

**NOTICE OF SALE SUPREME COURT RICHMOND COUNTY**

US BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY  
BUT SOLELY AS AN OWNER TRUSTEE FOR VRMTG ASSET TRUST, Plaintiff against

HING YAT CHAN, et al Defendant(s)

Attorney for Plaintiff(s) Knuckles & Manfro, LLP, 120 White Plains Road, Suite 215,  
Tarrytown, NY 10591.

Pursuant to a Judgment of Foreclosure and Sale entered September 22, 2025, I will sell at public auction to the highest bidder at County Court House, 18 Richmond Terrace, Room 112, Staten Island, NY 10301 on January 8, 2026 at 10:00 AM. Premises known as 3 Bowen St, Staten Island, NY 10304. Block 2877 Lot 1. All that certain plot, piece or parcel of land, with the buildings and improvements thereon erected, situate, lying and being in the Borough of Staten Island, County of Richmond, City and State of New York. Approximate Amount of Judgment is \$236,641.47 plus interest, fees, and costs. Premises will be sold subject to provisions of filed Judgment Index No 135265/2024. Cash will not be accepted at the sale.

The foreclosure sale will be conducted in accordance with 13th Judicial District's Covid-19 Policies and foreclosure auction rules. The Referee shall enforce any rules in place regarding facial coverings and social distancing.

Philip Mancuso, Esq., Referee

File # 3000-001953