

**UNITED STATES DISTRICT COURT
DISTRICT OF CONNECTICUT**

EASTERN SAVINGS BANK, FSB,	:	
Plaintiff,	:	
	:	CIVIL ACTION NO.
	:	3:12-CV-1347 (JCH)
v.	:	
	:	
GLADYS JOSEPH,	:	MARCH 28, 2013
Defendant.	:	

ORDER AND JUDGMENT OF STRICT FORECLOSURE

Based on the record before it, this court finds that the value of the property located at 1263-1269 Howard Avenue, Bridgeport, Connecticut, (more fully described in Exhibit A attached hereto) is \$67,000, which is less than the debt owed by GLADYS JOSEPH to EASTERN SAVINGS BANK, FSB. The court finds that the judgment debt as of February 25, 2013 is \$125,478.77. Accordingly, after default by Gladys Joseph (see Doc. No. 10), this court orders a judgment of strict foreclosure against the defendant.

In addition to the debt owing to the plaintiff by the defendant, a per diem amount of \$36.88 is owed from February 26, 2013 to March 28, 2013, equaling \$1,143.28. Further, the court awards the following costs:

1. Appraisal fee, \$350.00 (costs pursuant to contract); 2. Title search fee, \$225.00 (C.G.S. 52-249); 3. Attorneys fees, \$1,085.00 (note, paragraph 6), for a total of \$1,660.00.

The total judgment awarded therefore is \$128,282.05. A judgment of strict foreclosure shall enter forthwith in favor of Eastern Savings Bank, FSB. The non-appearing party, Gladys Joseph, has been defaulted. A law day in favor of Gladys

Joseph shall be set for May 6, 2013, following which defendant Gladys Joseph shall have no further rights or claims, whether at law or in equity, in or to the Property, and shall forthwith surrender the same to Eastern Savings Bank, FSB, and, upon her failure to do so, an order of ejectment may summarily issue.

Consequently, and as a result of the foregoing, absent redemption of the property by Gladys Joseph pursuant to the terms hereof, full and absolute title in and to the Property shall vest in Eastern Savings Bank, FBS, on May 7, 2013.

Assuming that a motion for deficiency judgment is filed by May 28, 2013, the hearing thereof shall be set for June 27, 2013 at 4:00 pm, in U.S. District Court, Courtroom 1, 141 Church Street, New Haven, Connecticut.

SO ORDERED.

Dated at New Haven, Connecticut this 28th day of March, 2013.

/s/ Janet C. Hall
Janet C. Hall
United States District Judge