STATE OF VERMONT

SUPERIOR COURT — CIVIL DIVISION
LAMOILLE UNIT — DOCKET NO: 26-CV-04184

UNION BANK,
PLAINTIFF

V.

GUY SPIEGELMAN, DEBORAH F. SPIEGELMAN, NICOLE ALEXIS SPIEGELMAN, DANIELLE RENEE SPIEGELMAN AND THE VILLAS AT TRAPP FAMILY LODGE OWNERS ASSOCIATION, INC.,
DEFENDANTS

NOTICE OF SALE

According to the terms and conditions of a Judgment Order and Decree of Foreclosure by Judicial Sale in the matter of Union Bank v. Guy Spiegelman, Deborah F. Spiegelman, Nicole Alexis Spiegelman, Danielle Renee Spiegelman and The Villas at Trapp Family Lodge Owners Association, Inc., dated September 24, 2026, issued by the Vermont Superior Court, Lamoille Unit Civil Division, Case No. 26-CV-04184, foreclosing the mortgage granted by Guy Spiegelman and Deborah F. Spiegelman to Union Bank dated September 6, 2005, and of record in Book 621 at Pages 331-342 of the Stowe Land Records, **the land and premises will be sold at public auction at 2:00 P.M. on Friday, November 20, 2026, at the Trapp Family Lodge in Stowe, Vermont, as more particularly described below.** A preview will be held at the condominium described below at 1:00 P.M. on Friday, November 20, 2026. The subject real estate being land and premises located at Trapp Family Lodge, Trapp Hill Road in Stowe, Vermont, more particularly described as follows:

Being all and the same land and premises conveyed to Guy Spiegelman and Deborah Spiegelman by the Warranty Deed of Trapp Family Lodge, Inc., dated September 9, 2005, and of record in Book 621 at Pages 329-330 of the Stowe Land Records.

Being further described as Fractional Interest V14-G33/34 consisting of an undivided one-twelfth (1/12) fee ownership interest in Villa Number 14 situated at Trapp Hill Road in Stowe, Vermont, together with an Allocated Interest in the Common Elements as established and described in the Declaration of Condominium for The Villas at Trapp Family Lodge dated January 9, 2004, and of record in Book 552 at Page 189 of the Stowe Land Records, as amended. Said Fractional Interest includes the right to use a fractional villa during one silver season week and one bronze season week during each vacation year.

Said Fractional Interest is conveyed subject to and with the benefit of the provisions of said declaration, any instrument referred to therein, and all instruments of record.

Reference is made to the Quitclaim Deed of Deborah Pollans Spiegelman, a/k/a Deborah F. Spiegelman, to Guy Gersten Spiegelman dated July 16, 2012, and of record in Book 835 at Pages 314-315 of the Stowe Land Records.

Reference is made to the Quitclaim Deed from Guy Spiegelman to Nicole Alexis Spiegelman and Danielle Renee Spiegelman dated August 25, 2022, and of record in Book 1177 at Pages 1-2 of the Stowe Land Records.

Reference is made to the above-noted deeds and their records, as well as prior instruments and their records for a more particular description of the land and premises.

TERMS OF SALE

The premises will be sold to the highest bidder. At the discretion of the auctioneer, the 1/12th interval interest of defendant Spiegelmans may be split into two 1/24th interests to the highest bidder. The purchaser at the sale will be required to pay the sum of $10,000.00 (or less if acceptable to the Union Bank) in cash, certified funds, by treasurer's check or cashier's check, payable to Hirchak Brothers LLC (or by wire transfer, if arrangements for wire transfer are made in advance, confirmation of wire transfer is available before commencement of sale and bidder pays additional fees required for wire transfer); and will pay the remaining balance of 10% of the highest bid to Hirchak Brothers LLC within seven days of the date of sale and will pay the balance of the highest bid price within fourteen days of the issuance of an order of confirmation by the Vermont Superior Court. The successful bidder will be required to sign a purchase and sale agreement, unless the Union Bank is the highest bidder. If the successful bidder fails to complete the purchase of the premises as required by the agreement, the $10,000.00 (or less if acceptable to the Union Bank) deposit will be forfeited to Union Bank. Therefore, the deposit is non-refundable.

The premises shall be sold in an as is condition with any and all faults, with no representations or warranties, express or implied, of any kind, and subject to any and all current and delinquent real estate taxes and municipal assessments including late fees, charges and interest, and any delinquent owner association dues, for which the highest bidder shall be fully responsible. The successful bidder is required to purchase the premises whether or not the premises is in compliance with local, State or Federal land use laws, regulations or permits. Title to the premises will be conveyed without warranties by order of confirmation of the Vermont Superior Court.

In no event is Union Bank responsible for obtaining any permits, amended permits or amnesty from permits to comply with any State, Federal or municipal law, regulation or ordinance or for any reason whatsoever.

Union Bank shall also not be responsible for making any repairs, upgrades and/or treatments to the premises.

The premises shall be sold subject to all existing building boundary lines, if established, easements and restrictions of record, and subject to all laws, ordinances and regulations affecting the premises.

The premises shall be sold subject to any and all encumbrances or title defects including access issues and no representations or warranties will be made concerning the status of the quality of title the purchaser will receive.

The mortgagors Guy Spiegelman and Deborah F. Spiegelman are entitled to redeem the premises at any time prior to the sale by paying the full amount due pursuant to the judgment order and decree of foreclosure by judicial sale, including the costs and expenses of sale.

Other terms to be announced at the sale. For additional information, please contact David Polow, Esq., attorney for Union Bank, P.O. Box 130, Hyde Park, VT 05655, 802-888-7707, dpolow@polowlaw.com.

Union Bank

By: /s/ David Polow

David Polow, Esq., Attorney for Union Bank