NOTICE OF LEVY AND SALE OF REAL ESTATE

Connecticut General Statutes § 12-155, et seq.

The tax collector of the following municipality has levied upon the real estate identified below and slated it for public auction to satisfy delinquent taxes and/or other charges owed by its record owner(s) for this and/or other property. If you received this notice by mail, it is because you are listed in the land records as being or representing an owner, lienholder, or other encumbrancer of the property to be auctioned, or may claim to be.

LEVYING MUNICIPALITY: City of Hartford

DELINQUENT TAXPAYER: Daniel Garcia and Ana Garcia or her Estate

ADDRESS OF REAL ESTATE: 446 Franklin Avenue, Hartford CT

PROPERTY BOUNDARIES: See Volume 4360 Page 179 of the Hartford land records

This is a citation to a publicly-available document identifying the boundaries of the property to be auctioned. The Levying Municipality does not guarantee its accuracy. In the event of a discrepancy between the boundaries identified in the cited document and the property actually owned by the Delinquent Taxpayer at the time of the original assessment, the latter will control for the purposes of this notice.

TIME AND PLACE OF SALE: 10:00 a.m. on November 6, 2026
Hartford Public Library
500 Main Street, Hartford, CT 06103

TOTAL AMOUNT DUE: $328,628.21 through July 31, 2026

This is not a "payoff" figure, and paying this amount will not stop the sale. As required by law, this figure includes only interest and charges through the end of last month. Additional taxes, interest, fees, and other charges authorized by law accruing after the last day of the month immediately preceding this notice are owed in addition to the amount indicated as due and owing in this notice, and a jeopardy acceleration of actual or estimated subsequent installments of the current and/or next grand list year may also have occurred. All of these amounts must be paid to satisfy the delinquency and stop the auction process. Owners and lienholders may call 203-330-2230 or e-mail ajc@pullcom.com to request current payoff information to stop the sale. Payoff statements are not available or appropriate for interested bidders.

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SURVIVING ENCUMBRANCES: This property will be sold "free and clear" to the winning bidder subject only to: (1) taxes and water/sewer charges laid by the levying municipality which were not yet due and payable at the time of the levy, which is the date accompanying the signature on the first notice of this sale filed in the land records, except as are recovered from the sale; (2) the accrued taxes and water/sewer charges of any other governmental authority against this property; (3) any federal tax lien recorded until 30 days before the date which is six months after the auction date, except as extinguished pursuant to federal law; (4) any federal nontax lien or mortgage unless released in accordance with 28 U.S.C. § 2410(e) or other authority; (5) easements, covenants and restrictions in favor of other parcels of land predating the time of the levy; (6) solely to the extent any of the delinquencies identified above was assessed on property other than the property to be sold, all encumbrances perfected before this notice was recorded; (7) interests exempt from levy and sale under the Constitution and laws of the United States; (8) the interest of any person or such person's predecessors in title for whom notice of the sale was not sent as required by law, and who had a right to such notice, and who did not in fact know of it within six months thereafter, until expiration of the limitation deadline in C.G.S. § 12-159b; (9) any monetary encumbrance recorded between August 6, 2026 and the date the first notice of this sale was filed in the land records, unless its holder is notified of the tax sale as required by law or in fact knew of it within six months thereafter; (10) any other interest not foreclosed by this tax sale procedure under state law; and (11) the effect of any federal, state, or local law and the restrictions and conditions in the tax sale notices and announced at the auction.

PERSONS TO WHOM THIS NOTICE IS SENT: The following persons are, or may claim to be, or may represent, the known holders of choate interests which will be affected by the sale. Unless paid in full before the auction or validly redeemed within six months thereafter, the respective titles, mortgages, liens, restraints on alienation, and other encumbrances in this property in favor of all persons with actual or constructive notice thereof shall be extinguished.

Ana Garcia or her Estate, Daniel Garcia, Fid. & Ind., and Ivianis Garcia 784 Burnside Avenue East Hartford, CT 06108	Antonio De Caro or his Estate and Antonietta De Caro or her Estate 127 Gilman Street Hartford, CT 06114	Webber Jacobs Murphy & Horan LLP 28 Grand Street Hartford, CT 06106
Hartford Springfield Auction Co-Op, LLC c/o Kristin Schlichte, Reg. Agent 598 North Street Windsor Locks, CT 06096	Connecticut Attorney General 165 Capitol Avenue Hartford, CT 06106	Occupant 446 Franklin Avenue Hartford, CT 06114
Internal Revenue Service Advisory Consolidated Receipts 7940 Kentucky Dr., Stop 2850F Florence, KY 41042 *(solely for any inchoate estate taxes)*	State of Connecticut Dept. of Revenue Services 450 Columbus Blvd, Suite 1 Hartford, CT 06103	Connecticut Office of the Probate Court Administrator 186 Newington Road West Hartford, CT 06110 *(solely for any probate fees)*

(continued)

