CAPITAL
PARTNERS, LLC

By:


Paul M. Geraghty
Geraghty & Bonnano, LLC
38 Granite Street, New London, CT 06320
860-447-8077 / Fax 860-447-9833
pgeraghty@geraghtybonnano.com

¹ Smith holds that a timely motion for interventions is a matter of right prior to confirmation of a sale, reversing the trial court’s ruling denying the motion to intervene filed after the sale but before approval as untimely.

ORDER

The foregoing Motion having been presented to the Court, after hearing had, it is hereby

ORDERED:

1. That English Harbour Capital Partners is made a defendant in this action and the Plaintiff is ordered to amend its complaint accordingly
2. The judgment of Foreclosure is opened and set aside.

BY THE COURT

CERTIFICATION

I hereby certify that a copy of the above was mailed or electronically delivered on June 1, 2023 to all counsel and self-represented parties of record (by mail to Ronald Luich as well as email) and that written consent for electronic delivery was received from all counsel of record who were electronically served:

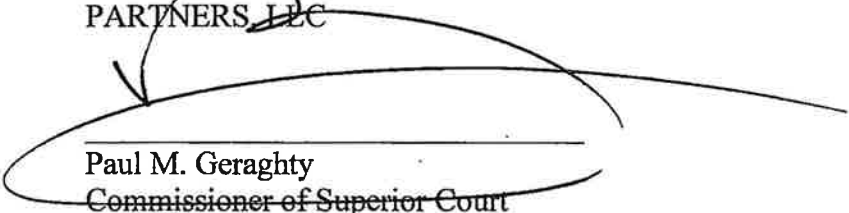
Ronald Luich
13 Enid Lane
East Lyme, CT 06333
luichr@earthlink.net

Jeffery Buebendorf, Esq.
22 Court House Square
P.O. Box 391
Norwich, CT 06360
jbuebendorf@brownjacobson.com

Anthony Novak, Esq.
280 Adams Street
Manchester CT 06042
anthonysnovak@aol.com

McCalla Raymer Leibert Pierce LLC
50 Weston Street
Hartford, CT 06120
ctcourtnotices@mccalla.com

ENGLISH HARBOUR CAPITAL
PARTNERS, LLC



Paul M. Geraghty
Commissioner of Superior Court

EXHIBIT A

Executors Deed

Official Receipt for Recording in:

Town Clerk
East Lyme Town Hall
108 Pennsylvania Ave
Niantic, CT 06357

Issued To:
CUSTOMER

Recording Fees

Filing Type	Number	Volm	Page	Time	Recording Amount
EXEC DEED	00001024	01096	00585	02:50:26p	70.00
					70.00

Collected Amounts

Payment Type	Amount
1 - Cash	70.00
<hr/>	
	70.00

Total Received : 70.00
Less Total Recordings: 70.00
Change Due : .00

Thank You
KAREN HILLER GALBO - Town Clerk

By - user indexing

Receipt# Date Time
0028926 05/31/2023 02:52p

**EXECUTORS DEED
STATUTORY FORM**

TO ALL PERSONS TO WHOM THESE PRESENTS SHALL COME, KNOW YE

That I, **RONALD LUICH** of the Town of East Lyme, County of New London and State of Connecticut, duly qualified and authorized Executor of the Last Will and Testament of Peter T. Tytla, late of the Town of East Lyme, County of New London and State of Connecticut hereinafter "**GRANTOR**" for consideration of **ONE DOLLAR (\$1.00)** and other good and valuable consideration grant to **ENGLISH HARBOUR CAPITAL PARTNERS LLC** of the city of Sheridan, County of Sheridan and State of Wyoming, hereinafter "**GRANTEE**" with **EXECUTORS COVENANTS**, all that certain piece or parcel of land situated in the Town of East Lyme, County of New London and State of Connecticut known as 91 Boston Post Road being further bounded and described on Schedule A attached hereto.

Said Premises are conveyed subject to:

Any and all provisions of any municipal, ordinance or regulation or public or private law with special reference to the provisions of any zoning regulations and regulations governing the said Premises.

Real property taxes on the current Grand List and any municipal liens or assessments becoming due and payable on or after the delivery of this Deed.

IN WITNESS WHEREOF, the Grantor has/have caused these presents to be executed on this 18th day of April, 2023.

