

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.

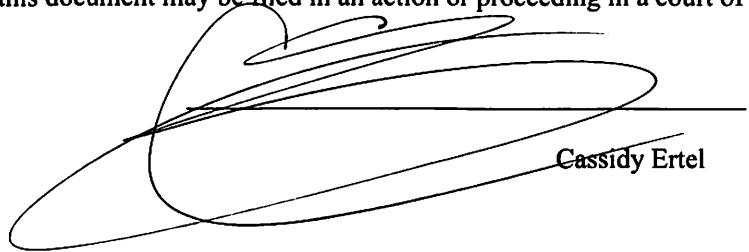
Referee:

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.


Cassidy Ertel