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TLOA, Inc. c/o Henry L. Riat, Reg. Agent 13125 Chickasaw Road Rancho Cucamonga, CA 91739	TLOA Acquisitions, LLC a/k/a TLOA Acquisitions, LLC – Series 1 399 Park Avenue, 6th Fl. New York, NY 10022	Propel Financial 1, LLC c/o Corporation Service Co., Reg. Agent 225 Asylum Street, 20th Fl. Hartford, CT 06103
American Tax Funding, LLC 801 Maplewood Drive, Unit 4 Jupiter, FL 33458	ATFH Real Property LLC c/o Carol A. Massaro, Reg. Agent 275 Branford Road North Branford, CT 06471	Lienclear-0001, LLC 401 Park Avenue South, 10th Fl. New York, NY 10016
Plymouth Park Tax Services LLC d/b/a XSPAND 383 Madison Avenue New York, NY 10179	S.A.F.E., LLC and Regent Bank P.O. Box 1074 Elmhurst, IL 60126	Centennial Bank 620 Chestnut Street Conway, AR 72032 *successor to Regent Bank*
U.S. Bank, Custodian 7990 IH 10 West, Suite 200 San Antonio, TX 78230	U.S. Bank, Custodian 425 Walnut Street Cincinnati, OH 45202	REOCO, LLC and The Marcus Law Firm, Reg. Agent 275 Branford Road North Branford, CT 06471
Optimum Asset Management, LLC c/o Daniel Friedman, Principal 104 Weatherstone Drive, Unit D Chapel Hill, NC 27514	Optimum Asset Management, LLC c/o Daniel Friedman, Principal 125 Kingston Drive, #107 Chapel Hill, NC 27514	Optimum Asset Management, LLC c/o Daniel Friedman, Principal 117 Balsam Court Chapel Hill, NC 27514
Neff Companies, LLC d/b/a REI Holdings 2912 Executive Pkwy, Suite 120 Lehi, UT 84043 Attn: Sprout RA Services LLC, Reg. Agent	PFS Financial 1, LLC c/o Corporation Service Co., Reg. Agent 225 Asylum Street, 20th Fl. Hartford, CT 06103	Cheswold (TL), LLC BMO Harris Bank, as Secured Party c/o American Tax Funding, LLC 345 Jupiter Lakes Blvd, Suite 300 Jupiter, FL 33458
TLF National Tax Lien Trust 2017-1 c/o Propel Financial Services, LLC 12672 Silicon Drive, Suite 150 San Antonio, TX 78249	TLF National Tax Lien Trust 2017-1 c/o Corporation Service Co., Reg. Agent 225 Asylum Street, 20th Fl. Hartford, CT 06103	VMF TL1, LLC c/o Cogency Global, Inc., Reg. Agent 850 New Burton Road, Suite 201 Dover, DE 19904
CT Tax Liens 1, LLC CT Tax Liens 2, LLC CT Tax Liens 3, LLC CT Tax Liens 4, LLC CT Tax Liens 5, LLC 11 Talcott Notch Road Farmington, CT 06032 Attn: Michael Reiner, Reg. Agent	Empire VII Connecticut Portfolio, LLC a/k/a MTAG Cust For Empire VII CT Portfolio c/o CN Search LLC, Reg. Agent 28 Crystal Street Wethersfield, CT 06109	Empire VII Connecticut Portfolio, LLC a/k/a MTAG Cust For Empire VII CT Portfolio c/o CN Search LLC, Reg. Agent 28 Crystal Street Wethersfield, CT 06109
	The Metropolitan District 555 Main Street Hartford, CT 06103	

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AUCTION NOTICES

The auction will proceed as stated unless the total delinquency (including all principal, interest, charges, fees, expenses, and jeopardy acceleration) is paid in full by a record owner or encumbrancer, except as otherwise ordered by a court. **Postponements will NOT occur because an owner or encumbrancer requests it, makes a partial payment, or arranges a private sale of the property.** The auction will be open to the public, and anyone other than a record owner or encumbrancer may submit a bid in accordance with the rules stated herein and at the auction.

The property will be sold "as is" in all respects. It is now and will remain subject to all applicable laws, ordinances, rules, and regulations including but not limited to those related to planning, zoning, wetlands, health, building, safety, and the environment. Absolutely no guarantees are made as to the degree to which the property is or is not buildable, habitable, landlocked, contaminated, worth the purchase price, or suitable for any purpose, or as to the accuracy of any description, characterization, acreage, ownership, encumbrances, or addresses provided, or that the property or its title are marketable or insurable before or after the sale.

Interested bidders must attend the sale in person or by representative, bring government-issued identification, tender a deposit of $5,000.00 in certified funds payable to "Pullman & Comley, Trustee" (NO CASH), and complete the provided registration form. No owner, nonmunicipal lienholder, or encumbrancer of this property may bid on it, and bids will not be accepted from anyone who owes delinquent taxes to the City personally or through an affiliated entity. The successful bidder must pay the balance of the sale price within five (5) calendar days thereafter or forfeit the deposit; after such a renege in the tax collector's discretion, the second-highest bid and then other junior bids might then be accepted. The municipality retains the right to rescind the auction as it deems necessary. Otherwise, title will pass to the purchaser six months after the auction except as otherwise provided by bankruptcy or other federal or state law, unless a record owner or encumbrancer validly redeems by paying the delinquency in full as increased pursuant to law. If there has been no bidder, or the bidder defaults, or the amount bid is insufficient to pay the amount due, the collector may accept a lower bid or sell the property to the municipality in exchange for its debt in lieu of a deposit and bid.

If redemption does not take place by the date six months after the auction and in the manner provided by law, the delinquent owners and all mortgagees, lienholders and other record encumbrancers who have received actual or constructive notice of the sale as provided by law, as well as all persons claiming interests which either are inchoate or postdate the recording of notice of the sale in the land records, are hereby notified that their respective titles, mortgages, liens, restraints on alienation, and other encumbrances in the property shall be extinguished. This means you could permanently lose your rights in the property unless the debt is paid in full no later than six months after the auction. You are advised to consult an attorney to determine your rights and obligations. **Procedural and payoff inquiries should be directed to Adam J. Cohen, Esq. at Pullman & Comley, LLC, 850 Main Street in Bridgeport, CT 06604, (203) 330-2230 or ajc@pullcom.com.**

By: _____
Adam J. Cohen, Esq., Municipal Counsel date

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