Witnessed by:

Sandra J. Olbrys
SANDRA J. OLBRY'S
Arthur D. Carlson
ARTHUR D. CARLSON

ESTATE OF PETER T. TYTLA

By: Ronald Luich
Ronald Luich, Executor

STATE OF CONNECTICUT
COUNTY OF NEW LONDON

)
) ss: East Lyme
)

On this 18th day of April, 2023, before me, the undersigned officer, personally appeared Ronald Luich, as President of the East Lyme Land Trust, Inc., known to me (or satisfactorily proven) to be the persons whose name is transcribed to the foregoing document and acknowledged same to be his/her free act and deed, and the free act and deed of the company, before me.

[Signature]
Notary Public
My Commission Expires _____
Arthur D. Carlson
Com. of Superior Court

SCHEDULE A

A certain tract of land with the buildings and improvements thereon located in the Town of East Lyme, County of New London and State of Connecticut being more particularly depicted as Lot A on a plan entitled "Proposed Subdivision Property of Adrienne E. Tytla, Boston Post Road, East Lyme, Connecticut, Gary D. Smith, P.E., Job No. 9624, Sheet No. 1, Scale 1" = 100', dated 06/26/97", which map is recorded in the East Lyme Records. Said property is more particularly described as follows:

Beginning at the Southwest corner of the 22.7 acre tract of land to be divided, thence along the centerline of Latimer Brook to a point defined by a Range Line N 30° 25' 04" W, Eight Hundred Seventy-nine and Forty-one Hundredths (879.41) feet; thence N 38° 54' 12" E, Three Hundred Forty-four and Eighteen Hundredths (344.18) feet; thence 83° 49' 00" E, Four Hundred Twenty-four and Seven Hundredths (424.07) feet; thence S 06° 11' 00" E, Eight Hundred Thirty and Nine Hundredths (830.09) feet; thence S 73° 46' W, One Hundred Thirteen and Seventy-five Hundredths (113.75) feet; thence S 06° 11' 00" E, One Hundred Eighteen and Zero Hundredths (118.00) feet; thence S 53° 04' 00" W, One Hundred Fifty-seven and Zero Hundredths (157.00) feet; thence S 86° 56' 00" W, Sixty and Zero Hundredths (60.00) feet to the point of beginning. Said tract of land (Lot A) contains Eleven and Thirty-six Hundredths (11.36) acres.

Geraghty & Bonnano, LLC

Attorneys at Law

EXHIBIT B

MICHAEL S. BONNANO
PAUL M. GERAGHTY
JOHANNA McCORMICK
MARK A. DUBOIS
JESSICA BARK

Also Admitted in New York
Board Certified, Trial Advocate

pgeraghty@geraghtybonnano.com

cindy.germano@mccalla.com
Cindy Germano
James Pockington
McCalla Raymer
50 Weston Street
Hartford, CT 06120

Re: Finance America Reverse, LLC
v. The East Lyme Land Trust Inc. et al Lona No. 1094983

Dear Ms. Germano:

This firm represents English Harbour Capital Partners, LLC which acquired the above referenced property by virtue of an executor's deed from the Estate of Peter Tytla (attached). This letter is to request a payoff of the loan, related foreclosure expenses and committee fees. My client has delivered to my office the sum of \$360,000.00 which is sufficient to cover any related costs and expenses for the payoff. A payoff letter was previously provided to the Land Trust but it has expired and we assume additional expenses have been incurred. The deed to my client was recorded yesterday in Volume 1096 Page 585 of the East Lyme Land Records. As there is a sale scheduled for this Saturday, June 3, 2023, please provide the payoff information immediately so we may wire you the funds by Friday June 2, 2023.

Also please find our Motion to be Made a Party and open the judgment being filed herewith.

Very truly yours,


Paul M. Geraghty

Enc.
Cc: EHCP w/o enc.

DOCKET NO.: KNL-CV21-6054418S

: SUPERIOR COURT

FINANCE OF AMERICA REVERSE LLC

: JUDICIAL DISTRICT OF

: NEW LONDON

V.

: AT NEW LONDON

THE EAST LYME LAND TRUST INC., ET AL.

JUNE 23, 2023

SATISFACTION OF JUDGMENT

The Plaintiff, Finance of America Reverse LLC, does hereby certify that, on June 13, 2023, English Harbour Capital Partners, LLC satisfied the terms of the Judgment entered on December 21, 2022 in the above-entitled action, by payment to the plaintiff of all amounts due it thereunder.

