

STATE OF VERMONT

**SUPERIOR COURT
ADDISON UNIT**

**CIVIL DIVISION
DOCKET NO: 25-CV-04986**

**PENNYMAC LOAN SERVICES, LLC
PLAINTIFF**

VS.

**JOAN M. FREEGARD; SECRETARY OF HOUSING AND URBAN DEVELOPMENT AND OCCUPANTS RESIDING AT 8
COMFORT HILL, VERGENNES, VT 05491**

DEFENDANT(S)

NOTICE OF SALE

In accordance with the Judgment and Decree of Foreclosure by Judicial Sale entered on July 9, 2026, in the above captioned action brought to foreclose that certain mortgage given by Roger A. Freegard and Joan M. Freegard to Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for PennyMac Loan Services, LLC, dated August 21, 2014, and recorded in Book 77, at Page 243, of the City of Vergennes Land Records, of which mortgage the undersigned is the present holder by Assignment of Mortgage recorded in Book 98, at Page 539, for breach of the conditions of said mortgage and for the purpose of foreclosing the same will be sold at Public Auction on September 23, 2026 at 12:00 PM at 8 Comfort Hill, Vergennes, VT 05491 all and singular the premises described in said mortgage,

To Wit:

Tax Id Number(s): 250137

Land Situated in the City of Vergennes in the County of Addison in the State of VT

Land and premises at 8 Comfort Hill in Vergennes, and being the same lands and premises described in a Warranty Deed from Ruth E. Baker to Edward A. Sears and Ruth A. Sears dated July 10, 1974, and recorded in Volume 25 Page 495 of the Land Records of the City of Vergennes, and being therein described as follows:

"Being all and the same land and premises described in a Warranty Deed from James T. Tracey and Ellen O. Tracey to Clarence Baker and Ruth Baker, dated March 10, 1961, and recorded in Volume 21, Page 405, of the Land Records of the City of Vergennes, and described therein as follows:

"It being situated on the easterly side of Comfort Street, so-called, and beginning on Comfort Street, so-called, which point is the western extremity of the dividing line between this property and the adjoining property of Frank Moorby;

"Thence running easterly in said dividing line 73 feet to land formerly of Stygles, now Arthur and Eleanor Moorby;

"Thence southerly in said Moorby line 53 feet;

"Thence westerly still in said Moorby line 73 feet, more or less, to said Comfort Street;

"Thence northerly on said Street to the point of beginning.

"It also being all and the same land and premises described in a Warranty Deed from Ernest Begnoche and Clara Begnoche to James T. Tracey and Ellen O. Tracey, dated June 10, 1947, and recorded in Volume 18, Page 486, of the Land Records of the City of Vergennes.

"Reference is made to the aforementioned deeds and deeds and records therein referenced, all in further aid of this description."

NOTE: The Company is prohibited from insuring the area or quantity of the land. The Company does not represent that any acreage or footage calculations are correct. References to quantity are for identification purposes only.

Being the same property conveyed to Roger A. Freegard and Joan M. Freegard, husband and wife, as tenants by the entirety, by deed dated October 4, 1995 of record in Deed Book 44, Page 198, in the County Clerk's Office.

Commonly known as: 8 Comfort Hill, Vergennes, VT 05491-1019

The description of the property contained in the mortgage shall control in the event of a typographical error in this publication.

The public sale may be adjourned one or more times for a total time not exceeding 30 days, without further court order, and without publication or service of a new notice of sale, by announcement of the new sale date to those present at each adjournment or by posting notice of the adjournment in a conspicuous place at the location of the sale.

Terms of Sale: \$10,000.00 to be paid in cash or by certified check by the purchaser at the time of sale, with the balance due at closing. The sale is subject to all liens, encumbrances, unpaid taxes, tax titles, municipal liens, if any, which take precedence over the said mortgage above described.

The Mortgagor is entitled to redeem the premises at any time prior to the sale by paying the full amount due under the mortgage, including the costs and expenses of the sale.

Other terms to be announced at sale.

PennyMac Loan Services, LLC
Bozena Wysocki, Esq.
BROCK & SCOTT, PLLC
23 Messenger Street
2nd Floor
Plainville, MA 02762
VT_Noticesofhearing@brockandscott.com