

## **NOTICE OF SALE**

**SUPREME COURT COUNTY OF KINGS**

**UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT  
SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE TRUST XIII, Plaintiff  
AGAINST**

**JULIAN TAVERAS, DIVINA RIVERA, ET AL., Defendant(s)**

Pursuant to a Judgment of Foreclosure and Sale duly entered September 5, 2025, I, the undersigned Referee will sell at public auction at the Kings County Supreme Court, in Room 224, 360 Adams Street, Brooklyn, New York 11201 on December 18, 2025 at 2:30 PM, premises known as 401 Ridgewood Avenue, Brooklyn, NY 11208. All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Brooklyn, County of Kings, City and State of New York, Block 4117, Lot 48. Approximate amount of judgment \$378,597.54 plus interest and costs. Premises will be sold subject to provisions of filed Judgment Index #508625/2016.

**April D. Bowie, Esq., Referee**

**Gross Polowy, LLC**

**1775 Wehrle Drive**

**Williamsville, NY 14221**

**16-002163**

SUPREME COURT STATE OF NEW YORK  
COUNTY OF KINGS

Index No.: 508625/2016

UMB BANK, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL  
CAPACITY, BUT SOLELY AS LEGAL TITLE TRUSTEE FOR LVS TITLE  
TRUST XIII, Plaintiff

Client's File No.: 16-002163

vs.

JULIAN TAVERAS, DIVINA RIVERA, ET AL., Defendant(s)

**AFFIRMATION OF SERVICE BY MAIL**

Cassidy Ertel, affirms and says that I was at the time of service over the age of eighteen, not a party to this action and resides in the State of New York.

That on November 18, 2025, I mailed a true copy of the Notice of Sale in this action on those defendants, whose names, representation and designated addresses appear below, by depositing a true copy of same, enclosed in a postpaid properly addressed wrapper, in an official depository under the exclusive care and custody of the United States Postal Service within the State of New York.

Referee:

April D. Bowie, Esq.

Law Offices of A. D. Bowie, 315 Madison Avenue Suite  
901

New York, NY 10165

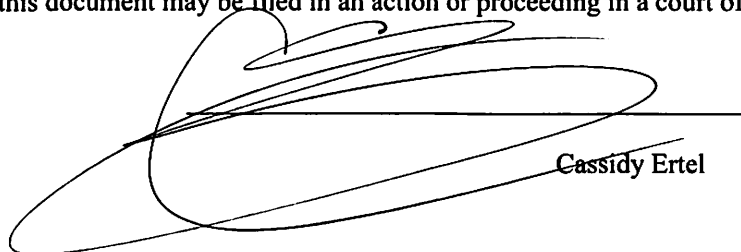
Julian Taveras

401 Ridgewood Avenue, 1st Floor  
Brooklyn, NY 11208

Divina Rivera

401 Ridgewood Avenue, 1st Floor  
Brooklyn, NY 11208

I affirm on November 18, 2025 under the penalties of perjury under the laws of New York, which may include a fine or imprisonment, that the foregoing is true, and I understand that this document may be filed in an action or proceeding in a court of law.

A large, stylized handwritten signature in black ink, appearing to read 'Cassidy Ertel', is written over a horizontal line.

Cassidy Ertel