Plaintiff

By:



S. Bruce Fair
McCalla Raymer Leibert Pierce, LLC
50 Weston Street
Hartford, CT 06120
860-808-0606
Its Attorneys
Juris No. 101589

ORAL ARGUMENT REQUESTED
TESTIMONY NOT REQUIRED

CERTIFICATION

I hereby certify that a copy of the above was mailed or electronically delivered on June 23, 2023 to all counsel and self-represented parties of record and that written consent for electronic delivery was received from all counsel and self-represented parties of record who were electronically served:

Ronald Luich, Pro Se
13 Enid Lane
East Lyme, CT 06333

Attorney Anthony Steven Novak
anthonymsnovak@aol.com

Attorney Jeffrey Flint Buebendorf
jbuebendorf@brownjacobson.com



S. Bruce Fair
Attorney for the Plaintiff

PURSUANT TO FEDERAL LAW, THIS LAW FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND 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 COLLATERAL PROPERTY.

KNOW ALL MEN BY THESE PRESENTS

WHEREAS, PETER T. TYTLA by indenture of

1. An Open-End Mortgage Deed in the principal amount of ZERO AND NO/100 Dollars (U.S. \$) from Ronald J. Luich to Peter T. Tytla, dated February 10, 2017 and recorded on August 21, 2017 in Vol. 985 at Page 536 of the Town of East Lyme Land Records; and

the above document being referred to as the "mortgage", granted and conveyed unto **Ronald J. Luich**, his successors and assigns, the premises therein particularly described (hereinafter the "Mortgage Premises"), to secure the payment of the aggregate sum of ZERO and NO/100 Dollars with interest as thereto mentioned.

NOW, THEREFORE, KNOW YE that the said Ronald J. Luich, in consideration of the premises and sum of **ONE DOLLAR (\$1.00)**, to it in hand paid by the said Peter T. Tytla of the time of the execution hereof, the receipt whereof is hereby acknowledged, does remise, release, quitclaim, exonerate and discharge from the lien and operation of said Mortgage unto the said Peter T. Tytla, his successors and assigns, all that piece, parcel or tract of land being a part of the premises conveyed by said Mortgage, to wit:

ALL that certain piece or parcel of land situated in the Town of East Lyme, County of New London and State of Connecticut, known and designated as 91 Boston Post Road more particularly described on Schedule A attached hereto and made a part hereof.

To Have and Hold the same, with the appurtenances, unto the said Peter T. Tytla, his successors and assigns forever, freed, exonerated and discharged of and from the lien of said Mortgage and every part thereof.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this ____ day of
May 21st 2023.

Signed, Sealed and Delivered
In the Presence of

Nicole Johns Ronald Luich
Name Nicole Johns Ronald J. Luich

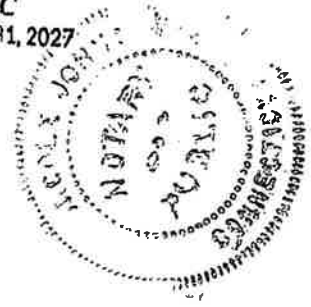
Allison Cully
Name Allison Cully

State of Connecticut)
) ss: East Lyme
County of New London)

On this 21st day of May 2023, before me, the undersigned officer, personally
appeared Ronald J. Luich executed the foregoing instrument for the purposes therein
contained by signing his name as his free act and deed..

Nicole Johns
Notary

NICOLE JOHNS
NOTARY PUBLIC
My Commission Expires July 31, 2027



SCHEDULE A

A certain tract of land with the buildings and improvements thereon located in the Town of East Lyme, County of New London and State of Connecticut being more particularly depicted as Lot A on a plan entitled "Proposed Subdivision Property of Adrienne E. Tytla, Boston Post Road, East Lyme, Connecticut, Gary D. Smith, P.E., Job No. 9624, Sheet No. 1, Scale 1" = 100', dated 06/26/97", which map is recorded in the East Lyme Records. Said property is more particularly described as follows:

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VOL: 1097 PG: 200
INST: 00001129

RECEIVED FOR RECORD
Jun 14, 2023 08:53:29A
Karen Miller Galbo
TOWN CLERK
EAST LYME, CT