

**UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE**

WILMINGTON SAVINGS FUND	)	
SOCIETY, FSB, AS TRUSTEE	)	
OF STANWICH MORTGAGE	)	
LOAN TRUST D,	)	
	)	
Plaintiff,	)	
	)	Docket No. 2:19-cv-00307-NT
v.	)	
	)	Re: 3 Chicoine Avenue, Auburn, ME
KEVIN R. LAFERRIERE and	)	
TAMMY J. LAFERRIERE,	)	Mortgage: May 11, 2004
	)	Androscoggin County Registry of
Defendants,	)	Deeds, Book 5904, Page 183
	)	
MAINE REVENUE SERVICES,	)	
	)	
Party-in-Interest.	)	

**AMENDED JUDGMENT OF FORECLOSURE AND SALE**

**Address: 3 Chicoine Avenue, Auburn, Maine 04210  
Mortgage: May 11, 2004, Book: 5904, Page: 183  
Androscoggin County Registry of Deeds**

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on January 13, 2020. Plaintiff, Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust D, was present and represented by John A. Doonan, Esq. Defendants, Kevin R. Laferriere and Tammy J. Laferriere, and Party-in-Interest, Maine Revenue Services, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment of Foreclosure and Sale is GRANTED. Count II - Breach of Note, Count III - Breach of Contract, Money Had

and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I- Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust D (“Wilmington Savings”) the amount adjudged due and owing (\$176,229.88) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, Wilmington Savings shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing as of January 1, 2020:

Description	Amount
Unpaid Principal Balance	\$107,648.11
Interest	\$20,453.31
Escrow Advances	\$39,395.85
Corporate Advances	\$2,908.04
Expense Advances	\$5,740.96
Additional Escrow: “Ha7”	\$83.61
Grand Total	\$176,229.88

2. If the Defendants or their heirs or assigns do not pay Wilmington Savings the amount adjudged due and owing (\$176,229.88) within 90 days of the Judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, their remaining rights to possession of the Auburn Property shall terminate, Wilmington Savings shall conduct a public sale of the Auburn Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$176,229.88 after deducting the expenses of the sale, with any surplus to the Defendants or the

heirs or assigns, in accordance with 14 M.R.S. § 6324. Wilmington Savings may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency at trial.

3. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.

4. The amount due and owing is \$176,229.88.

5. The priority of interests is as follows:

6. The pre-judgment interest rate is 4.00%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S. §1602-C. Per the Court's order dated November 13, 2023 (ECF No. 31), due to the continuance that Wilmington Savings requested and obtained, post-judgment interest is suspended from October 24, 2023 through November 30, 2023. *See* 14 M.R.S. §1602-C(2).

7. The following information is included in this Amended Judgment pursuant to 14 M.R.S. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Wilmington Savings Fund Society, FSB, as Trustee of Stanwich Mortgage Loan Trust D	Carrie Folsom Korde & Associates 707 Sable Oaks Drive Suite 250 South Portland, ME 04105
DEFENDANT	Kevin R. Laferriere 3 Chicoine Avenue Auburn, ME 04210	Defaulted
PARTIES-IN-INTEREST	Maine Revenue Services c/o Kevin J. Crosman, Esq., 6 State House Station Augusta, ME 04333	Defaulted

- a. The docket number of this case is No. 2:19-cv-00307-NT
- b. All parties to these proceedings received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c. A description of the real estate involved, 3 Chicoine Avenue, Auburn, ME 04210, is set forth in Exhibit A to the Amended Judgment herein.
- d. The street address of the real estate involved is 3 Chicoine Avenue, Auburn, ME 04210. The Mortgage was executed by the Defendants on May 11, 2004. The book and page number of the Mortgage in the Androscoggin County Registry of Deeds is Book 5904, Page 183.
- e. This Amended Judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 3 Chicoine Avenue, Auburn, ME 04210.

SO ORDERED.

/s/ Nancy Torresen  
United States District Judge

Dated this 14th day of November, 2023.