

STATE OF VERMONT

**SUPERIOR COURT
LAMOILLE UNIT**

**CIVIL DIVISION
DOCKET # 25-CV-01235**

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR ASSET BACKED SECURITIES CORPORATION HOME EQUITY LOAN TRUST 2004-HE3, ASSET BACKED PASS-THROUGH CERTIFICATES, SERIES 2004-HE3
Plaintiff

v.

PHILLIP P. MULLEN
MELISSA MULLEN
OCCUPANTS residing at 168 DAN REYNOLDS DRIVE, CAMBRIDGE, VT 05444
Defendants

NOTICE OF SALE

According to the terms and conditions of the Judgment and Decree of Foreclosure by Judicial Sale (the "Order") in the matter of Wells Fargo Bank, National Association, as Trustee for Asset Backed Securities Corporation Home Equity Loan Trust 2004-HE3, Asset Backed Pass-Through Certificates, Series 2004-HE3 V. Phillip P. Mullen and Melissa Mullen Vermont Superior Court, Civil Division, Lamoille Unit, foreclosing one mortgage given by Phillip Mullen and Melissa Mullen, to Option One Mortgage Corporation, dated February 25, 2004 and recorded in Book 275, Page 73 of the Town of Cambridge Land Records, and assigned to the Plaintiff herein by Assignment of Mortgage from Sand Canyon Corporation F/K/A Option One Mortgage Corporation dated May 7, 2025 and recorded on June 17, 2025 in Book 547, Page 41 of the Town of Cambridge Land Records respectively, the real estate with an address of 168 Dan Reynolds Drive, Cambridge, VT 05444 will be sold at 1:30 PM public auction at on February 24, 2026 at the location of the Property.

Property Description. The Property to be sold is all and the same land and premises described in the mortgage, and further described as follows:

Being all and the same lands and premises, containing contain 3.7 acres, more or less, conveyed to Phillip Mullen and Melissa Whittaker by Warranty Deed of N. David Austin (aka Nelson David Austin) and Joanne M. Austin dated July 12, 2000 and recorded in Book 192 Pages 430-432 of the Cambridge Land Records.

Said lands and premises are conveyed subject to and with the benefit of the rights, easements, and restrictions set forth or referred to in the afore-referenced deed.

For further particulars of description, reference is hereby made to the afore-referenced instruments and their respective records, and to all references and descriptions contained therein as recorded in the Cambridge Land Records.

Including a 28'x64', 2000 Colony, Westchester Manufactured Home baring serial number14038AB as provided in the Mortgage, Manufactured Housing Rider, and Affixation Affidavit recorded at Book 275, Page 73-87 of the Town of Cambridge Land Records.

Terms of Sale. The Property shall be sold "AS IS, WHERE IS", to the highest bidder for cash or wire funds only. The sale of the property is subject to confirmation by the Vermont Superior Court, Civil Division, Lamoille Unit. The Property is sold subject to unpaid taxes, municipal assessments, and superior liens, if any.

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.

Mortgage Property Deposit. \$5,000.00 to be paid in cash or by certified check by the purchaser at the time of auction, with the balance due at closing. The balance of the purchase price for the Property shall be due and payable within the latter of 10 days from the date of confirmation of said sale by the Vermont Superior Court, Civil Division, Lamoille Unit, or 45 days from the date of public auction. If the balance of the purchase price is not paid within the period set forth herein, the deposit shall be forfeited and shall be retained by the Plaintiff herein as agreed liquidation damages and the Property may be offered to the next highest bidder still interested in the Property.

The mortgagor is entitled to redeem the Property 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 the sale or inquire at Korde & Associates, P.C. at (802) 393-4184.

Dated: January 22, 2026

/S/ Daniel N. Young
Daniel Young, Esq.
Attorney for Plaintiff